

Hardship Fund 2019 – 2020

Application Guidelines

APPLICATION CLOSING DATES

1) Students studying the Standard Academic Year:

Applications open on 1st November 2019 – if you submit your form before that date it will be held until after 1 November 2019*. CLOSING DATES: 30 May 2020 for continuing students; 30 April 2020 for final year students;

2) Students with a course start date, outside of the standard academic year:

Closing dates will correspond with your course end date, i.e. 2 months prior to the end for continuing students and 3 months prior to the end date for final year students.

*You may submit your application before 1 November 2019 if you are facing an unexpected financial crisis. You may also submit your application after the closing date if you wish to apply for a summer vacation Hardship Fund award (from 1 July 2020) because you are a lone parent/unable to find employment due to a disability or ill health.

If you would like this in an alternative format, contact moneyadvice@cumbria.ac.uk

What is the Hardship Fund?

It is for students facing serious financial difficulty. You may apply to the fund if:

- You are facing serious financial problems because you or your family have a low household income
- You have additional costs as a lone parent
- You are a care leaver or you have been previously homeless or lived in a Foyer
- You have experienced an unexpected financial crisis
- You have exhausted all other sources of funding, ie student loans, an interest-free overdraft and you are still facing serious financial difficulty
- You may be considering leaving Higher Education because of financial difficulties

THE HARDSHIP FUND can be used for general living costs, course-related costs such as childcare, books and equipment etc, but not for tuition fees. If you qualify for a payment from THE HARDSHIP FUND, it will usually be a non-repayable award. If you do not qualify for a grant, we may be able to offer an interest free loan.

Can I apply?

If you meet these criteria, you can apply:

- You have applied for your full entitlement of student maintenance loan, bursary or postgraduate loan (if applicable) and received your first instalment
- You have applied for your full entitlement of tuition fee loan (if applicable)
- All part-time students, including those with a disability who started their course after 1st September 2012 must study at least 25% of an equivalent full-time course.
- Part-Time postgraduate students who started prior to 2012 must be studying a minimum of 50% intensity.
- All awards are dependent upon satisfactory attendance and continuing registration

You should apply for your full entitlement of student funding. Unfortunately, THE HARDSHIP FUND

cannot help to pay your tuition fees. You should apply for a tuition fee loan if you have not already done so. However, you may be entitled to an award from THE HARSHIP FUND towards your living costs, particularly where there are exceptional circumstances.

Part-time Undergraduate Students

All students who study part-time courses on or after 1 September 2012 are required to study at least 25 per cent (30 credits) FTE in each year. The course should take no more than four times the time required to complete a full time course and should be a minimum of 1 year in duration.

Assistance for part-time students is expected to be limited to course-related costs.

Postgraduate and self-funding students

The fund cannot help you to pay your tuition fees or help with living costs, as you are required to make realistic provision for these from other sources. However, if you are facing serious financial difficulty, the fund may be able to help with course-related costs. You will have to prove that you can pay your tuition fees and have made reasonable provision to support yourself before we will consider an application to THE HARSHIP FUND.

Apprentices

Apprentices, who are registered on an apprenticeship programme, are not eligible for general hardship funding due to being employed. Apprentices registered with the University, who are subsequently made redundant, may apply for assistance with essential course related costs.

Students with previous HE study

We give priority to students studying their first HE qualification. If you have periods of previous study, even if you did not achieve an honours qualification, then there is an expectation that you have made provision to support yourself financially on the course.

Priority Groups for assistance

When deciding how to allocate THE HARSHIP FUND, we prioritise the following students:

- Students with children (especially lone parents).
- Students from low-income families
- Disabled students (especially where the Disabled Students' Allowances (DSAs) are unable to meet particular costs and the institution has no legal responsibility to do so).
- Care leavers
- Students from Foyers or who are homeless.
- Students receiving the final year loan rate who are in financial difficulty (including those who are unable to work because of academic pressure).
- Mature students with existing financial commitments, including priority debts.
- Students assessed as being estranged from their parents by their funding body
- Adult Carers

Short-term loans

If your student loan payment, your NHS bursary or your teaching bursary is delayed, you can apply for an interim loan from THE HARSHIP FUND. You will have to repay this loan when your first student loan/bursary instalment arrives. Please complete an Emergency Short Term Loan Form, which you can download from <https://www.cumbria.ac.uk/study/student-finance/support-funds/>

Disabled Students

If you have a specific learning difficulty, you can apply for help towards the cost of your diagnostic test.

Intercalating Students

If you are a 'home' student and you have not permanently withdrawn from your studies, you are eligible to apply for help from THE HARSHIP FUND.

When can I apply to THE HARSHIP FUND

- The application process opens on **1 November 2019**.
- The deadline for applications depends upon your course and year. Please see page 1 for details.
- If you think, you might need help from THE HARSHIP FUND, **do not wait until you have run out of money**. Complete an application form as soon as possible, or contact moneyadvice@cumbria.ac.uk .
- You can also make a repeat application up to two times a year, if your circumstances change, using a Change of Circumstances form available from moneyadvice@cumbria.ac.uk .

How do I apply?

- By completing an application form and emailing it to hardship@cumbria.ac.uk
- Forms are available to download from our website: <https://www.cumbria.ac.uk/study/student-finance/support-funds/>
- You should email an application reading the declaration carefully before you do so as we will not be able to process an application, which has not agreed to all the declarations, terms and conditions.
- You must provide scanned copies of required supporting documentation with your application, these should be scans of original documents and we may ask you to bring in the originals to prove their authenticity. You will be able to scan documents via the networked Multi-Functional Devices (printers/copiers) at all University of Cumbria campuses free of charge.

How is my application assessed?

When deciding if we can make a payment, we take into account:

- Your expected income and "reasonable" expenditure
- Any financial "emergency" or exceptional circumstances
- Your partner's income and expenditure (if applicable)
- The contribution your parents make to your living costs

Also we:

- Consider each application on an individual basis
- Disregard some of your income
- Disregard any non-means tested benefits which are specific e.g. Child Benefit, Disability Living Allowance
- Use an "assumed income" to cover earnings, an overdraft and parental contributions
- Write to inform you of the decision
- Will give an explanation of our decision on request
- Interview some applicants

Can I appeal against the decision?

You can appeal against the decision if you are not satisfied. The letter you receive about the decision will tell you how to do this.

How quickly will I get a payment?

- You should receive a payment within 5 working weeks. This may vary depending on when you apply.
- **If your application is incomplete, it will take longer than this. We may need to contact you for further information/evidence.**
- *If you need an emergency payment or a short-term loan, you will normally get a payment within 1 working week or sooner depending on your situation.*
- Awards are made subject to available funds.
- If you are awarded more than £500 it will be paid in instalments.
- The minimum award is £100 and the maximum is up to £2,000 depending on your circumstances. We normally pay awards as non-repayable grants split into three payments spread over the academic year.

Students entitled to claim benefits

If you are entitled to benefits, you are advised that payments from THE HARDSHIP FUND may affect your benefit payments. In this case, you may request a letter for your local Job Centre Plus to assist with your benefits claim. THE HARDSHIP FUND can also offer short-term help if you are a continuing student whose benefits have stopped or reduced, but you have not yet had your student income.

Supporting evidence

If you apply to THE HARDSHIP FUND, you will need to provide supporting evidence. Please see page 8 of the application form.

Applications that do not have the correct supporting documents cannot be processed.

Help and Advice

Managing your finances as a student is very important. If you need help planning a budget or advice on managing your money, please contact the Money Advice Team by emailing moneyadvice@cumbria.ac.uk

UNIVERSITY OF CUMBRIA PRIVACY NOTICE FOR HARDSHIP FUNDS

Introduction

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 (when in force) the General Data Protection Regulation. Please read this Privacy Statement carefully and contact us if you have any queries.

This Privacy Notice explains how we handle the personal information of Hardship Fund applications.

What personal information do we collect?

We will collect and process the following information about you –

Name, address, contact details, gender, course, financial details

We also collect some information, which is classed as Sensitive Personal Data or Special Category Data, such as –

Disability

We will only use Sensitive Personal Data or Special Category Data with your explicit consent, except in limited, exceptional circumstances permitted by Data Protection legislation (for example, to protect the welfare of yourself or others)

How will we use your information?

We will use your information for the purposes listed below. We have also provided details of the legal basis on which we will use your information:

Use of your information by us	Legal basis for doing so
To assess a Hardship Fund application to determine eligibility for a standard grant or loan award. Non-standard awards are considered by the non-standard committee on an anonymous basis to agree the level of award. Failure to provide information will prevent the assessment from taking place.	This use of your information is necessary for our contract with you as a student (that is to assess your application).
Information regarding disability will be used to determine the level of any award made	This use of your information is necessary for our contract with you as a student (that is to assess your application) and where you give your consent to the use of information about your disability

All information you provide to us is stored within the European Economic Area (EEA) on our secure servers. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

Your information will be retained for *7 years after completion of your programme of study*. Following this period your information will be securely destroyed.

Disclosure of your information

The university discloses your information as outlined below -

None

Your Rights

Where we rely on your consent to process your information you have the right to withdraw your consent at any time. You can do this by contacting moneyadvice@cumbria.ac.uk

Under the Data Protection Act 1998 and the General Data Protection Regulation you have a right to a copy of the current personal information held on you by the University. To request a copy of your data, please use the request form available on the university website at <http://www.cumbria.ac.uk/dataprotection>

For further information or advice about your rights under the Data Protection Act, including details of how to contact the University's Data Protection Officer, please see our webpages at <http://www.cumbria.ac.uk/dataprotection>.

You can also visit the Information Commissioner's website for further information and advice on your rights under both the Data Protection Act and the General Data Protection Regulation. You also have the right to complain to the Information Commissioner if you are unhappy with the way your information is being handled. Please see www.ico.org.uk for further details.