

Date of receipt

Hardship Fund

Emergency Short-Term Loan Application form

IMPORTANT – PLEASE READ THIS SECTION BEFORE SUBMITTING YOUR APPLICATION

- Read the accompanying guidance notes before completing this form.
- Your application will be delayed if you do not answer all the appropriate sections and attach all relevant documents. Please see back page for further details.
- Answer all the questions by typing into the relevant text boxes and marking boxes with an X.
- Please save your completed electronic application in a Microsoft Word compatible format with your name as the file name (i.e. JohnSmith.doc)
- Return your completed form to hardship@cumbria.ac.uk using your **University email account**.
- Please ensure you scan the originals of required evidence (i.e. bank statement) and attach it to the email in which you send back this application form. **Your evidence will be required before we can process your application.**
- This form is available in alternative formats. Please email hardship@cumbria.ac.uk

By applying for an Emergency Loan you are agreeing that if you are awarded you will repay the loan when your student finance payment is paid to you. This is normally within 4-6 weeks of the loan being issued. Please be aware that the University Finance department will pursue you for repayment and may take sanctions against those who do not repay or respond to communications from Finance or their appointed agents.

Part 1: Your personal details

1. Student registration/enrolment no.	<input style="width: 100%; height: 25px;" type="text"/>
2. Your first names (in full)	<input style="width: 100%; height: 25px;" type="text"/>
3. Your surname (in full)	<input style="width: 100%; height: 25px;" type="text"/>
4. Your gender	Female <input style="width: 20px; height: 20px;" type="checkbox"/> Male <input style="width: 20px; height: 20px;" type="checkbox"/>
5. Your full correspondence address	<input style="width: 100%; height: 100px;" type="text"/>
6. Telephone number	<input style="width: 100%; height: 25px;" type="text"/>
7. Mobile number	<input style="width: 100%; height: 25px;" type="text"/>
8. Preferred email address	<input style="width: 100%; height: 25px;" type="text"/>

Part 2: Course details

9. Course title

10. Faculty/Department

Undergraduate

Postgraduate

11. Campus

12. Are you studying:

Full Time

Part Time

Distance Learning

School Direct

13. Start Date of Course (DD/MM/YYYY)

14. Year of course e.g. 1,2,3

Please tick if this is a repeat year

Part 3: Student Loan/Bursary Details

15. Have you applied for a student loan/bursary?

NO

YES

If NO you must do so IMMEDIATELY

16. Have you received your Student Support Notification (a letter from your funding provider detailing what tuition fee, maintenance grant and/or loan or NHS Bursary you are going to receive)

NO

YES

Part 4: Please give details of essential expenditure and determine how much loan you require. Please also state why you require the loan.

17. Do you have dependants?

NO

YES

If yes, how many?

Part 5: payment- PLEASE READ CAREFULLY

18. Student Bank Details

In order for payments to be made by bank transfer from the University of Cumbria, students must complete a student bank details form, and submit this via e-mail from their **University e-mail account**. Please visit <http://www.cumbria.ac.uk/study/student-finance/student-bank-details/> to access the form.

Any change of bank details must be completed through the above process, and it is your responsibility to notify us of any in-year account changes.

In the event of any problems with this form, please contact the University Payments Team by emailing accountspaybleteam@cumbria.ac.uk.

Part 6: Declarations and supporting evidence

19. I certify that to the best of my knowledge, I fulfil the following criteria (please tick the relevant boxes)

I am a UK National I am an EU National I am from outside of the UK

I confirm that I do not have access to an interest free overdraft/extension on my overdraft (evidence is required that you have reached your overdraft limit or that you have been denied an account with interest free overdraft facility)

I confirm that I have tried other forms of short-term support (please note the University of Cumbria does not recommend that students turn to “pay-day lenders” or other high-interest commercial loans)

I confirm that I have negotiated with my landlord and other creditors to delay payments until my funding arrives/split payments into instalments and will pay the balance when my funding is released

I confirm that I have or will contact my funding organisation to find out why my funding is delayed (where applicable)

1. I confirm that I have not received the first instalment of my student loan/bursary, and I have exhausted all alternative means of support and I am in financial hardship.
2. I understand that this loan must be repaid in full to the University of Cumbria Finance Department before the appropriate agreed date. If I have not repaid by this date, I understand that the University may take action to recover the debt potentially including suspension of University services (such as library/IT access)
3. I understand that if I apply to the Hardship Fund and I am awarded a grant from the fund that any outstanding loan(s) will be deducted.
4. I declare that the information that I have given on this form is correct and complete to the best of my knowledge.
5. I understand that giving false information will automatically disqualify my application and may lead to disciplinary procedures resulting in possible expulsion from the University of Cumbria. I further undertake to repay any loans/grants obtained by me as a result.
6. In submitting this form, I understand that I am giving permission to contact any appropriate person within or external to the university to clarify or obtain information about me in order to process my application form. Occasionally, an external organisation may request my written permission in order to release information about me and I understand that I will be contacted to request this information. If I have any concerns about this, I understand that I can contact moneyadvice@cumbria.ac.uk

By ticking this box and entering your name below you are agreeing to the above declarations. If you do not tick this box we will not be able to process your application.

Your name:

Date:

Confidentiality

Applications are only seen by the Hardship Fund Panel and Money Advice staff. It may be necessary for additional supporting information to be sought from other university staff in order for the Panel to reach a decision.

Data Protection

The University of Cumbria collects and uses personal information about students in accordance with applicable Data Protection and Privacy laws, including the Data Protection Act 1998 and the General Data Protection Regulation. Please read our [Privacy Notice](#) carefully and contact us if you have any queries. The Privacy Notice explains how we handle the personal information in your application form.

Part 7: Student Checklist

20. Your application will not be accepted without the following original documents, which should be either be (in order of preference):

1) Scanned copy of an original document attached as a pdf file and sent to us in the same email as this electronic application form. Please ensure that the scan is clear and that essential details such as account information and balance are legible. (This option will allow us to process your application in the shortest timeframe)

2) An original document in a sealed envelope marked with YOUR NAME and 'HARDSHIP EMERGENCY LOAN' to the main reception desk at your campus or posted in to one of the addresses shown below (this option will mean that your application may take slightly longer to process).

Please provide scanned copies of originals or originals of each item of relevant documentary evidence. As part of the requirements of processing your application, we will take an electronic scan of each document, which will be kept on file for audit purposes. Your information shall be kept in accordance with UK Data Protection standards and will not be used for any other purpose than assessing your application.

<ul style="list-style-type: none">A mini-bank (ATM) statement showing your current balance	<input type="checkbox"/>
<ul style="list-style-type: none">Correspondence from relevant banks if you have been refused a bank account with interest free overdraft facility (i.e. student account) – where applicable	<input type="checkbox"/>

Please use the following contacts for all enquiries:

Campus	Email
Brampton Road: Money Advice Team, University of Cumbria, Brampton Road, Carlisle, CA3 9AY	For all Hardship Fund queries please email: hardship@cumbria.ac.uk
Fusehill Street: Money Advice Team, University of Cumbria, Fusehill Street, Carlisle, CA1 2HH	
Ambleside: Money Advice Team, University of Cumbria, Rydal Road, Ambleside, LA22 9BB	For all other money advice questions please either email moneyadvice@cumbria.ac.uk or make an online referral through www.cumbria.ac.uk/moneyadvice
Lancaster / London / School Direct: Money Advice Team, University of Cumbria, Bowerham Road, Lancaster. LA1 3JD	