

Student Support Fund Policy

1. Scope and Purpose

- 1.1 The Student Support Fund is aimed at supporting you if you are experiencing unexpected financial difficulty due to unforeseen change(s) in your personal financial circumstances. This may arise from difficulty in covering basic living costs where your student finance has been received but is insufficient.
- 1.2 Financial circumstances can change suddenly due to unforeseen events throughout the year, and therefore the Student Support Fund can help you by diffusing situations in a timely manner if & when they arise.
- 1.3 The criteria and guidance below explains how the University Student Support Fund is managed, how applications are assessed, and how funds are disbursed.
- 1.4 This fund operates under a finite budget and should this fund become depleted, provision will cease until the following academic year. However, you are strongly encouraged to still contact student services if you are in urgent need of financial assistance.
- 1.5 The fund operates all year round, across our campuses, and should you require additional support due to knock-on effects to your mental health, then the Student Services team can provide counselling & one-to-one wellbeing sessions to help you cope and develop strategies going forward.

2. About the Fund

- 2.1 Payment from the fund is in the form of a single non-repayable grant, designed to resolve unexpected financial circumstances or crisis.
- 2.2 You are expected to demonstrate that they have made realistic financial provision and have an appropriate level of funding in place before starting your studies. The Fund is to be used when there are no other financial avenues available. You must demonstrate that you have utilised all funding available to you.
- 2.3 To apply to the fund, contact Student Services, either in person or via email at: Studentservices@aecc.ac.uk
The Student Services advisor will provide you with the online application form. The completion of this will indicate whether you are eligible for an award from the Fund (see point 10).
- 2.4 If you are enrolled at the University, either on a full-time undergraduate or postgraduate degree course, or a postgraduate research course, then you are eligible to apply for the fund. If you are studying part-time, you may be eligible to apply to the fund, eligibility depends on the level of course intensity, which relates to the contact hours of the course. Contact the Student Services Team for information if you are studying part-time and wish to apply to the fund.

3. Provision

- 3.1 The amount paid is on a case-by-case basis, but current provision will see up to £500 awarded per student per year.
- 3.2 If you are given a payment from the support fund of a value greater than £250, then the amount over this threshold will reduce the emergency funding provision for you for the remainder of that academic year.
- 3.3 You are permitted a maximum of £500 per academic year split between these two funds, with the emergency fund having a maximum payment of £250. This is designed to ensure that more students can be reached by the shared budget for these funds before it's depleted.
- 3.4 Any agreed payment will be paid once the financial assessment is completed, and all required evidence is submitted. (See 13 for timescales on payment).

- 3.5 If you are experiencing financial emergencies, there is also provision via the Emergency Fund that has separate criteria to support you if you face immediate financial crises. There is an additional version of this fund if you are an international student. See this link for more information: <https://www.aecc.ac.uk/wp-content/uploads/2024/04/Emergency-Fund-Policy.pdf>
- 3.6 Limitations have been set to how many payments you can receive per academic year. Any request for funding over these conditions can only proceed via managerial approval. (see section 9 regarding the number of applications)

4. Exclusions

- 4.1 The fund is not designed to support with tuition fees.
- 4.2 Funding will be deemed inappropriate if it relates to financial issues that are expected after your course is completed.
- 4.3 If it becomes clear during the financial assessment that the financial issue is due to a disability-related cost, then a separate fund exists to cover these. Please see <https://www.aecc.ac.uk/student-life/services/student-services/> under the tab 'Financial Support' for more information, criteria and how to apply.
- 4.3 If the financial circumstance relates to an issue which isn't classed as an essential, then funding will not be provided.
- 4.4 Should you have sufficient existing funds (e.g. in savings) to cover the financial issue then funding will be deemed inappropriate. The exceptions to this are the following:
- The existing funds are factored into your budget, and the financial circumstance described still results in hardship because the money available is expected to be fully utilised – you will need to describe when the funds are expected to be used.
 - The existing funds are unable to be withdrawn due to bank account restrictions (such as minimum age to withdraw or a 'locked' period that the funds are invested for).
- 4.5 If you are studying an Apprenticeship, you are not covered by this funding due to the income you receive whilst studying, and the absence of requirement to pay tuition fees.

5. Priority Funding

- 5.1 We are aware that you may be studying with additional responsibilities that go beyond your course. The following student groups are designated to be in *priority groups* and are assessed in light of this. The priority groups include:
- If you have children or dependants
 - If you come from a low-income household
 - If you have a disability
 - If you are a care leaver
 - If you are in your final year, and entering clinic during the summer
 - If you are a mature student
 - If you are an estranged student
 - If you have additional caring responsibilities

6. Eligibility

- 6.1 To be considered for the fund you must:
- Be fully enrolled on your chosen course before application to the fund, i.e. you cannot be withdrawn or on a study break
 - Be designated as a 'home student' in relation to your tuition fees
 - Be studying on an undergraduate or postgraduate course, or be a postgraduate researcher enrolled at the University, full or part-time
 - Be currently in receipt of:
 - 1) the full entitlement of funding available to you from Student Finance for your region, or equivalent. This could be the combination of your student loan plus a maintenance loan as an example

- 2) any eligible statutory benefits, such as Universal Credit or childcare grants etc., and you must:
- 3) declare if you are in receipt of a bursary or scholarship from the University.

7. Studying Part-time

- 7.1 If you are studying a course on a part-time basis, there is an expectation that you are earning a minimum amount in paid work before you will be deemed eligible for the fund.
- 7.2 The difference from full-time study is that there is an expectation that you have made adequate provision to earn via paid work to help pay for your expenses. To be eligible for the fund, your net income per year is required to be above £9,988 as the minimum required provision (MRP).
- 7.3 If there is understanding that you have made every effort to secure part-time work, but you were unable to obtain a suitable job whilst studying, then this detail alongside the rest of the assessment information can be presented to the Wellbeing Services Manager for a second opinion.

8. International Students

- 8.1 As set out in student visa requirements, there is an expectation that you have sufficient finance in place from the outset of your course. Therefore, it is only under exceptional circumstances that if you're an international student, you can be considered for the Student Support Fund. The following are examples of potential circumstances that could warrant support from the fund:
 - Unforeseen medical costs or of a dependant
 - Emergency situations that necessitating the need for a flights home
 - Emergency situations that necessitating a need to relocate
 - Unforeseeable costs relating to a visa extension (e.g. costs incurred due to delays in the process outside of your control)
 - Internationally recognised crises directly affecting you.
- 8.2 Provision with separate criteria exist if you are an International student facing immediate financial crises. This is the International Emergency Fund for which full policy information can be found at: <https://www.aecc.ac.uk/wp-content/uploads/2024/04/International-Emergency-Fund-Policy.pdf>

9. How to Apply

- 9.1 To get in touch with Student Services please visit in person, or email StudentServices@aecc.ac.uk and request the online application form for the Student Support Fund. Please include:
 - Your name and student number
 - Your request for financial support based on your financial circumstance

10. Number of Applications

- 10.1 You can only claim from the Student Support Fund once per academic year per student.
- 10.2 Additional applications to the fund beyond the first require managerial approval before you can proceed. The limitation above is so the fund can be spread amongst more students.

11. What is Required

- 11.1 **Information for the application form:**
Evidence:
 - The last 3 months' bank statements from ALL currently held bank and savings accounts.

If printing copies of statements at your local bank would cause them to charge you, please request a letter from Student Services to ask they provide this for free.

- Letters pertaining to the amount of receipt of statutory benefits if these are being claimed
- A Statement from Student Finance that shows the full extent of funding being provided
- Details of any bursaries or scholarships awarded to you.

Income & Expenditure:

- Details of your Income & expenditure will be requested in the application form, in order to support your request for funds. The requested details are the following:
 1. Grants or bursaries you are currently in receipt of
 2. Any applicable Government benefits (such as Universal Credit)
 3. The portion of the monthly income from your partner (if applicable), that you would consider your portion of the family funds to use.
 4. The amount monthly that your parent(s) provide towards you and your living costs, only if declared as a regular amount and only if applicable to you.
 5. The cost of the current rent or mortgage. If the mortgage is in joint names, then only be the amount to which you personally are paying towards the mortgage will be taken into account.
 6. The regular cost of insurance, but only if that insurance is covering an essential such as a car that is used to get to the university and / or part-time work where other methods of travel are not appropriate.
 7. The amount to which you pay towards regular health costs, which could be via prescription or other required medication as examples.
 8. The repayments towards any secured debts if applicable. Examples include hire finance / hire purchase on vehicles repaid monthly, or mortgage repayments on a property.

11.2 The application form:

The application form will be provided following enquiry to Student Services for financial support. You will be advised whether you are eligible for the fund further to receipt. All the above income and expenditure listed would be evidenced primarily through the 3 months' worth of bank statements provided. The exceptions to this are:

- The statement from Student Finance detailing your current funding from them
- Benefit letters as appropriate

Please note that if any of the above evidence is missing from the application form, then funding will be delayed until these documents can be obtained.

12. Circumstantial Evidence

12.1 If you are experiencing financial hardship due to an unforeseen event, then evidence of that event may be necessary to progress your application.

12.2 Examples could include (but not limited to):

- A death in the family: Death certificate.
- An illness affecting your studies: Medical certificate or doctor's note.
- Parental separation or divorce: A letter explaining the current circumstances relating to you.
- Redundancy: A letter from your employer confirming this.

13. Description of your current situation

13.1 A brief summary of what has caused you to be request funds from the Student Support Fund and the support you require will be requested during completion of the application form. This will be used to support your case for funding.

14. Timescales

- 14.1 Following the full submission of your application form, and 'successful' assessment, we aim for the agreed amount to be received in your account by the 15th of the current month.
- 14.2 If there is reason to believe that the 15th of the current month is unrealistic, then the 15th of the following month should be expected instead. For example, for applications that are received only days prior to the 15th, therefore not allowing enough time for thorough checking of the application by the Money and Accommodation Advisor for any errors or missing information.

15. Declaration

- 15.1 The declaration at the end of the application form will need to be completed before your application can be progressed.

16. Outcome

- 16.1 We will endeavour to ensure that if you apply to the Student Support Fund, you are kept informed throughout the process, particularly on the following:
- A decision will be made following receipt of your application form, to accept or reject the application as well as the award amount
 - Receipt of the funds is aimed to be following the 15th of the same month of application, unless there is reason to believe that there would not be sufficient time to check the case before payment is due. The 15th of the following month will be selected instead for these instances.
 - Outstanding evidence required: You are informed by email after submitting your application form if further evidence is needed, and what specific documents if missing, are required before your case can be processed.
 - Award: If you've been informed that you are eligible for an award, you should check your bank account for receipt of funds following the 15th of that month or the 15th of the following month depending on which date the application was received.
- 16.2 You will be given the opportunity to discuss your budgeting with the Money and Accommodation Advisor following receipt of your application form, to help you in managing your money more effectively going forward.
- 16.3 In the instance that further information is needed to determine your eligibility, then an email explaining that your application is 'on hold' will be sent to you, detailing what is required to move your application forward. Examples could include: a bank statement missing from the form, or unanswered queries relating to transactions on your statement(s) that need addressing.
- 16.4 In the event of declining an application, an explanation would be provided via email, which would be submitted to you detailing the reason(s) why you been rejected funding, and appropriate other avenues that could be used to gain additional support.

17. Appeals and Reassessments

- 17.1 You may request a review of the decision following the emailed outcome of the application form. The following may be reasons for an appeal or reassessment:
- Your financial circumstances have changed in either the period running up to the 15th of the current month or the 15th of the following month depending on the application date.
 - New material evidence has become available which you were unable, for valid reasons, to provide earlier in the process.
 - You have evidence that procedural error has occurred during the application process.

18. Questions and Support

- 18.1 Should you wish to talk with someone about wellbeing, do remember you can speak with a Wellbeing Adviser. To book an appointment just email StudentServices@aecc.ac.uk
- 18.2 For any further questions related to applying for the Student Support Fund please email StudentServices@aecc.ac.uk
- 18.3 The Money and Accommodation Advisor can also support you with budgeting and can help you in managing your day-to-day money and expenses more effectively. You can also book an appointment to discuss this further using this email address: StudentServices@aecc.ac.uk

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Target:	Staff, students
Policy location:	Sharepoint site, Moodle
Equality analysis:	This policy has been developed in due regard to the University's equality duty.

Appendix 1
Stage 1

