

# University of Reading Student Support Fund Application Form Guidance Notes 2020/21

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 month 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:

Single Students	£1,000
Families (students with dependents)	£2,000
Final year applicants who apply after the end of Term 2	£750

**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**

**Final Year Students – 28 May 2021  
Continuing Students – 11 June 2021**

## Who Can Apply?

Any UK, EU or International undergraduate or postgraduate student currently enrolled at the University of Reading can make an application to the Student Support Funds.

Students must normally be enrolled for a minimum of 60 credits or 50% of a full-time course. Disabled students studying less than 50% because of their disability may apply if they study at least 25% of a full-time course. New part-time students who started their course on/after 1 September 2013 must be enrolled for a minimum of 30 credits or 25% of a full-time course.

In accordance with the University's [Suspensions Policy](#) students who are suspended from studies cannot access the Student Support Fund. The University is providing a time-limited exceptional criterion for the academic year 2020/21 that allows for a £500 award from the Student Support Fund to be made, to support a student suspended for medical reasons in financial hardship.

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 the Funds. Students who are unable to access statutory support due to previous study are not considered a priority for 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 in the form of 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 28 May 2021 for final year students; and up to 11 June 2021 for continuing 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 **scan 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 three months prior to your application**. Please note that incomplete applications cannot be assessed and will not be processed.

# How to complete the application form

The application form can be completed online using the RISIS Web Portal [www.risisweb.reading.ac.uk](http://www.risisweb.reading.ac.uk).

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

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 indicate details for your travel to attend your placement. Please give details on your supporting statement if necessary.

## **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 are resident in the U.K.

## **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, including parental/partner's contributions. 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.

All students, except for final year undergraduates, will have their income assessed over a 52-week period. All final year undergraduates will have their income assessed over a 39-week period (ie. 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 £2,274 per year and £758 if you are in your final year
- (2) For Self-funded UK/EU/International undergraduate students to make provision equal to UK undergraduate with max maintenance loan we will apply a notional weekly income of £187.56. If your actual income exceeds the notional amount, the actual figure will be used.
- (3) For full-time postgraduate students (home/EU/international) we will apply a notional weekly income of £264 for those without children and £211 for those with. 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:

- Single student = £276 per week
- Lone parent = £352 per week
- Student with partner = £326 per week

For each child we add £76 per week and in addition we add an extra one-off cost of £50 (family premium) where a student has at least one child.

Composite Living Costs (CLC)	
Expenditure Type	Single student - £ per week
Accommodation (based on University accommodation)	£144
Food	£47
Mobile Telephone	£8
Travel	£15
Books and Stationery	£13
Entertainment	£31
Clothing and personal care	£18
Total	£276
Student with partner	£326
Student with partner and one child	£402
Student with partner and two children	£478
Student with partner and three children	£554
Student with partner and four children	£630
Single student with one child	£352

Single student with two children	£428
Single student with three children	£504
Single student with four children	£580

### 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 £1000 per year for a car allowance. We will also allow an additional £1000 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. Please supply bank statements for the last three months for **ALL** accounts that you hold. **You must annotate and explain clearly ALL transactions both debits and credits of £100 and above.**

**If you have an overseas bank account you must also supply statements for these accounts.**

## 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 from time to time 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 £30.74 per week
2 or more children:	maximum £52.71 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.**

# 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 email address to confirm that we have received your application form and, if appropriate, request further evidence. 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 10 working days of receipt of complete documentation. Note that we can only begin the assessment process once we have a complete application.

## Missing Documentation/Evidence

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

- Acknowledge receipt of your application and, if appropriate, request missing documentation.
- Archive your application after 7 days if documentation has not been received, following our reminder to you.

## 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 assess your application, making a note of their decision on the calculation sheet.
- Should the assessment by the two assessors differ they will discuss this and make a final decision about the outcome of your application. This will be noted on the calculation sheet.

## Communication of final decision

- Once a final decision has been agreed about your application, we will contact you via your University of Reading email address to advise you of the outcome.
- We will then complete the paperwork and, if applicable, the payment request will be sent 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 award (where applicable)

If you are assessed for an award this will be paid directly into your 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.

## Reviews/Reassessments

You may ask for the decision to be reviewed. If you wish to do this, please email [studentfunding@reading.ac.uk](mailto:studentfunding@reading.ac.uk) stating the reason(s). Failure to make an award or failure to make an award at the level you would prefer is not in itself grounds for review.

Your request will be reviewed by either the Head of Student Financial Support or the Director of Teaching and Learning Operations and Advice within ten working days, and a decision communicated to you via your University email address. The decision of the Head of Student financial Support or Director Teaching and Learning Operations and Advice is final, and no 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 Notional Postgraduate Income (NPI) 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 panel 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 per week	
Non-Final Years	£2,274
Final Years, Care Leavers, NHS	£758
Students with dependants or inability to work due to illness/disability	£0
Minimum Required Provision (MRP) – per week	
Single Postgraduate student	£264.00
Student with dependants or unable to work living outside London	£211.00
Self-funded UK/EU/International undergraduate student to make provision equal to UK undergraduate with max maintenance loan	£187.56

Definitions
<ul style="list-style-type: none"> <li>• <u>Assumed Income (AI)</u> 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.</li> <li>• <u>Minimum Required Provision (MRP)</u> 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.</li> <li>• <u>Composite Living Costs (CLCs)</u> 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 and there are different costs for studying in London and elsewhere.</li> <li>• <u>Travel/Private Vehicle Costs</u> 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.</li> </ul>

Please note that the information and figures shown above are subject to University Approval and therefore could change.