

# The Aberystwyth University Student Hardship Fund

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The Aberystwyth University Student Hardship Fund is a discretionary fund that provides support to students who may be at risk of leaving University due to financial difficulties.

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## Am I eligible for the fund?

The Fund is open to all home, EU and international students successfully progressing at a minimum of 50% (60 credits) of a full-time degree course in Aberystwyth. If you are studying less than this you would be expected to have more available time to find employment. If you are a Postgraduate student you are eligible to apply up to 12 months after your registration period. The Fund is not open to you if you are studying on a distance learning course or YES Placement.

### **Who is not eligible for the fund?**

The following circumstances are not considered unforeseen/unexpected and may not result in an award:

- If you have insufficient arrangements to fund your studies at point of entry.
- If you are temporary withdrawn.
- If you are not registered
- If you need financial assistance with your research and/or fieldwork. These are normally part of your projected course costs so may not be considered unexpected;
- If you need assistance towards repaying debts. Although your application will be considered, no awards will be made towards debts.

This list is not exhaustive and all applications will be considered on a case by case basis.

The University reserves the right to request the return of funds if you have been found to make a fraudulent claim, have taken early withdrawal or have used an award for the purposes not intended. Any future instalments after your withdrawal will be cancelled.

### **Who will process my hardship application?**

Your application is processed by The Advice, Information and Money team in Student Support and Career Services on a weekly basis in line with assessment criteria. Various other key departments are involved in setting the fund criteria and process on an annual basis. These departments are the Students' Union, Finance Office, Development and Alumni Office and the International Office.

### **How will my application be assessed?**

Every application is considered on its own merit but the amount of the award is likely to vary between the ranges of £50-£2000. You will be expected to demonstrate that you have taken steps to minimise your expenditure and maximise your income.

We will also assume that you have made adequate financial provision in determining whether you have a genuine shortfall of funding over the academic year. This assumed income figure will be £5161 across the academic year.

### **What sort of circumstances does the Fund help with?**

You may receive help in the following circumstances:

- Hardship arising from genuine, unforeseen or unexpected circumstances for which you have not been able to plan
- Financial difficulties resulting from a genuine shortfall of income and essential expenditure
- Short term financial hardship. For example, delays with Student Finance.

### **Do I need to have an overdraft in order to apply to the fund?**

We would expect that you have exhausted other areas of funding which would include having a student overdraft before an award is made. The following is a guide to the level of overdraft we expect you have received from your bank:

1<sup>st</sup> Year of study - £500

2<sup>nd</sup> Year of study - £750

3<sup>rd</sup> Year of study - £1000

4<sup>th</sup> Year of study/Postgraduate - £1200

We appreciate this may vary from case to case and discretion may be applied in extenuating circumstances such as severe money mismanagement or if you are in your final year.

If you are not eligible for a student overdraft for any reason you will need to provide sufficient evidence of this with your application.

### **Can I receive help as an international student?**

The fund is available to International students. However, you are expected to have sufficient funding for your course in place and you must be careful that you are not in breach of your visa requirements when applying to the Hardship Fund. For more information on immigration rules and finance please see [here](#).

### **Can I apply more than once in one Academic year?**

If you need to reapply to the fund it will only be considered if there has been a significant change in your circumstances and you will be asked to evidence these changes in your application. When reapplying to the fund you will need to complete the Budgeting 101 module along with your application on [Blackbullion](#). If you have reapplied to the fund and there has been no change in your circumstances since your last application then it may be rejected.

### **I found it difficult to budget – can I receive help?**

In certain circumstances the Fund is able to provide help to you if you have genuinely found it difficult to manage your money. However, you may be required to meet with a Student Adviser for guidance on your financial circumstances

### **Can I receive help with tuition fees?**

Unfortunately, no, you are required to make sufficient provision for your tuition fees before your course starts.

### **How do I apply?**

To apply to the fund, you must complete an online application form via [www.blackbullion.com](http://www.blackbullion.com). You will need to Open up the Funds tab, then follow the steps to complete your application. Some of the steps will ask you to provide evidence and upload that onto Blackbullion's secure system. You will be expected to upload evidence for all accounts, including savings accounts, international accounts and any currency vaults or pots within those. You will also be asked to upload your banking 'home page'

or 'dashboard showing your name, account details so that current balances for all your accounts / vaults/ pots are clearly visible.

You may be asked to meet with a Student Adviser to discuss your application. This meeting will be informal and will provide you with an opportunity to discuss your individual circumstances in detail. It may be necessary during the interview to refer to your bank statements and spending patterns. The discussion may also explore opportunities for part-time working and other funding available. Any questions are not intended to be intrusive, but to allow the Student Adviser to form a complete and comprehensive assessment of your financial situation.

### **I have submitted my application. What happens next?**

Your application will be assessed against the fund's guidelines. Awards from the funds are means-tested. We calculate your income and compare it to your **essential** expenditure to see if there is a shortfall. A set amount is applied for general living costs to cover food, gas, electricity, water bills, contents insurance, TV license, clothes and telephone. This amount may increase if you have children. We also consider your housing and travel costs.

If you wish further information on how your application has been assessed please make an appointment to discuss this with a Student Adviser.

You will be notified of the outcome by email within 10 working days and any award will be paid within a further 5 working days.

### **How will payments be made?**

Most payments will be made directly into your UK bank account. Please ensure that your bank account details are up to date on your Student Record. We are unable to make payments unless your bank details are up to date.

Once a decision has been made we will endeavour to make payments as soon as possible. Awards should take no longer than 15 working days to be processed. In very exceptional cases emergency payments may be considered. During times where the University is closed or heavy demand there may be delays.

Please note, payments may be made in instalments.

### **Are some students more of a priority than others?**

While each case will be assessed on its own merit, certain groups of students are likely to receive greater priority than others. These students are: final year undergraduates; disabled students with additional costs connected to their disability; students with childcare costs; care leavers or students genuinely estranged from their family; students who have exceptional circumstances (such as chronic health issues) which mean they are not able to work to supplement their income or students who could be at risk of withdrawing from University for financial reasons.

### **Do you take other factors into account?**

Yes, where appropriate we may look at your academic performance; attendance on your course; availability of other means of support such as part time work and/or whether an award will be sufficient to make you financially sustainable to enable you to remain on course.

However, account may also be taken of the impact the financial difficulties may have had on your attainment/attendance e.g. where you have not been able to attend regularly as a result of working long hours to cover your shortfall.

In certain situations compulsory expenditure may be included in your assessment such as compulsory course costs. Please see [here](#) for further details about additional course costs.

### **Do you take into account income/earnings when making awards?**

Yes. We will consider all income available to you including any parental contribution you are receiving. We will also consider income from bursaries and scholarships as well as any savings accounts which you may have. If you are earning from employment we will disregard the first £1000 per year that you earn.

### **Can I apply for help from the Fund over the summer vacation?**

If you are a returning student you are expected to financially support yourself during the summer. However, subject to sufficient Hardship Funds remaining the fund will continue throughout the summer vacation.

If you are applying for the fund during the summer vacation you may need to supply evidence that you are seeking employment or that you are unable to work.

### **Can you help if I have not paid my rent?**

Each case will be considered on its own merits but you must be able to demonstrate that your difficulties are as a result of hardship arising from genuine, unforeseen or unexpected circumstances for which you have not been able to plan. Advice on negotiating payments with landlords is available from our Student Advisers or the Students' Union.

### **What help can I expect to receive?**

Grants from the fund are assessed on an individual basis. As a result, we are unable to give a clear indication of the likely value of any possible award until an application has been submitted and the assessment process completed. There is no guarantee that funds will be awarded in every case and consequently some applications may be unsuccessful. If your application is assessed as having a shortfall over the academic year you may receive a proportion of this shortfall figure. If your application is assessed as having no shortfall over the academic year we may give you an emergency short term award for basic living costs. If you have dependants you may expect to receive a slightly higher living cost figure.

### **Can you help with the cost of a dyslexia diagnostic test?**

Help with this will depend on individual circumstances and you will still need to meet the general eligibility criteria of the Fund.

## What can I do if I am not happy with the decision?

You can request representation and advice from the Students Union if required. If you are unhappy with the award decision then an initial appointment should be made with a Student Adviser to discuss the outcome. In this meeting the Student Adviser will explain to you how the application was assessed and how the decision was determined. Guidelines for assessing applications may be explained to you and if you have further evidence your application may be reviewed. If you remain unhappy with the decision after this review then you are still able to make an appeal.

## How can I appeal the decision?

If you wish to appeal against the award decision after meeting with the Student Adviser, you may do so only on the following grounds:

- Evidence, not available at the time of your application.
- Evidence of procedural irregularities.

Appeals should be made in writing to Student Support and Careers Services. We will aim to give a decision in writing within 14 working days. If an appeal is submitted, all parties will be notified in writing of the date, time, location etc. of the appeal hearing.

The appeals panel will be independent from the original process and will be made up of the following panel members:

- A Senior Manager from Student Support and Careers Services
- Assistant Director of the Finance Department
- An elected representative from the Students' Union

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<b>Reason for update</b>	Annual Review		
<b>Other Stakeholders</b>	Finance Office, International Student Adviser, Students' Union, Alumni Services, Student Support Services.		
<b>Contact</b>	<i>George Jones, Senior Student Adviser, Student Support Services,</i> <a href="mailto:gbj@aber.ac.uk">gbj@aber.ac.uk</a>		