

# University of Reading Student Support Fund

---

Application Form Guidance Notes  
2024/25



# Contents

<b>Application Deadlines</b>	<b>4</b>	Part 14: Nominated Bank/ Building Society Details	14
<b>Who Can Apply?</b>	<b>4</b>	Part 15: Documentation Checklist	14
Eligibility	4		
<b>Supporting Evidence</b>	<b>6</b>	<b>What happens next?</b>	<b>15</b>
<b>How to complete the application form</b>	<b>7</b>	Form received in Student Financial Support	15
Part 1: Your Personal Details (including your Accommodation and Travel Arrangements)	7	Missing Documentation/Evidence	15
Part 2: Dependants	7	Assessment & checking of application	15
Part 3: Disability/Medical Needs	8	Communication of final decision	16
Part 4: Application details	8	Payment of your award (where applicable)	16
Part 5 & 6: Income & Expenditure	8	Review of a Decision request	16
Part 7: Postgraduate funding	12	If your circumstances change	17
Part 8: Bank/Building Society Details	12	Multiple applications	17
Part 9: How your personal information will be used and Consent to Share	12	<b>Student Support Funds</b>	<b>18</b>
Part 10: University Debt Repayment	12	Assumed Income (AI) – All Full Time Undergraduates and PGCE Students	18
Part 11: Supporting Statement	13	Minimum Required Provision (MRP) – per week	18
Part 12: Childcare details	13	Definitions	19
Part 13: Declarations	13		

The Student Support Funds at the University of Reading are in place to support students who are experiencing a period of unexpected financial hardship whilst they are studying at the University of Reading.

The primary purpose of the Funds is to **relieve unexpected financial hardship** that might impact on a student's participation in higher education. Awards from the Student Support Funds are not required to be repaid and can be used towards unexpected living and/or study related IT equipment costs.

The Student Support Funds cannot support students with any fee-related payments, including Tuition fees, Resit fees, Library fees, late payment charges and Hall fines.

The University of Reading Student Support Funds are made up of a mixture of donations from Alumni and University funds.

The Student Support Funds provide **discretionary** grants: there is NO entitlement to an award from the Student Support Funds. Awards are for **unexpected** or **unforeseen** costs and not to support general living expenses.

**Please note that applications from NEW students will not be accepted during the first four weeks of their course, as funds are for UNEXPECTED hardship and students are expected to have made provision to fund their studies before taking up a place. If you submit an application during this time it will not be considered.**

Awards from the Student Support Funds are not required to be repaid.

Please note awards are capped as follows for the student groups below:

Status	Award cap
Single Students	£1,500
Couples	£2,000
Families (students with dependents)	£3,000
Final year applicants who apply after the end of Semester 1	£1,000

**The maximum level of award is only given in situations of extreme hardship, it is NOT the standard level of award.**

The Student Support Funds are very heavily oversubscribed and in the vast majority of cases we are only ever able to award a portion of the calculated shortfall or amount requested.

Please note that if you have already received the maximum award, we will not be able to make a further award in the same academic year.

# Application Deadlines

**All Students – 1pm on Friday 9 May 2025**

## Who Can Apply?

---

### Eligibility

To be eligible to apply to the Student Support Fund, UK/EU or International students need to meet the below criteria:

- (1) Be currently fully-registered (enrolled) on a degree-awarding programme or above with a minimum of one year in length, at the University of Reading.
- (2) Be on a full-time programme, a part-time programme, a sandwich year, or a placement period.
  - a. With the exception of Degree Apprenticeships (see Degree Apprenticeships below) and online or distance learning courses (see Online or distance learning programmes below).
  - b. Part-time students must be studying at least 25% of a full-time course. Any award will be prorated to match the intensity of the course.
- (3) Be able to demonstrate that realistic and sufficient financial provision was made before starting their studies (including applying to their funding provider for support before advertised deadlines).
- (4) Have more than 4 weeks left remaining on their programme at the University of Reading.

In accordance with the University's **Suspensions Policy** students who are suspended from studies cannot access the Student Support Fund.

## (5) Degree Apprenticeships

Students on a Degree Apprenticeship programme are not usually eligible to apply for student support, unless evidence of unexpected and unforeseen circumstances can be provided, e.g. a car break-down preventing travel to the University for the study element of the programme. Students on a Degree Apprenticeship experiencing financial difficulties should discuss this with their employer in the first instance.

## (6) Online or distance learning programmes

Students studying online only or by distance learning are not eligible to apply. Students would be expected to consider other options, such as suspending studies or deferral.

The Funds **cannot provide the main financial support for your studies**, and you will be expected to have explored all avenues of financial help before applying. For example, if you are eligible to take out an undergraduate maintenance loan or a Postgraduate or Doctoral Loan, but choose not to, **you will not be eligible to receive help from these Funds**. Students who are unable to access statutory support due to previous study are not considered a priority for the Student Support Funds; and it is unlikely that they would be given an award as their hardship is not unexpected. A minimum required provision is expected and can be from a variety of sources; maintenance loan, Postgraduate or Doctoral Loan, grants, scholarships, part-time work or additional parent/spouse support where appropriate.

We use the guidelines set out by NASMA, the National Student Money Advisors to determine our guidelines within these assessments.

Applications can be made throughout the year **until 1pm on 9 May 2025 for all students (or until funds are exhausted)**. The Funds will also be available throughout the summer (if funds are not exhausted) for those vulnerable groups of students with an additional need.

Although final year students are a priority, we expect that you will have made provisions for leaving your course. We cannot accept applications from final year students after the published deadline because they are unlikely to be assessed before completion of studies. If you think you might need to apply for the Student Support Funds please do not wait until the end of the academic year or until you have run out of money.

# Supporting Evidence

You will need to submit specific documentation and evidence to support your application. It is imperative that all information is included when you submit your application as your application will not be processed if you do not provide the required evidence. **This includes providing explanations on your bank statements for any transactions over £100 either in or out of all accounts.**

For audit purposes, please supply **scanned copies only** of ALL relevant documents. Due to the volume of applications, we will not be able to return originals. Please provide evidence relating to the correct academic or financial year for every figure you have entered in Part 5 of the application, **as well as bank statements for ALL bank/building society accounts you hold for the latest 30-day period prior to your application.**

Please note that incomplete applications cannot be assessed and will not be processed.

\*blackbullion | University of Reading

## Get smart with money. Join Blackbullion.

Free personal finance courses, access to additional funding and money management tools.

Download on the App Store

GET IT ON Google Play

[blackbullion.com](https://blackbullion.com)

The advertisement features a smartphone displaying the Blackbullion app interface. The app shows a 'Recommended for you' section with 'Pathways' and 'Articles'. Pathways include 'Fees and Funding at University' (8 min), 'Master your money' (14 min), 'How to deal with a recession' (11 min), and 'Buy Now Pay Later' (6 min). Articles include 'What is savings and why is it important?' (1 min read) and 'Open banking' (1 min read). Two cartoon characters, a woman and a man, are shown interacting with the phone.

# How to complete the application form

The application form can be completed online using the [RISIS Web Portal](#).

Go to the “Actions” menu and then click on “Financial Support”. From this page you will be able to read the guidance notes and click on the link “Begin/Continue application for financial support or bursary”. When you have completed your online application you will get an acknowledgment email sent to you.

If you get stuck with finding the application on the RISIS Web Portal then do take a look at the [screen shots of the process](#).

---

## Part 1: Your Personal Details (including your Accommodation and Travel Arrangements)

Make sure you complete all sections.

Please indicate if you are married or living with a partner as your application will be considered on the basis of joint income and expenditure. If living with a parent, partner or spouse please indicate if you share household bills and expenses and if you pay an equal share of the household bills.

Please indicate how you travel to University and on how many days you attend. If you are on a placement please provide details for your travel to attend your placement. Please give details on your supporting statement if necessary. You may also wish to check if you are eligible for the [Placement bursary](#).

---

## Part 2: Dependants

Please complete the dependants section if relevant – give details of any children and/or adults who are financially dependent upon you. We will only consider dependants who you would ordinarily live with and are resident in the UK.

---

## Part 3: Disability/Medical Needs

Please complete this section if you have a disability or chronic medical condition which prevents you from working **you must provide evidence from your GP/specialist or Disability Advisor**. Additional support for disabled students to cover materials, etc. may be available through our **Disability Advisory Service**.

---

## Part 4: Application details

Please indicate, to the best of your knowledge, if you have been included on an application to the fund of any other student; for example a housemate or partner.

---

## Part 5 & 6: Income & Expenditure

Complete this section as fully and accurately as possible, disclosing income from ALL sources. The purpose of this section is to make your financial situation clear to us and to help us identify if you are receiving everything you are entitled to receive. Many of the boxes are specific to certain types of students and may not apply to you. Please complete every box with a figure or leave blank if it is not relevant to your circumstances. If you have income or expenditure that does not quite fit into any of the categories listed, please include figures in the "other" box and give details in your supporting statement. **Within this section we require you to declare any parental financial contributions. You will also be required to submit evidence of partner income whether it be salary or benefits received, this should be in the form of their most recent bank statement, statement of benefits and the last 3 months wage slips.**

All students, except for final year undergraduates, will have their income assessed over a 52-week period if evidence of ongoing expenses such as a rental agreement covering summer vacation period. All final year undergraduates will have their income assessed over a 39-week period (i.e. The full academic year, excluding the summer period).



## Government Grants for Home Undergraduates

If you receive any of the following please include this in the box labelled 'Government Grant'. Specify which one you receive in your supporting statement:

- Welsh Assembly Learning Grant
- Students' Outside Scotland Bursary
- Mature Student Bursary from Scotland

## Earnings

It is expected by the Government that:

- (1) Full-time undergraduate students will be able to supplement their income from a variety of routes, for example with part time or vacation work. To give students the capacity to earn more without it affecting a potential hardship award, our assessment criteria uses an 'assumed income' figure to cover these elements rather than counting actual income. For non-final year undergraduate students, we assume an income of £3,440 per year (based on the national minimum wage of £8.60, working 10 hours per week over a 40 week period) and £1,720 if you are in your final year.
- (2) For Self-funded UK/EU/International undergraduate students to make provision equal to UK undergraduate with maximum maintenance loan we will apply a notional weekly income of £218. If your actual income exceeds the notional amount, the actual figure will be used.
- (3) For full-time single postgraduate students (home/EU/international) we will apply a notional weekly income of £368 for those without children. If your actual income exceeds the notional amount, the actual figure will be used.
- (4) All part-time students are assessed on their actual income.



## Composite Living Costs

To ensure fairness and consistency for all, we use a set figure to account for basic expenditure on accommodation, food, household bills, travel, clothing and social & academic costs, known as 'composite living costs'. These standard amounts are set by the University using data taken from the National Student Money Survey and localised information specific to Reading:

- Single student: **£335 per week**
- Lone parent: **£410 per week**
- Student with partner: **£385 per week**

For each child we add £75 per week and in addition we add an extra one-off cost of £50 (family premium) where a student has at least one child.

### 1 Composite Living Costs (CLC) table

<b>Expenditure Type</b>	<b>Single student – £ per week</b>
Accommodation (based on average University accommodation)	£205
Food/Household bills	£55
Mobile Telephone/Internet Connectivity	£6
Travel	£9
Books and Stationery	£10
Entertainment	£42
Clothing and personal care	£8
<b>Total</b>	<b>£335</b>

## 2 Examples of total Composite Living Costs per week with dependants

Status	Costs
Student with partner	£385
Student with partner and one child	£460
Student with partner and two children	£535
Student with partner and three children	£610
Student with partner and four children	£685
Single student with one child	£410
Single student with two children	£485
Single student with three children	£560
Single student with four children	£635

### Outstanding debts

Only priority debts and those for which you or your partner have negotiated payment plans should be included. A priority debt is a debt whose non-payment could lead to the loss of home, imprisonment, cutting off of fuel or having bailiffs take goods, e.g. mortgage or secured loan, council tax, magistrate's court fines. Please provide evidence and details on your supporting statement. Please note that we cannot provide support for any debts that accrued before you commenced your studies.

### Private Vehicle Costs

If you have certain disabilities, dependent children (under 16 years of age) or caring responsibilities and use a car, we will use a set figure of £1,000 per year for a car allowance. We will also allow an additional £1,000 per year for all working partners with cars. Evidence of car insurance must be included with your documentation.

### Other expenditure

Depending on your circumstances we may be able to include an allowance for medication costs. We would need supporting medical evidence for this, such as a repeat prescription or letter from your GP/Specialist.

---

## Part 7: Postgraduate funding

Please include full details of how you planned to fund your course. If you have a scholarship or any funding in place, please supply full details of the scholarship here and include a supporting letter detailing the financial terms of any support. Please indicate clearly what support has been given and if it is for tuition and/or living expenses. Please include details of any Postgraduate Loan if you have one.

---

## Part 8: Bank/Building Society Details

Please provide details here for **ALL** bank accounts that you hold, including savings accounts, international bank accounts and accounts with digital banks such as Monzo and Revolut. Please supply bank statements for the latest 30-day period for **ALL** accounts that you hold. **You must explain clearly ALL transactions both debits and credits of £100 and above.** Failure to explain transactions over £100 could result in your application being rejected as an invalid application.

---

## Part 9: How your personal information will be used and Consent to Share

Although applications are only seen by the Student Support Fund assessors and Student Financial Support Team staff, it may be necessary to seek additional supporting information from other University staff. By completing this section, you give your consent to share your personal information.

---

## Part 10: University Debt Repayment

If you have a debt to the University, other than for tuition fees, it may be possible to use any standard award you are entitled to receive to settle this debt. Please sign to confirm that you would like us to consider this option or specify if you would like any amounts to be paid in part.

---

## Part 11: Supporting Statement

You must include a supporting statement which should be clear and concise and **summarise why you need extra help**. Please quantify/outline the area(s) of need that the Student Support Funds could help with, e.g. help with accommodation, childcare, food costs, etc., and how support from the Funds will enable you to manage your financial hardship and assist you in continuing your studies in higher education.

This section must be completed.

---

## Part 12: Childcare details

You should complete the information about your childcare arrangements here.

85% of the childcare costs should be covered by the Childcare Grant. We can therefore assist with the **remaining 15%** up to the following caps for **Ofsted registered childcare providers**:

- 1 child: **maximum £33.34 per week**
- 2 or more children: **maximum £57.15 per week**

### **Expenditure for non-registered child minder:**

- 1 child: **maximum £100 per week**
- 2 or more children: **maximum £150 per week**

We can accept informal childcare arrangements but a letter from the child minder must be provided detailing the costs.

---

## Part 13: Declarations

Please read this section carefully and tick all the relevant boxes that apply to you. Please remember to sign and date the declaration.

---

## Part 14: Nominated Bank/Building Society Details

Any award will normally be credited directly into the account you specify here and must correspond with the bank details in your RISIS Student record.

---

## Part 15: Documentation Checklist

Please ensure that you read the checklist carefully and supply the relevant documentation to support any monetary amounts you have declared on the form.

**Please ensure that copies of all supporting documents are provided. The team undertake a large number of assessments on a weekly basis. To ensure that we are able to dedicate plenty of time to evaluate complete applications, we cannot consider your submission if you DO NOT provide all of the evidence that is required. If an application does not have all the required evidence then it will be rejected as an invalid application.**



# What happens next?

---

## Form received in Student Financial Support

On receipt of your application form we will first check that necessary supporting documentation is included, and that the form has been completed and signed. This will be done within five working days of receipt.

We will contact you via your University of Reading student email address to confirm that we have received your application form. Unfortunately, the Student Financial Support Team do not have the resources to continually chase for missing documentation, so it is the student's responsibility to ensure that information requested is provided in a prompt manner within the timeframe specified. We aim to reach a decision on applications within ten working days of receipt of complete documentation. Note that we can only begin the assessment process once we have a complete application, if your application is not complete then the application will be rejected as invalid.

---

## Missing Documentation/Evidence

We will take the following action(s) using your University email address:

- Acknowledge receipt of your application.
  - **If your application is missing evidence it will be rejected as an invalid application and you will be notified of this and what evidence was missing. If your application is rejected as an invalid application you will need to make a new application with the correct information and updated evidence.**
- 

## Assessment & checking of application

- Application will be assessed by one member of the Student Financial Support team based on the assessment guidance criteria.
- An initial decision will be made and noted on the calculation sheet.
- A second member of the Student Financial Support team will then approve or recommend an alternative decision.

---

## Communication of final decision

- Once a final decision has been agreed about your application, we will contact you via your University of Reading student email address to advise you of the outcome.
- If applicable, the payment request will be made to the Finance Department to be processed. This could take up to two weeks (longer if your bank details have not been entered onto the RISIS portal).

---

## Payment of your award (where applicable)

If you are assessed for an award this will be paid directly into your UK bank account using the bank details entered on your RISIS portal.

Your award email will give a date by which you should expect payment, which is likely to be up to two weeks following communication of the decision. Unexpected delays can sometimes occur that are beyond our control. We will not take any responsibility for payments that arrive in your account later than expected.

---

## Review of a Decision request

You may ask for the decision/outcome of your application to be reviewed. If you wish to do this, please email [studentfunding@reading.ac.uk](mailto:studentfunding@reading.ac.uk) **within 7 days of receiving the decision** stating the reason(s) for a review. Failure to make an award or failure to make an award at the level you would prefer is not in itself grounds for requesting a review. Additional documents provided as part of a request for a review will not be considered. Requests to review a decision submitted later than 7 days from the date of original decision will not be considered.

Your request will be reviewed by either the Deputy Head of Student Financial Support, Head of Student Financial Support or the Director of Student Engagement, Transitions and Advice within ten working days, and a decision communicated to you via your University student email address. The decision of the Deputy Head of Student Financial Support, Head of Student Financial Support or Director of Student Engagement, Transitions and Advice is final, and no further correspondence will be entered into. Any further reviews that are submitted after a review has been rejected will not be considered.



---

## If your circumstances change

If your circumstances change at any point during the year, you should make a new application for support using the RISIS Web Portal with new and updated evidence.

---

## Multiple applications

You may submit further applications throughout the academic year. However, please note that if you have already received the maximum award, **we will not be able to make a further award in the same academic year.**



# Student Support Funds

Applications in respect of the Student Support Funds are assessed using common assessment criteria. The assumed rates are shown below and include:

- Set rates of Assumed Income (AI) in the assessment of undergraduates and of a Minimum Required Provision (MRP) rate for postgraduates.
- Standardised expenditure allowances, also known as Composite Living Costs (CLC) for accommodation, food, utilities, mobile phone, travel, TV licence, clothes, course costs, and social costs. The CLC does not include childcare costs, buildings insurance or medication.
- Standardised periods of assessment over 39 and 52 weeks. All students, with the exception of final year undergraduates will be assessed over a period of 52 weeks. Final year undergraduates will be assessed over 39 weeks (the full academic year excluding the summer vacation period).

These are the assumed or capped figures the assessor will use when assessing your application. Please see the definitions at the end of this document for an explanation of the terms.

---

## Assumed Income (AI) – All Full Time Undergraduates and PGCE Students

- Non-Final Years: **£3,440**
- Final Years, Care Leavers, NHS: **£1,720**
- Students with dependants or inability to work due to illness/disability: **£0**

---

## Minimum Required Provision (MRP) – per week

- Single Postgraduate student: **£368.00**
- Postgraduate student with Partner, the MRP will increase in line with number of Child Dependents of £75 per week: **£418.00**
- Postgraduate student unable to work living outside London. The MRP will increase in line with number of Child Dependents of £75 per week: **£335.00**
- Single Self-funded UK/EU/International undergraduate student to make provision equal to UK undergraduate with maximum maintenance loan: **£218.00**

---

# Definitions

## 1 Assumed Income (AI)

This is used in assessments for full-time undergraduates only. It is assumed that most students are able to supplement their income from a variety of routes, i.e. part time work, vacation work, bank overdrafts, savings or additional parental support where appropriate. A set sum is added to income in most full-time undergraduate assessments to show this.

## 2 Minimum Required Provision (MRP)

Similar to Assumed Income (AI) but for postgraduate students. When we assess postgraduates, it is assumed that they will have made provision for tuition and living costs before beginning their studies. We use the MRP as the figure for this part of the assessment.

## 3 Composite Living Costs (CLCs)

CLCS are not expenditure incurred; they are a notional amount representing how much a student might be expected to need to live on. This includes items such as food, household bills, clothes, entertainment, etc. These costs are fixed.

## 4 Travel/Private Vehicle Costs

We may include travel or private vehicle costs, but the maximum amount is capped, i.e. there is a maximum limit we can use in the assessment, but we will use actual costs if lower than the capped amount.





**i** For more information, please contact:

**Student Financial Support Team**

Located in the Carrington Building

**[studentfunding@reading.ac.uk](mailto:studentfunding@reading.ac.uk)**

Tel (0118) 378 5555

**✖ @UniRdg\_Money**

**[reading.ac.uk/money](http://reading.ac.uk/money)**