

Hardship Fund Assessment Process

All applications are assessed using the National Association of Student Money Advisors (NASMA) guidelines, used by many 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. Please note a nonstandard award may not cover the full costs of additional expenditure.
- 5) Awards are put on to the University payment system.
- 6) Applicants are emailed the outcome of the process.

Example 1

A standard award calculation for English final-year undergraduate students with no children.

Income

Maintenance Loan: £8,988. We subtract £1,000 as the student is from an income low-income (less than £25,000) family and then a further £798 (see below). This figure is then divided by 35 (the number of weeks in the 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 studies. Final-year students are expected to earn £22.80 / week. This works out as £798 in the 35 assessed weeks and is 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 be 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. We ADD £25 to the rent if the student is in the private sector as we recognise the rise in the cost of utilities in 22/23.

In this case, the student is in the private sector, so £25 is added.

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

Course Costs: We allow £10 / per 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 Southeast and outside of London we are given by NASMA, we use a figure of £96 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 expenditures for food, entertainment, utilities, clothing, gym membership, etc.

This gives an assessed expenditure of £285.46 and an assessed shortfall of £42.94 / week.

Award

We multiply the £42.94 shortfall by 35 to give an assessed need of £1,502.90. The student is in at least one priority group (low-income family and a finalist), so we pay 80% of the assessed need for an award of £1,202.32.

This will be added to any non-standard award.

Example 2

A standard award calculation for English final-year undergraduate students with no children.

Income

Maintenance Loan: £4,988. This figure is then divided by 35 (the number of weeks in the academic year plus the winter and spring breaks). This gives a weekly figure of £142.51.

University bursary: £0.

Assessed contribution: The English government expects students to help fund their studies. Final-year students are expected to earn £22.80 / week. 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 be between £0 and £69.54 / week. In this case, it is £67.97.

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 £150 / week. As this is higher than the assessed family contribution this figure will be used. This gives a weekly assessed income of £315.31.

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. We ADD £25 to the rent if the student is in the private sector as we recognise the rise in the cost of utilities in 22/23.

In this case, the student is in the private sector, so £25 is added.

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

Course Costs: We allow £10 / per 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 Southeast and outside of London we are given by NASMA, we use a figure of £96 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 expenditures for food, entertainment, utilities, clothing, gym membership, etc.

This gives an assessed expenditure of £285.46 and an assessed shortfall of £0 (as assessed income is above assessed expenditure). No award is due.

No non-standard award was identified so no payment is made.