

Queen Mary University of London
Financial Assistance Fund
guidance notes 2017/18



Who can apply for the funds and how will I be assessed?

Financial assistance funding has been provided to help students who are experiencing financial hardship; it is particularly used:

- to assist those who need extra financial help to meet particular costs which are not being met from statutory (or other) sources of funding
- to provide emergency payments for unexpected crises
- to intervene in cases where a student may be considering leaving QMUL because of financial problems

The fund cannot help you to pay any tuition fees you are liable for. You will need to take out student loans to cover these or show that you have made adequate provision to pay these.

In order to apply for the fund you must prove that you have made reasonable provision to support yourself through your course at QMUL, those who are eligible must have taken out full maintenance funding from the UK government and have made use of any overdraft facilities available to you.

All UK students and EU Undergraduates

Your application will be treated either as a 'standard' claim or a 'non-standard' claim, or as both. We will assess 'standard' applications under an 'additional need' method that looks at the difference between your accepted reasonable expenditure and your expected income. If you have unforeseen circumstances your application can then also be assessed under a 'non-standard' assessment, this is when you will need to provide us with details of your circumstances.

EU Postgraduate and all International students

The fund is provided to assist with short-term and urgent situations only; it cannot provide the main support for your costs. You should therefore explain how you would normally have met your costs and why this funding is currently unavailable. Please also explain what steps you have taken, where possible, to resolve the situation yourself and how long you expect to be in financial difficulties. These applications will be treated as 'non-standard'.

Priority groups

The fund is there to help any eligible student who has a particular financial need but we cannot meet every application we receive and we cannot always meet all of the costs that you might apply for. Priority is given to certain groups of students when deciding how to allocate the funding. These include:

- Students with children (especially lone parents)
- Disabled students (especially where the Disabled Students' Allowance is unable to meet particular costs)
- Students who have entered higher education from care
- Undergraduates in the final year of their study or those close to finishing their postgraduate qualification

Students interrupting study or re-sitting out of attendance

If you have not permanently withdrawn from your studies, and you intend to return after your time out, you are eligible to apply for help from the Fund during your time out. This will be a 'non-standard' assessment so please provide details of your current situation.

Students studying abroad

Students spending a semester or a year abroad as part of their course are still eligible to apply to the fund.

NHS Funded Students

Students who are studying on an NHS funded degree are eligible to apply to the fund.

Processing 'standard' applications

A standard award can help to meet general living costs associated with being a student such as living costs like accommodation, food and utility bills and with course-related costs such as childcare, travel and books.

To ensure that all students are treated fairly certain figures are 'assumed', these include income and expenditure.

For undergraduate students an assumed income of £1869 per year for full year students and £623 for final year students is used. This assumes income from a number of sources, including part time work, additional support from your parents or partner, bank overdraft, savings etc.

For postgraduate students a weekly assumed income of £214 per week is used. For students who have children or those who are unable to work due to disability the amount of £178 per week is used.

Assumed expenditure is based on based on state benefit amounts for general living costs such as food and usual household costs, including utility bills. The relevant amounts vary based on your circumstances, they are as follows:

- Single student – £121 per week
- Student with a partner – £165 per week
- Single parent – £121 per week plus £72 for each child

Processing 'non-standard' applications

If you have exceptional or unforeseen costs and you are in financial hardship as a result of these costs then you may be eligible for a non-standard award. Some examples of the circumstances where non-standard awards have been made are as follows:

- repairs to essential household equipment
- prescription costs for students on continuing medication
- help with priority debts
- emergency situations, such as travel costs due to family illness or bereavement
- set up costs if re-housed in unfurnished accommodation
- set up costs for students expecting a baby for the first time
- students who are out of attendance but who need to retake exams
- students who are eligible for benefits over the summer vacation can apply for help to cover costs during the first three weeks of September when waiting for their student loan payment
- Summer vacation help for care leavers or Foyer students

These are only examples; if you feel your circumstances are exceptional you should apply.

How and when to apply

If you think you might need to apply for financial assistance we recommend that you submit an application as early as possible; you don't need to wait until you have run out of money. If your circumstances change after you have submitted your application you can reapply to Fund.

Application forms can be downloaded from the website: arcs.qmul.ac.uk/QMFinancialAssistanceFund

If you need the application form in an alternative format or enlarged font size please contact us.

If you have special or unusual circumstances you may find it helpful to see a Welfare Adviser before submitting your application. You can make an appointment in person at the Advice and Counselling Service (Ground Floor, Geography Building) or by telephoning 020 7882 8717 or by visiting the website www.welfare.qmul.ac.uk Alternatively, you may contact the Students' Union in the Students' Union Hub, Mile End.

Application Deadlines

Applications for standard awards should be submitted by 6 April 2018. Applications for non-standard awards should normally be submitted at least four weeks before the end of your academic year but if you are a continuing student you can apply until 6 July 2018 subject to funds being available.

Supporting Evidence

You will need to provide supporting evidence with your application. We do not want originals – legible photocopies are fine. If for any reason we do need to see original documents we will contact you. Applications that do not have the correct supporting evidence cannot be processed. We will return these forms to you, which will delay your application. The guidance notes on the application form will tell you what documents we need to see. We do ask to see bank statements and credit card statements for all accounts covering the previous three months.

Timetable for making a decision

Provided you have completed your application form accurately and you have supplied appropriate documentary evidence, we will make an assessment and decision within four working weeks of submission. However in some cases we may need to defer your application beyond four weeks to deal with particular circumstances. If this applies, we will let you know in advance.

Requesting a copy of your assessment

If you would like a breakdown of how we calculated your award, you can ask for an explanation by emailing bursaries@qmul.ac.uk and you will receive a breakdown of figures used and an explanation in writing within ten working days of the date of your request.

How to appeal

If you are not satisfied with the decision and would like your application to be reconsidered on the basis that you have further information which you did not disclose with your original application you may do so by submitting your documentation to bursaries@qmul.ac.uk within fourteen days of the date of the decision.

If you have no further information to disclose and wish to appeal against the decision you must submit your appeal to the Appeals, Complaints and Conduct Office within fourteen days of receiving your decision. Further guidance is given at the following link: www.arcs.qmul.ac.uk/students/student-appeals/index.html



Budgeting tips

- Spend time planning and preparing a budget, Leaflets on planning a budget are available from the Advice and Counselling Service www.welfare.qmul.ac.uk
- Be realistic when you list your income and essential expenditure
- Keep a record of everything you spend – this helps identify regular and occasional spending patterns
- Consider setting up standing orders and direct debits – they can help you plan and make consistent regular payments to all the places you need to without worrying about missing payment dates
- Plan for extra expenditure such as start of year costs, special occasions, family birthdays, etc
- If you need to borrow money, use only interest free overdraft facilities
- Get a student bank account if you have not already got one. Keep your bank statements and check through them as they arrive
- Try to shop in large supermarkets or local markets rather than more expensive convenience stores.
- Join NUS and take advantage of the discounts available to students
- Try to be economical with utility services, such as heating, electricity and mobile phones to avoid running up large bills
- Apply for a Student Oyster photocard. This entitles you to a discount when you use London Transport.

Completing the Financial Assistance Fund application form

Remember to complete your form in clear, block writing.

Part 1 – Your personal details

Please enter all of your personal details into the form. We will use these details to verify your student record and to contact you when necessary.

Part 2 – How did you hear about us?

We ask how you heard about us so that we can monitor the most effective way of advertising the fund to those that need it most.

Part 3 – Your accommodation details

Where you live and with whom will form part of your assessment, this impacts on what figures are used. Please ensure that you enter the amount of people that live at your address so that we can accurately assess you.

Part 4 – Your course details

These details will help us to determine if you are in one of our priority groups and what your student status is.

Part 5 – Your dependants

As students with dependants are a priority group for the fund we need to know details of children and adults that are financially dependent on you.

Part 6 – Disability/Special medical needs

The fund can help towards medical costs that are not covered from other sources, please ensure you are giving us as much detail as you can to aid our assessment.

Part 7 – Your income

Students are expected to provide adequate funding to support themselves during their studies, Part 7 is designed to demonstrate the funding you have in place, and needs to be completed fully to include funding for the whole

academic year, both received and expected to receive. **Failure to complete this section will result in your application being deemed ineligible.**

- Student Loan for Maintenance – please enter the figure for the whole year and all pages of your online Notification of Student Finance Entitlement letter
- Maintenance/Special Support/H.E. Grant – please enter the full year figure and all pages of your online Notification of Student Finance Entitlement letter
- Parents' learning allowance; Adult Dependants' Grant; Childcare Grant; Disabled Students Allowance – please enter the full year figure and include a copy of your notification letter from Student Finance
- Queen Mary University of London Bursary, please enter the full amount here
- Postgraduate Loan Scheme - please enter the full year figure
- Benefits and Tax Credits – the form will tell you whether you need to enter the yearly or monthly amount, please ensure you include a copy of the notification letter of each of the benefits or tax credits you are in receipt of
- NHS Bursary – please enter the figure for the whole year and include a copy of your notification of award letter from the NHS
- Other income – please indicate how much you are receiving per month from any other source: the categories listed on the form are a guide. Complete any that are relevant to you and if a formal payment is received, such as partner's income, provide a copy of documentation to show this.
- Other funding – if you are in receipt of any other loans, scholarships, studentships, bursaries or grants then please give us the details here and include a copy of the formal notification

Part 8 – Your expenditure

Enter a figure in every relevant box

- Household expenses – if you are living in shared accommodation, on your own, in halls of residence or with family please only include the amounts you are paying per month. If you are living with a partner then please include their costs too. If any other costs are exceptional, e.g. too high, then please provide an explanation for this in your personal statement and a copy of any documents to show this
- Rent - please enter the amount of rent and provide a copy of your tenancy agreement or a letter from your landlord. If you have moved within the academic year please give details of previous rents on a separate sheet.
- Course expenses – enter the figures that relate to your study
- Travel expenses – enter the figures that relate to your daily travel between term time address and campus
- Childcare - you will need to provide details of the cost of childcare for each child listed in Part 5 with copies of documents showing these costs, either invoices or a contract.
- Other – if there are any other costs that you believe we need to consider in our assessment then we will need details of these along with copies of any documents showing the costs

Part 9 – Your accounts

We will need copies of three months bank and credit card statements for each account that you, and your partner if you live with one, has. Please list these here telling us the type of each account.

Once you have copied all of your bank and credit card statement you will need to highlight each transaction over £100 and tell us what that is for.

The Financial Assistance Fund is a hardship fund and it is expected that students will have accessed all other funding available to them before making an application to it. This includes having a student account with a free overdraft facility and typically this will be at the level of £500 pa. so a final year student will usually have access to an overdraft of £1500. If you have applied for and been declined an account with an overdraft facility from at least two high street banks you will need to provide some correspondence from the banks to confirm this.

Part 10 – Personal statement

This section is compulsory for those applying for a non-standard award this includes EU Postgraduate, all International students and those wishing to be considered for an award for exceptional circumstances.

Ensure what you write is clearly printed and easy to read.

If you need to, continue on a separate piece of paper and include it.

Part 11 – Declarations

Ensure you tick only the relevant boxes.

Sign and date the bottom of the form.

Part 12 – Document checklist

PLEASE SUBMIT PHOTOCOPIES ONLY

This is to help to ensure that you are submitting all the necessary documents. Please do check this carefully as we will not begin to process your form until all of the documentation is complete.

Part 13 – Nominated bank account

Queen Mary will pay awards directly into your bank account. This is the quickest way of getting the money to you so please ensure you print your account details clearly to avoid delays in payment.

For further information contact: Student Enquiry Centre, Queens' Building
arcs.qmul.ac.uk/students
Bursaries, Grants and Scholarships Office,
Queens' Building, Queen Mary University of London,
Mile End Road, London, E1 4NS
Tel: +44 (0)20 7882 5079
email: bursaries@qmul.ac.uk
arcs.qmul.ac.uk/QMFinancialAssistanceFund

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