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| **University of Chichester Hardship Fund 2020/21**  Guidance Notes – With Dependents  These Guidance Notes have been produced to help you complete the UoC Hardship Fund Application Form 2019/20. For further information about the UoC Hardship Fund, please contact us. |
| **What is the University of Chichester Hardship Fund (UoC HF)?** |
| The UoC Hardship Fund provides discretionary financial assistance for students to help them access and remain in Higher Education – particularly those students who need financial help to meet extra costs that cannot be met from other sources of support. Students who may be considering leaving Higher Education because of financial problems are particularly encouraged to apply. You can apply to the Fund at any point in the academic year. Any help you receive from the Fund is usually non-repayable. |
| **Who can apply?** |
| Any ‘home’ student (part-time, full-time, undergraduate, postgraduate) can apply but we do have priority groups.  These groups include students with children (especially lone parents), mature students with existing financial commitments (including priority debts), students from low-income families, students with a disability and/or significant medical condition (especially where statutory funding does not meet particular costs), Care Leavers, students from Foyers or those who are homeless and students experiencing financial difficulty in their final year of an undergraduate course. Postgraduate students who are self-funding their course are also a priority group.  If you are not in one of the priority groups you can still apply but you must provide as much evidence as possible to show why you have a particular need. |
| **How to complete the Application Form** |
| It is important that **PHOTOCOPIES** of all the evidence requested are enclosed with your application; failure to do this will mean that you application will probably be delayed. We ask for photocopies since we have to retain evidence for auditors and cannot return any documents to you. It is in your best interest to retain all your originals. Answer all the questions on the application form and tick the appropriate boxes on the checklist on page 5 to show what you have enclosed. |
| **How your personal data is processed** |
| |  | | --- | | The personal data you provide for us on the application form will only be seen by the Student Money Advice Service staff and the UoC HF Panel.  It will be processed in accordance with the [University’s Privacy Standard](https://www.chi.ac.uk/about-us/policies-and-statements/data-protection) and with current data protection legislation.  Please see the [UCHF Privacy Notice](http://bit.ly/UoCHFprivacynotice) (which can be downloaded from our Moodle page) for more information. | |
| **Section 1 – Applicant Information** |
| Complete all questions.  **Email:** We will contact you using your University of Chichester email address, unless you do not have one or specifically request to be contacted on another email address. |
| **Section 2 – Living Arrangements** |
| Complete all questions.  **Sharing household expenses**: e.g. tick ‘yes’ if you pay for your own food and pay an equal share of all household bills with the other occupants of the property. |
| **Section 3 – Dependants** |
| Please tell us about anyone under the age of 18 who is financially dependent on you. We ask for information about children but you could put the details of any adults who are financially dependent on you in this section. |
| **Section 4 – Course Details** |
| Complete all questions.  **Placement details**: depending on the time of year you apply, you may not know exactly where you will be doing your placements in which case please provide as much information as you can (e.g. the total number of weeks you are likely to be doing placements in 2019/20). |
| **Section 5 – Disability and/or Special Medical Needs** |
| Complete this section if relevant.  Students with a disability and/or significant medical condition, especially those with dyslexia, may wish to apply for a preliminary diagnostic test, prior to applying for a Disabled Students Allowance and assistance in meeting this cost may be provided through University of Chichester Funds. There is a separate form for this available from the Disability and Dyslexia Service.  Other relevant information could include prescriptions, cost of contact lenses, travel costs associated with hospital visits, letter(s) from a doctor confirming medical needs that are likely to involve an expense for the student. This is not an exhaustive list. |
| **Section 6 – Supporting Statement** |
| You are strongly advised to submit a supporting statement explaining the reason(s) for applying – if required please attach a separate sheet. |
| **Section 7 – Bank / Building Society Statements** |
| See the information on page 3 of the Application Form. We cannot process applications without these statements.  Statements should be recognisably official or formal. Some online banking statements present the data in an Excel spreadsheet format which is not acceptable evidence; if your online account does this, you could try copying and pasting screenshots into a Word document and printing it out. |
| **Section 8 – Student’s Income** |
| Complete all questions (including a ‘£0’ or ‘n/a’ if you do not have a particular type of income). It is important that you fill in this section as accurately as possible.  **Maintenance Loans/Grants**: if eligible, you must have applied for your full student support entitlement via Student Finance England (or your devolved equivalent). If your parents/sponsors have refused to complete a financial assessment form and you are therefore only able to take out the non means-tested element of the loan, this does not make you ineligible for the Fund but further information may be required. Please provide a copy of your Notification Letter from Student Finance England.  **Net earnings (full-time undergraduates)**: we use an ‘assumed income’ set figure rather than your actual income which gives students the capacity to earn larger sums without affecting their payment from the Fund. However, it is still helpful if applicants provide an estimate because it gives the administrator and the UoC HF Panel a more complete and accurate understanding of the applicant’s circumstances.  **Net earnings (part-time undergraduates and all postgraduates)**: please provide accurate information. If your pay varies, provide an average over the last three months and enclose proof of earnings.  **Benefits**: please disclose information about any benefits you receive (whether listed on page 3 or not). We need to see evidence of benefits (copies of letters and/or amounts highlighted on bank statements).  **Savings**: you must submit statements of all your savings (which do not necessarily have to be in a designated ‘savings’ account. If you have significant savings, it is especially important that you explain in Section 6 (the Supporting Statement) why you are experiencing financial hardship despite apparently having funds available to you.  **Other income:** provide details of any other type of income you have and accompanying evidence. |
| **Section 9 – Partner’s Income** |
| If you have a partner who is living with you, please indicate any income they have in this section and provide evidence of earnings, benefits and any other form of income. |
| **Section 10 – Student Consent** |
| In line with new GDPR legislation you must give your consent for special category data to be shared with and held by the University of Chichester Hardship Fund panel. More information can be found in the Hardship Fund Privacy notice. |
| **Section 11 – Student’s & Partner’s Expenditure** |
| It is important that you complete this section as accurately as possible. The figures should represent the expenditure that you (as the student) incur but also your live-in partner and/or children as well if applicable.  **Composite Living Costs** (CLC): when processing your application we will use ‘composite living costs’ in our calculations. This is a set figure which varies according to your circumstances. CLC rates include food, utility bills, toiletries, clothes (but not course-related kit), leisure spending and telephone. Under some circumstances, we allow the cost of a telephone or mobile phone as a separate expense (e.g. if you have children or caring responsibilities).  **Hall of Residence rent**: usually a weekly or annual figure is most appropriate. We accept print-outs of your online statement of your rent (usually sent to students at the beginning of the academic year).  **Rent/Mortgage**: we recommend using a monthly figure. Please state whether bills are included in your rental figure. Please provide evidence of your rent/mortgage – we accept evidence on bank statements if it is a consistent monthly amount for three months. Alternatively, please provide your rental agreement or mortgage paperwork.  **Course-related expenses**: please provide an estimate of essential items and/or trips. We use set figures for different courses but if the information you provide shows that you are paying much more than we have allowed, we will contact you for further evidence. |
| **Section 11 – Declarations** |
| Please tick all the relevant boxes & then sign and date your application form.  **Declaration:** we cannot process your application unless you have ticked the relevant declarations boxes & signed and dated your form.  **False statements:** If it is found that you have made any false or fraudulent claims the panel has the right to refuse any awards.  **University Debt:** If you have any debt to the University, the panel may withhold your payment unless a contribution is made towards the debt from your award. |
| **Student Checklist** |
| On page 6 is a list of documents you will need to submit with your completed application form. If any evidence is missing, it is likely that your application will be delayed.  You should read the entire list and provide anything that you think may be relevant. If you are unsure what evidence is needed or acceptable, contact the Student Money Advice Service. |

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| **How is my application assessed?** |
| When you started your course will dictate how your application is assessed. For first and final year students there is an assumed income of £500. For second year or continuing students there is an assumed income of £1,000. For all PGCE students there is no assumed income.  This assumes income from a number of sources such as part-time work, additional support from family, some savings, bank overdraft, etc. It allows the student to larger sums than taken into account without it having an effect on the award. We do not use an assumed income figure for students with child dependents or those who have medical issues or a disability that could make it more difficult to do (or find) suitable part-time work.  For full-time postgraduate students a weekly postgraduate assumed income is applied to standard assessments. This is set at £182 (or £146 for students with dependants or those who are unable to work due to a disability). For final year students this becomes £171 and £135 respectively.  Your application will be assessed as either “Standard” or “Non-Standard”.  Standard awards can help to meet general costs associated with being a student such as living costs, e.g. rent, food, utility bills, course costs, etc. Non-Standard awards help to meet exceptional costs such as repairs to essential household equipment, high costs for students dependent on continuing medication and assistance with priority debts. Emergency situations (including travel costs for family illness or bereavement, hardship due to burglary or fire or costs for students with a disability and/or chronic medical condition which are not met through statutory support) can also be considered under the Non-Standard award assessment.  In most cases there is no essential need for a student to have a car. If you wish to claim car costs, you will need to give a detailed explanation, e.g. explain if there is no public transport available or if it is more expensive than a car or if there is a need on the grounds of a disability. Otherwise, only a reasonable estimate of public transport alternatives will be allowed as permissible expenditure.  Once we have your completed form, we check your figures and decide, according to our operating criteria, the amounts we can accept, in some categories taking our ‘standard’ values. We then calculate an “Adjusted Total Income” and an “Adjusted Total Expenditure” and reach a figure for the “Adjusted Calculated Difference”. If this shows that your expenditure exceeds your income we hope normally to be able to award in excess of 50% of this deficit to you. However, the size of the award is controlled by the demand and funds available and may have to be adjusted to a smaller proportion. |
| **What happens next?** |
| * Submit your application to the Student Money Advice Service either by using the post box outside the Chichester Office or handing your application in at the Support & Information Zone (SIZ) on either campus in an envelope addressed to ‘Student Money Advice Service: Private & Confidential’. You can also post it to: Student Money Advice Service, University of Chichester, Bishop Otter Campus, College Lane, Chichester, West Sussex, PO19 6PE. * The time it takes to process forms varies according to how complete the form is and what time of year you apply. In Semester 1, we aim to process all complete application forms within 4 weeks and in Semester 2, we aim to process all complete application forms within 2 weeks. * We will notify you of our decision by email to your University email address (or your personal email address in the rare event that you don’t have a University email address). * If you are unhappy with the outcome of your application, please contact the Student Money Advice Service for information about the review and appeal processes. |
| **Contact** |
| Email [stumoneyadv@chi.ac.uk](mailto:stumoneyadv@chi.ac.uk) or phone on 01243 816038.  Appointments can be booked through the SIZ. |
| For alternative format of these Guidance Notes or the accompanying Application Form, please contact:  Sarah Maynard on [s.maynard@chi.ac.uk](mailto:s.maynard@chi.ac.uk) or phone 01243 812145. |