

## **Aston Support Fund & Susan Cadbury Fund 2019/2020** (including DSA specialist equipment contribution)

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## 1. Introduction

This policy applies to the following discretionary funds, hereby referred to as University hardship funds:

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

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

### i. Purpose & scope

This policy and procedure is aimed at the effective management and distribution of 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

- University hardship funds may not be offered simply because a student is *in debt*. Consideration will be taken into when and how a debt was accumulated and how it can be reduced and managed through methods other than financial support.
- 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 – this includes, but is not limited to, maintenance loans from Student Finance, savings, overdrafts and salary.
- Grants 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 hardship funds may be considered if an unforeseen situation has impacted on short-term financial capability to afford living costs.
- Grants 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 hardship funds are made with the knowledge that information will be shared between fund administrators and University advice services (the Hub).

### i. What we are normally unable to consider

- Grants will not be given to meet the cost of tuition fees, or where paying tuition fees has caused the short-term inability to afford living costs.
- We would not normally consider an application where a previous hardship grant has been given, 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 these funds 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	UG	PG
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 or 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 postcode areas (POLAR 4 <sup>1</sup> )	X	

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

<sup>1</sup> <http://www.hefce.ac.uk/postcode>

## 4. How to apply

To make an application to the Fund you must complete and submit the application form available from <https://www2.aston.ac.uk/current-students/hub/student-advice/fau/Aston-Support-Fund>.

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

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 period 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.

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. 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.

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

## 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 four 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"> <li>• Campus accommodation email</li> <li>• Letter from landlord</li> <li>• Mortgage agreement and Buildings Insurance</li> </ul>

	<ul style="list-style-type: none"> <li>• Tenancy agreement</li> </ul>
Childcare	<ul style="list-style-type: none"> <li>• Registered childcare agreement</li> </ul>
Child maintenance payments	<ul style="list-style-type: none"> <li>• Agreement letter</li> </ul>
Council Tax	<ul style="list-style-type: none"> <li>• Local Authority confirmation letter</li> </ul>
Tuition Fees	<ul style="list-style-type: none"> <li>• Confirmation letter</li> </ul>

## 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.

<b>If you are a single student living on your own</b>	<b>If you are a student in a relationship living with your partner</b>	<b>For each child who is dependent on you</b>
Total weekly cost £78 (or £60 if on-campus or serviced halls)	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 below<sup>2</sup>.

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.

<b>Debt type</b>	<b>Examples</b>	<b>Possible consequences of non-payment</b>	<b>How we treat these</b>
Priority	<ul style="list-style-type: none"> <li>• Rent/Mortgage arrears</li> <li>• Council Tax arrears</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of home</li> <li>• Utilities cut-off</li> </ul>	Through advice work and in some

<sup>2</sup> Priority and non-priority debts as defined by the Money Advice Service:  
<https://www.moneyadviceservice.org.uk/en/articles/how-to-prioritise-your-debts>

	<ul style="list-style-type: none"> <li>• TV Licence arrears</li> <li>• Gas/Electricity arrears</li> </ul>	<ul style="list-style-type: none"> <li>• Imprisonment</li> </ul>	cases through financial assistance
Non-priority	<ul style="list-style-type: none"> <li>• Credit/Store card arrears</li> <li>• Payday Loans</li> <li>• Personal Loans</li> <li>• Water bills</li> <li>• Loans from friends/family</li> </ul>	<ul style="list-style-type: none"> <li>• County Court Judgement (CCJ)</li> <li>• Bailiffs</li> <li>• Bankruptcy</li> </ul>	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.

## 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

Grants will be credited to bank accounts via BACS payment. Payment by cash is not possible. To arrange payment by BACS 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 Scholarship<sup>3</sup>.

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

<sup>3</sup> <http://www.aston.ac.uk/study/undergraduate/student-finance/scholarships-and-loans/scholarships/placement-scholarship/>

- 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 plans to cover your basic living costs before 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.

## **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 preceding 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 relevant documents 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 online<sup>4</sup>. 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 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, and the decision of the independent advisor is final.

## **17. Disabled Student Allowances (DSA) Specialist Equipment Contribution**

Undergraduate students with a household income of less than £25,000 and who are unable to contribute £200 towards specialist equipment as recommended by a recent needs assessment will be considered for a grant from the Fund, upon receipt of a copy of your Approval Letter ('DSA02') or by 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 supporting documentation will be scanned into an electronic Case Management System and held securely for a period no greater than six years. The Case Management System is accessible to advisers in the Hub and Hardship Fund administrators, and information held on this system may be shared between the Hub and Hardship Fund administrators when reviewing your case.

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<sup>4</sup> <http://form.jotformeu.com/form/50363883912358>

We do not disclose your information to any third parties, nor will we discuss your case with wider University colleagues or the Advice & Representation Centre (ARC) in Aston Students' Union, without firstly seeking your permission.

## **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](mailto: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](mailto:thehub@aston.ac.uk)