Hardship Fund Assessment Process

All applications are assessed using the National Association of Student Money Advisors (NASMA) guidelines, used by the majority of UK universities.

The application goes through the following steps:

1) Review of supporting documentation. Including a review to see that bank statements have been provided for each account the applicant has;
2) The first assessment is undertaken. NASMA call this the standard assessment. This is a simple assessed income vs assessed expenditure assessment. An example of this step can be found below;
3) A second assessment is undertaken. NASMA call this the non-standard assessment. This is a review of the bank statements and the supporting statements to see if there is any expenditure not covered in the standard assessment. If so an amount is suggested to help cover this additional cost;
4) All non-standard awards and a selection of standard awards are reviewed each week by the Hardship Panel to ensure there is no bias in the hardship awards;
5) Awards are put on to the University payment system;
6) Applicants are emailed the outcome of the process.

Example of a standard award calculation

English final-year undergraduate student with no children

Income

Maintenance Loan: £8,988. We subtract £1,000 as the student is from a low income (less than £25,000) family and then a further £798 (see below). This figure is then divided by 35 (number of weeks in academic year plus the winter and spring breaks). This gives a weekly figure of £219.72.

University bursary: £1,000. We discount the first £500 and then divide by 35 to get a figure of £14.29

Assessed contribution: The English government expects students to help fund their own studies. Final-year students are expected to earn £22.80 / week. This works out as £798 in the 35 assessed weeks and is actually discounted in the maintenance loan calculation.

Other part-time work: Except for the assessed contribution we discount ALL other income from part-time work.

Assessed Family Contribution: For students with a household income above £42,875 the English Government expects the family to contribute towards the student’s cost of study. Depending on the household income assessment, this will between £0 and £69.54 / week. In this case, it is £0 as the household income is below £25,000.

Actual Family Contribution: We must take any non-gift money that a student receives from their sponsors into account. We average this across the three months of bank statements. This will
include parents who pay the rent of their child etc. If the weekly amount is less than the assessed amount, then we will not include it as the money has already been accounted for.

In the example the amount would be £0.

This gives a weekly assessed income of £242.52.

Expenditure

Rent: £600 / month works out as £138.46 / week.

Rent deductions: Utilities are covered in the CLC (see below). If a student is living at home or in University-managed accommodation, we deduct £15 off the rent for utilities. We also deduct £40 a week for food if a student is living in their parental home. In this case the student is in the private sector so the deductions are £0.

Travel: We allow £16 / week for travel to and from the University.

Course Costs: We allow £10 / week for course costs. This includes a £5 / week supplement to help towards the costs of your Wi-Fi as some learning is online.

Composite Living Costs (CLC): Based on the figure for students studying in the South East and outside of London we are given by NASMA, we use a figure of £100 as a composite living cost for a single student without children. This also matches the University’s published cost of living figure. The CLC covers all expenditure for food, entertainment, utilities, clothing, gym membership, etc.

This gives an assessed expenditure of £264.46 and an assessed shortfall of £21.94 / week.

Award

We multiply the £21.94 shortfall by 35 to give an assessed need of £767.90.

The student is in at least one priority group (low income family and a finalist) so we pay 80% of assessed need for an award of £614.32.

This will be added to any non-standard award agreed by the Hardship Panel.

About this document

- Created by: Student Funding Team
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- Owned by: Student Funding Team at the University of Sussex
- More information: student.sussex.ac.uk/money/help

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