

University of Essex

Hardship Fund Terms and Conditions 2020-21

The University is offering a Hardship Fund to assist students who are experiencing unexpected or unforeseen financial difficulty. Awards take the form of a non-repayable grant awarded to successful applicants who require financial support to enable them continue their studies at Essex.

The aim of the Hardship Fund is to remove unexpected, short-term financial difficulty and assist students from low-income households with:

1. **Living costs** – to assist with core living costs
2. **Residential costs** – to assist with the cost of rent/accommodation
3. **Equipment/digital support** – to assist with digital, IT equipment or to secure access to internet
4. **Childcare costs** – provides additional financial support towards childcare costs

This fund cannot under any circumstances be used towards tuition fees. You must show that you have made adequate provision to cover your fees and will be able to cover your remaining costs should you be made an award.

Terms and conditions

1. Eligibility

Below is a list of the full eligibility criteria for each element of the Hardship Fund.

You must meet all of these conditions to be considered for an award:

- you have a low household income of £35,000 or less (refer to section 2)
- you are a fully registered UK, EU or international undergraduate or postgraduate student studying at the University of Essex for academic year 2020-21
- you are studying a full-time course or substantial part time course (at least 50% of full-time equivalent)
- you had previously made adequate provision to cover all of your fees and living costs, but are now in demonstrable need of financial support as a result of unexpected exceptional changes in financial circumstances
- if you are requesting support for childcare, your child/children must be aged 11 years or younger and you may apply for a maximum of up to three children
- have accessed all other financial support available to you before applying for the Hardship Fund.
- your application and evidence must be submitted at least 4 weeks in advance of your expected course end date to be considered (refer to section 10)

*If you are an international student who is on the Point Based System of UKVI, you are expected to have previously demonstrated that you have adequate financial provision for your studies as part of your visa arrangements (i.e. having enough funds to cover course fees and living costs). You are eligible to apply for the Hardship Fund if you can demonstrate that an unexpected exceptional change in financial situation outside of your control has led you to be in significant hardship and you require financial support to continue your studies.

Students who are not eligible

The following students are not eligible for this award regardless of meeting the above criteria:

- Have a household income of above £35,000
- Students whose planned end date is due to finish in less than 4 weeks of the planned closing date of the Hardship Fund (see section 10)
- Students applying for funds to cover a period of intermission that is not due to medical reasons
- Students who are not in attendance and on an assessment only programme
- Students whose course is sponsored by an employer
- Students on a distance learning programme
- Students on unsubstantial part-time or short courses
- Students who are studying through a University of Essex Partner (e.g. Kaplan, University of Essex Online, Tavistock, etc.)
- Students on Higher/Degree Apprenticeship courses

2. Evidence

To support your Hardship Fund application, you are required to provide accurate, up to date and relevant evidence to support your reason for applying. Some examples are provided, though this list is not exhaustive, so please be aware that you may be asked to provide further evidence if necessary.

All evidence provided must be clear enough to read, in accepted formats (pdf, jpg, doc, xls, png, txt) and in English. You must ensure that any evidence that is displayed in a language other than English is translated before submitting it as part of your application.

You are required to provide the following evidence to support your application, regardless of the element of the fund you are applying for:

Evidence type	Student type	Conditions and examples
Proof of household income (see definition below the table)	<ul style="list-style-type: none">• All full-time undergraduate students	<ul style="list-style-type: none">• You must have been means-tested by Student Finance England and have consented to share your 'bursary data' with Essex
	<ul style="list-style-type: none">• All part-time students• All postgraduate students• All international students	<ul style="list-style-type: none">• Most recent evidence of your household income. This may be a P60 for the 2019/20 tax year, a Statement of Earnings from HMRC or equivalent evidence from your home country. If your income was zero or if you have an emergency tax code (e.g. ending in M1, W1, or T) you must submit a Statement of Earnings instead

		<p>of a P60 (unless you are claiming one of the means tested benefits listed below).</p> <p>! NOTE: If your income has changed due to the covid-19 pandemic or another unexpected situation, evidence of this change will need to be provided.</p> <ul style="list-style-type: none"> • If you are living with a partner, you will also need to provide proof of their income even if it is zero, unless you or they are claiming one of the means-tested benefits listed below.
Bank statements for <u>every</u> account that you and your partner/spouse own	All students	<p>All bank statements must be in a clear readable format, containing the following information</p> <ul style="list-style-type: none"> • Student/partner or spouse name and address • Bank account details, including sort code and account number • Transactions covering a minimum of 30 days, prior to your application to the Hardship Fund • All transactions going into or out of the accounts over £50 must be annotated to explain the following: <ul style="list-style-type: none"> ○ Who the transaction is from/to ○ What the transaction is for
Proof of external funding	All students who are in receipt of external funding to support University costs	<ul style="list-style-type: none"> • Provide proof of any Student Loan/Grant from SFE or other funding bodies, external bursaries/scholarships you are in receipt of, including a list of payments you have already received and are yet to receive
Rent/tenancy agreement	All students applying for support with rent	<ul style="list-style-type: none"> • Provide tenancy/rental agreement to support the need for financial support for accommodation • Provide debt/arrears in relation to outstanding rent payments
A written statement from family member explaining why they are unable to support you financially	All students where you are unable to rely on support from family members	<ul style="list-style-type: none"> • Email or photo of a signed letter from the family member is accepted • If you are estranged from your parents/guardians and you have disclosed this to the University already, we will be able to confirm this internally. If you have not disclosed this to the University, you may be required to provide further evidence upon request.

Proof of childcare setting costs	All students who are requesting support with childcare costs	<ul style="list-style-type: none"> Provide evidence of invoices, outstanding childcare bills, including any correspondence in relation to missed payments/debt arrears
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Definition: Household income - any of the following that apply:

- your parents' income, if you're under 25 and live with them or depend on them financially
- the combined income of one of your parents and their partner, if you're under 25 and live with them or depend on them financially
- your partner's income, if you're over 25 and live with them (even if they spend most of their time abroad)
- income you get from your own savings, investments or property, for example dividends or rent

In addition to the evidence in the above table, you may be asked to provide additional evidence if the assessor deems it appropriate.

3. How to apply

To apply for financial support from the Hardship Fund, you will need to do the following:

1. Ensure that you meet the eligibility criteria
2. Create an account with [Blackbullion](#), if you do not already have an existing account
3. Select the *Funds* tab and select the *Hardship Fund* button
4. Follow the instructions to complete the application form, upload the required evidence and submit your application

Note: your application will not be assessed until you submit a full and complete application form, including all evidence necessary to complete an assessment.

Only applications submitted online via Blackbullion will be considered, unless there is an exceptional circumstance that would not allow you to do this. Please state if this is the case in your application, including details why.

4. Award and Conditions

Please see greater detail for each element of the Hardship Fund that you may be eligible to receive following a successful outcome.

Note: You may apply for one or a combination of all of these elements as part of a single application.

Hardship Fund elements	Award	Conditions
Living costs financial support	Up to a maximum amount of £1,000 for full time (£500 for part-time) for academic year 2020/21	The maximum amount of up to £1,000 for full time (£500 for part-time) includes the combination of living costs, residential costs and equipment/digital costs (excluding a gifted laptop).

Residential costs financial support	Up to a maximum amount of £1,000 for full time (£500 for part-time) for academic year 2020/21	<ul style="list-style-type: none"> The maximum amount of up to £1,000 for full time (£500 for part-time) includes the combination of living costs, residential costs and equipment/digital costs (excluding a gifted laptop).
Equipment/digital support	<ul style="list-style-type: none"> A gifted laptop awarded to you by University, in addition to any monetary award. Financial support for a student internet broadband contract – maximum £25 per calendar month 	<ul style="list-style-type: none"> The laptop will include essential software in order to complete your studies (e.g. Microsoft Office package). The specification for the laptop is: <ul style="list-style-type: none"> Integrated camera and microphone Core i5-6300U Dual 2.4GHz - Cores: 2 Threads: 4 8GB of RAM 256GB SSD 14" Screen If you need additional bespoke software for your course that is available from the University Software Hub, please state this in your Hardship Fund application. If ITS currently have this in their existing software catalogue, it will be installed for you before collection is arranged. If the specification of the laptop provided does not meet the requirements for your course, you must provide evidence from your department/course tutor, outlining the requirements in your personal statement. The internet broadband contract amount is based on an average (50Mb+ fast fibre) covering a maximum of 9 months (if less please state). The maximum amount of up to £1,000 for full time (£500 for part-time) includes the combination of living costs, residential costs and equipment/digital costs (excluding a gifted laptop).
Childcare costs financial support	Up to a maximum amount of £750 per child per academic year to contribute to childcare costs	<ul style="list-style-type: none"> The maximum amount awarded includes is for childcare costs only The child/children must be aged 11 years of younger You may only apply for up to a maximum of three children The Childcare establishment(s) must be OFSTED registered, awards will not be made for informal childcare arrangements, who are not OFSTED registered.

If you are successful in being awarded the Hardship Fund, you will be notified to your Essex email account. If you wish to receive an award letter, this can be requested by contacting the [Funding Team](#).

5. Application assessment process

As part of your application, you will be required to complete a 'supporting statement', providing details of your individual circumstances. As part of your statement, you must demonstrate the following:

- How your financial situation has changed since your studies began and why these changes are unexpected and could not have been predicted at the start of your course
- What steps you are taking to find alternative funding. If you are in the early years of your studies, you must demonstrate that you have thought about how you are going to fund the rest of your studies

The Hardship Fund is discretionary and applications are assessed on a case-by-case basis. We aim to process applications as soon as possible but during our busiest times there may be a delay.

Assessments will examine how well you meet the eligibility criteria for the fund, with a particular focus on:

- **Provision:** you must have made realistic provision for all course related costs, including tuition fees, before starting on your course.
 - Examples of provision may include permanent employment, a suitable level of savings or agreed third-party sponsorship. The Hardship Fund can only assist with urgent, short-term situations and should therefore not be considered as a primary source of funding.
- **An unforeseen change in circumstances:** This must occur after the start of the course, and in the same academic year that you are applying for the fund.
 - Examples of unforeseen change in circumstances may include redundancy, illness or domestic issues.
- **Supporting statement:** This should outline your situation, with regards to the two points above, and include any other relevant information about your case. Ensure that you have read all supporting guidance and Terms & Conditions fully in order to ensure that you present a strong and complete case for support.
- **Financial situation:** In addition to the information provided in your personal statement, we will look at your income and expenditure in order to understand your financial situation. If you have high levels of non-essential expenditure, your application may be rejected.

All information provided in support of an application will be considered and we encourage you to provide as much relevant information as possible in order to give us a full picture of your circumstances.

We aim to complete the assessment and provide an outcome of a **full and complete** application and evidence within **10 working days**. If you are required to provide further evidence as part of your application, the 10 working days will only start from the point we have received **all** necessary evidence.

6. Payment arrangements

- Payment will only be processed upon completion of the [Blackbullion](#) modules* identified to you via your [Blackbullion](#) account when we have completed your Hardship Fund assessment.
- Payments will be processed within **7 working days** of your completion of the specified [Blackbullion](#) modules*.
- Awards will be paid via BACS to your nominated bank account as stated in your application.
- If our records show that you are in debt to the University or are in breach of a payment plan when an award payment is due to be made, you will be contacted to offset this payment against your student account in the first instance.

* Please note that you may request to opt out of completing the Blackbullion modules by providing notification of this in your application and providing the reason why you do not wish to complete them. This final decision is at the discretion of the assessor or the Funding Manager.

7. Can I combine this award with other awards?

The Hardship Fund can be held in conjunction with other University awards that you may receive. However, this information should be stated in your application as this will be taken into account when your application is assessed.

8. Can I apply for the Hardship Fund more than once?

You can apply for the Hardship Fund more than once in the same academic year as long as you have not already exceeded the maximum award (see section 4) **and** if your circumstances have changed and you are experiencing unexpected or unforeseen financial difficulty.

You will be required to submit a new application and evidence via [Blackbullion](#) (see section 3) to support your new application.

9. Hardship Fund closing dates

The Hardship Fund closing dates are outlined below, however please be aware that these dates are subject to the availability of funds and the University reserves the right to bring forward these deadlines if necessary.

You must apply for the Hardship Fund at least 4 weeks prior to your expected end date of your course to be considered.

Course type	Date
Standard length course (39 weeks)	Friday 2 July 2021
Postgraduate course (52 weeks)	End of August 2021
Undergraduate long courses (52 weeks) E.g. Healthcare courses	End of August 2021

10. Award suspension

The award will be suspended during a period of approved leave of absence, (unless you are intermitting due to medical reasons) where this period covers a whole or part of an academic year. On your return to study you may reapply for the Hardship Fund if you believe that you meet the eligibility criteria and you have not exceeded the maximum amount awarded per academic year.

11. Award termination

If you withdraw from your studies, or are required to withdraw, no further scheduled payments will be made. Your award will be terminated if you cease to be registered as a student with the University, or for good cause at the discretion of the Student Services Manager, or his/her nominee for this purpose.

University of Essex reserves the right to recover funds where a Hardship Fund has been awarded under false pretence.

12. Appeals

If you are dissatisfied with the decision of your outcome of your application, you can appeal within **10 working days** of your outcome email to the [Funding Team](#).

Your appeal will be considered at the discretion of the Student Services Manager or his/her nominee.

13. Resolution of disputes

Acceptance of the Hardship Fund constitutes acceptance of these terms and conditions. Registered students should contact the [Funding Team](#) in the first instance for guidance regarding this award.

NOTE: *These terms and conditions apply to the Hardship Fund awarded to students for the academic year 2020-21. The University of Essex reserves the right to update these terms and conditions as necessary.*