

Aston Support Fund & Susan Cadbury Fund 2018/2019
 (including DSA specialist equipment contribution)

1.	Introduction.....	2
i.	Purpose & scope	2
2.	Fund applications - Key principles.....	2
i.	What we are normally unable to consider.....	2
3.	Priority groups	3
4.	How to apply.....	3
i.	Criteria to meet.....	4
ii.	Personal Statement.....	4
5.	Consideration of your financial situation.....	4
6.	Cost of attendance – Your weekly cost of living	5
i.	Set costs.....	5
ii.	Composite Living Costs.....	5
iii.	One-off costs	6
iv.	Debt.....	6
7.	Declaration	6
8.	How we assess your circumstances.....	7
9.	Awarding methods.....	7
10.	Placement year students.....	7
11.	Academic debt.....	7
12.	Term 3 applications	8
13.	Summer vacation	8
14.	Leave of Absence (LOA)	8
15.	Re-applications.....	8
16.	Appeals	8
i.	Appeals process	8
17.	Disabled Student Allowances (DSA) - £200 Specialist Equipment Contribution.....	9
18.	Storage and protection of your information.....	9
19.	Use of other sources	9
20.	Contacts	10

1. Introduction

This policy applies to the following discretionary funds:

- The Aston Support Fund – hardship grants and Delayed Funding Loans for Home students who find themselves in unexpected financial difficulty
- The Susan Cadbury Hardship Fund – hardship grants and Delayed Funding Loans for EU and International students who find themselves in unexpected financial difficulty

The Aston Support Fund includes provision to contribute to the purchase of recommended specialist equipment for students in receipt of Disabled Student Allowances.

i. Purpose & scope

This policy and procedure is prepared with the aim of effectively managing and distributing the limited funds assigned by Aston University to students who are in genuine unexpected financial difficulties.

This policy is correct at the time of publishing but will be reviewed annually.

2. Fund applications - Key principles

- Awards from the Fund are offered as part of Aston's holistic approach to providing financial support and specific money advice tailored to individual needs. All students are expected to have made adequate provision to fund their studies and living expenses through other sources of income prior to and during their attendance at University.
- Financial awards are offered as part of a short-term solution and should not be relied upon each academic year. Short-term is considered to be a maximum of 12 weeks.
- Applications to the Aston Support Fund may be considered if an unforeseen situation has impacted on short-term financial capability to afford living costs.
- Awards are non-repayable. The maximum grant offered in any academic year is £2,500.00, although the total amount of each grant will be decided on a case by case basis following submission and appraisal of requested evidence.
- Applications to the Fund are made with the knowledge that information will be shared between the Fund administrators and University advice services (the Hub).

i. What we are normally unable to consider

- Awards will not be made to meet the cost of tuition fees.
- We would not normally consider an application where a previous award has been made from University hardship funds, except in exceptional circumstances.
- We would not normally award to students that have declined or not engaged in advice given by Hub or ARC student advisors that could have positively changed their financial situation.
- We cannot normally assist PhD students who are in extended correction or writing periods.
- We cannot normally assist exchange-students.
- We do not provide financial assistance from this fund towards the cost of learning difference Educational Psychologist Assessments.

3. Priority groups

While applications are welcomed from all students, the following groups are prioritised for financial support:

Group	Undergraduate	Postgraduate
Students with dependent children (under the age of 18)	X	X
Students who are carers for another adult	X	X
Students who are unable to work due to a disability	X	X
Students with priority debts	X	X
Care leavers (up to age of 24)	X	X
Finalists who are unable to undertake paid employment due to academic workload	X	
Students who are estranged from their family	X	
Students who were living in temporary accommodation (for example Foyer, YMCA, Hostel, and St Basils.) prior to enrolment and have no parental family home to return to over the vacation periods	X	
Students from low income backgrounds (£25,000 & less before tax)	X	
Students from low participation neighbourhoods (POLAR 4 ¹)	X	
Students from a low-income background (£25,000 or less before tax) unable to cover the initial £200 for a computer that is required as a result of a recent assessment of their needs	X	

Flexibility in the eligibility criteria may be applied on a case by case basis to students who fall into the priority groups.

4. How to apply

To make an application to the Fund you must complete and submit an application form downloaded from the Financial Assistance area of the Aston University website².

Along with the completed application form you are required to submit three months' of up-to-date bank statements and other pieces of supporting evidence listed on the form. After submission and initial consideration of an application we may request further evidence.

¹ <http://www.hefce.ac.uk/postcode>

² <https://www.aston.ac.uk/current-students/hub/student-advice/fau/asf>

Your application cannot be considered until we have received the requested supporting evidence. If this is not provided within four weeks of the request date the application will be closed and you will be required to re-apply.

Applications can be made at any time throughout the normal academic year (August to June), although applications made outside of this time will be considered on a case by case basis. If your academic year is different to the standard year we will consider it appropriately.

i. Criteria to meet

For your application to be considered you will be required to show that you have been in touch with University advice services (the Hub) who are able to look at other sources of income that you may be eligible for. If other sources of income are identified we will ask you to apply for these first before we will consider your application.

To evaluate your application we will need to see supporting evidence, some of which may be personal in nature and as such some requests may be considered intrusive.

You will need to show that the situation you are in is unexpected and/or short-term and that you have no other sources of income to cover your expenses. You will need to demonstrate that you made adequate provision to cover your tuition or writing-up fees and a basic level of living costs before starting your course (or before you re-enrolled if you are a continuing student).

If you are unable to provide evidence that you had planned to cover your full tuition fees and basic living costs and that the situation you are in is unexpected and short-term we may be unable to accept your application.

ii. Personal Statement

You will be asked to describe your personal circumstances and the unexpected situation you are currently facing in a short statement on the application form.

5. Consideration of your financial situation

To establish that you made adequate provision to cover your tuition fees and a basic level of living costs before starting your course you will be asked to indicate the sources of income that are or were available to you on your application form.

The table below outlines some sources of income. This list is not exhaustive and, dependent on your circumstances, there may be other sources which are not listed which you will be asked to provide evidence of.

Sources of income	Examples of evidence you could provide
Tuition Fee Funding <ul style="list-style-type: none"> • Family contributions • Partner’s salary • Postgraduate study loan • Salary 	<ul style="list-style-type: none"> • Letter from family member • Partner’s salary slip • Loan confirmation letter • Salary Slip

<ul style="list-style-type: none"> • Savings • Scholarship • Sponsorship • Studentship • Student Tuition Fee Loan from Student Finance England 	<ul style="list-style-type: none"> • Savings statement • Scholarship letter • Sponsor letter • Studentship letter • Loan letter or statement
<p>Living Cost Funding</p> <ul style="list-style-type: none"> • Benefits – Social Security • Bursary • Family contributions • Loans • Partners salary • Pension • Placement salary • Postgraduate study loan • Savings • Sponsorship • Student Finance England maintenance payments • Studentship • Salary • Tax Credits 	<ul style="list-style-type: none"> • Benefits letter • Bursary letter • Letter from family member • Loan letter or statement • Partners salary slip • Pension statement • Salary Slip • Loan letter • Savings statement • Sponsor letter • Loan letter or statement • Studentship letter • Salary Slip • Tax credit notification letter

6. Cost of attendance – Your weekly cost of living

To determine the difference between your income and expenditure we need to establish your weekly cost of attendance at Aston University. We do this in three steps:

i. Set costs

We ask for evidence of some costs, such as those in the table below:

Item	Examples of evidence you could provide
Rent/Mortgage	<ul style="list-style-type: none"> • Campus accommodation email • Letter from landlord • Mortgage agreement and Buildings Insurance • Tenancy agreement
Childcare	<ul style="list-style-type: none"> • Registered childcare agreement
Child maintenance payments	<ul style="list-style-type: none"> • Agreement letter
Council Tax	<ul style="list-style-type: none"> • Local Authority confirmation letter
Tuition Fees	<ul style="list-style-type: none"> • Confirmation letter

ii. Composite Living Costs

We add a weekly cost of living (CLC – Composite Living Costs) which is determined on a national level. CLC includes provision for groceries, utilities, TV licence payments and home contents insurance, amongst other weekly costs.

If you are a single student living on your own	If you are a student in a relationship living with your partner	For each child who is dependent on you
Total weekly cost £78 (or £60 if on-campus)	Total weekly cost £122	Total weekly cost £72

Costs associated with the running of a vehicle are not normally taken into account for single students. We will consider these to be essential if you have a mobility disability and are unable to use public transport.

iii. One-off costs

Following calculation of standard cost of living expenses we look at any one-off costs which may have affected you financially, for example emergency childcare, the breakdown of essential household goods or loss of earnings.

iv. Debt

You will also be asked to provide information and evidence of any unpaid debts at the point you are applying to the Fund. Some examples of priority and non-priority debts are listed below³.

The Fund considers priority debts over non-priority due to the long-term consequences of mismanagement. Non-priority debt is not normally considered in the assessment of your circumstances.

Debt type	Examples	Possible consequences of non-payment	How we treat these
Priority	<ul style="list-style-type: none"> • Rent/Mortgage arrears • Council Tax arrears • TV Licence arrears • Gas/Electricity arrears 	<ul style="list-style-type: none"> • Loss of home • Utilities cut-off • Imprisonment 	Through advice work and in some cases through financial assistance
Non-priority	<ul style="list-style-type: none"> • Credit/Store card arrears • Payday Loans • Personal Loans • Water bills • Loans from friends/family 	<ul style="list-style-type: none"> • County Court Judgement (CCJ) • Bailiffs • Bankruptcy 	Through support work and money advice

7. Declaration

Before you submit your application to the Fund we will ask you to confirm that the information you have provided is accurate. You will also be asked to confirm that you have sought and acted upon advice from University advice services regarding all available sources of income.

³ Priority and non-priority debts as defined by the Money Advice Service:
<https://www.moneyadviceservice.org.uk/en/articles/how-to-prioritise-your-debts>

8. How we assess your circumstances

All applications are treated fairly and confidentially.

On receipt of your completed application form and essential documentation, we will assess the provision made to cover the cost of tuition fees and basic living costs, prior to enrolment/re-enrolment. If it is evident you are experiencing an unforeseen short-term situation we will perform an assessment of your needs. This calculation will be based on the income you have available at the point of application and your expenditure based on the evidence submitted.

The assessment will commence at the point you apply to the Fund and end at the point you expect to receive your next instalment of funding (student finance, family contribution or salary) or for a period of 12 weeks, whichever is sooner.

9. Awarding methods

Awards will not be given as cash, and can only be credited to bank accounts either via BACS or by presenting a debit card at the Cashiers Department. If BACS is preferred we will require you to submit bank details using a secure online form.

Payment of awards may take up to ten working days.

10. Placement year students

Placement year students are eligible for the Aston Placement Scholarship⁴.

Should you require financial assistance prior to the start of your placement year or once your placement year ends you will be asked to provide the following information:

- Details of how you planned to cover your living costs and tuition fees prior to accepting your placement
- Evidence to support how your circumstances have changed

If you did not make a plan to cover your basic living costs prior to accepting the placement position we will not normally be able to offer you financial assistance.

11. Academic debt

A student may not be eligible to receive a hardship fund award if they are considered by the University to be in academic debt.

⁴ <http://www.aston.ac.uk/study/undergraduate/student-finance/scholarships-and-loans/scholarships/placement-scholarship/>

12. Term 3 applications

Applications made during Term 3 will be considered (a) for a 12 week period, (b) until the next instalment of funding or (c) until the end of the standard academic year, whichever is sooner. A further application may be made prior to or during the summer vacation should there still be short term financial difficulties.

13. Summer vacation

In exceptional circumstances awards may be made during the summer vacation, i.e. June to August. The summer vacation is a continuation of the preceding academic year and any awards made during the standard academic year will be taken into consideration when awarding during the summer vacation. If your academic year is different to the standard year we will consider it appropriately.

14. Leave of Absence (LOA)

If you have taken an authorised suspension of your studies (Leave of Absence) you may apply for financial assistance. You will need to demonstrate the unexpected and unforeseen circumstances that you are experiencing for your application to be considered.

15. Re-applications

You may reapply if your circumstances change during the period that we are assessing your application. Please describe this change and forward any documents you may have to support it.

16. Appeals

If you believe your application has not been properly considered you have the opportunity to appeal. Your appeal may be submitted up to two weeks after the date which we confirmed the decision of your original application, and it will be considered by an independent advisor who has not been involved in the original decision.

Appeals will be considered under the following grounds

- There has been an administrative error
- The University has not followed the procedure correctly
- New evidence that you were unable to provide earlier, for valid evidenced reasons.
- You would like consideration of whether the outcome was reasonable given all of your circumstances

i. Appeals process

The appeals form is online⁵. To support your appeal you may be asked to provide recent bank statements for all of your accounts which show the balance at the point you submit your

⁵ <http://form.jotformeu.com/form/50363883912358>

appeal. You should also submit any additional documents that support the reason for your appeal.

You will receive an acknowledgement email after submitting your online appeal. The independent advisor will consider the original decision made on your application and your appeal documentation. The advisor will also consider if you have grounds for appeal, and will explore if all other possibilities have been exhausted (for example advice, money management, referral for specialist support).

The decisions will be conveyed within three weeks of the appeal being submitted. If successfully awarded a grant the Student Funds Officer will arrange for this to be credited into your nominated bank account.

The decision of the independent advisor is final.

17. Disabled Student Allowances (DSA) - £200 Specialist Equipment Contribution

Undergraduate students with a household income of less than £25,000 who are unable to cover the initial £200 for specialist equipment as recommended by a recent needs assessment will be considered for a grant from the Fund, upon receipt of a copy of the DSA02 Approval Letter or a recommendation from the Enabling Team.

This contribution will usually only be awarded once during a student's standard four-year study.

18. Storage and protection of your information

Your completed application form and any supporting documentation will be scanned into a Case Management System and held securely for a period no greater than six years. This is accessible to other advisers in the Hub. We may refer to information held on this system when reviewing your case.

We do not disclose your information to any third parties without first receiving your written consent. We may need to discuss your case with other university colleagues or the Advice & Representation Centre (ARC) in Aston Students' Union but we will seek permission first.

19. Use of other sources

From time to time we may use information in the public domain to safeguard the fund and to ensure information provided is accurate. This may include but is not limited to Electoral Roll search and Companies House.

20. Contacts

For queries regarding hardship funds please email FinancialSupport@aston.ac.uk.

For an appointment with a Student Adviser or the Enabling Team, please contact:

The Hub
Ground Floor, Main Building
Aston University
Aston Triangle
Birmingham B4 7ET
T: 0121 204 4007
E: thehub@aston.ac.uk