Guidance Notes

Introduction

The UCL-Financial Assistance Fund (UCL-FAF) consists of funds generously provided by alumni, friends, donors and staff to support UCL students who find themselves in unexpected financial hardship. You can only apply to the UCL-FAF by submitting the UCL Financial Assistance Form and providing the requisite documentary evidence.

Contents

1 – UCL-Financial Assistance Fund (UCL-FAF) Overview
2 – How to complete the application form
3 – Guidance for Study Abroad students

1 – UCL-Financial Assistance Fund (UCL-FAF) Overview

What is the UCL-Financial Assistance Fund?

The UCL-Financial Assistance Fund (UCL-FAF) provides limited, discretionary non-repayable (unless otherwise stated) financial support for students who are experiencing financial difficulty and are unable to meet extra costs from other sources of support.

The fund can only help alleviate unexpected financial hardship, and is intended to act as a safety net for those in financial difficulty. It should not be considered a main, major, nor statutory source of funding. Given the limited amount of funds available, we are unlikely to be able to provide all the funds you may need but we aim to help as much as possible within available funds if you are eligible.

Applications from students who may be considering leaving higher education due to their financial difficulties are particularly encouraged.

Please note the fund cannot be used to assist in the payment of tuition fees.

Eligibility

The UCL-Financial Assistance Fund is for students enrolled on a recognised degree or diploma programme of study at University College London (UCL):

1. You have to be a currently registered UCL student;
2. At any level of study (Undergraduate, Taught Masters, Research or Teacher Training);
3. Applicants may be students in any academic department and in any year of their programme of study.
4. You can be full-time, part-time, or modular/flexible;
5. You can be Home (UK), an EU national or International student;
6. You must not have an outstanding tuition fees debt. Fees must have been paid in full or pro-rata paid at the time of your application;
7. You can be on a Placement or, on Study Abroad;
8. You can be a part-time distance learner, following a higher education course
9. University Preparatory Certificate in the Language Centre students are considered eligible;
10. CRS are not normally eligible but may be considered on a discretionary basis.

A Home student is someone who meets certain residency conditions (the same conditions apply to eligibility for Student Finance (Student Loan Company - SLC) funding.

Usually this means you must have an unrestricted right to enter and remain in the UK, and you have been ordinarily resident in the UK for three years prior to the start of the course.

- **Self-Funding Undergraduate and Postgraduate Students** must have made, and be able to demonstrate they had made, *reasonable and realistic* provision at the start of their programme of study to fund both their tuition fees and living costs.

**Priority Groups for Assistance**

UCL gives priority to the following groups of students when deciding how to allocate available funding, based upon government recommendations and guidelines, which acknowledge the importance of increasing participation and supporting students from less advantaged backgrounds. The aim is to be consistent with UCL’s Widening Participation Policy:

**For full-time undergraduate students these are:**

- Students with children (particularly lone / single parents);
- Students from low-income families;
- Mature students, especially those with existing financial commitments, including priority debts (defined as a debt ‘where non-payment would give a creditor the right to deprive the debtor of her/his home, liberty, essential goods and services or place in the community’);
- Students with disabilities (especially where the Disabled Students Allowance (DSA) is unable to meet particular costs);
- Students who have entered higher education from a care environment;
- 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 due to academic pressure).

**For graduate students and part-time undergraduate students the priority groups are:**

- Those with children (especially lone / single parents)
- Students with disabilities
- Students who are self-funding (graduate students)
- Part-time undergraduates in receipt of the full statutory support package

If you are not in one of these priority groups you may still apply, but you must provide as much evidence as possible to demonstrate why you are in financial need.
Award Values

Awards are for maintenance costs only, in the region of up to £1,000 for students without dependents, and possibly up to £2,500 for students with dependents and depending upon circumstances.

When Can I Apply?

UCL-FAF applications can be accepted from 29 September 2016, subject to the following constraints:

1. If you have just started your programme at UCL, you must have completed a minimum of one term of your current programme before you apply: this applies to all Undergraduates, Taught Masters and Research students.

   You will be eligible to apply from the start of your second term, if your circumstances require it. This means a September starter will not be eligible to apply until January;

2. If you are a continuing undergraduate Home (UK) student, you must have applied for your maximum student loan entitlement and have received your first instalment before submitting an application;

3. Continuing or Returning students (Year 2 onwards) may apply from the start of an academic year, subject to the above proviso, if they are Home (UK) students. all others must demonstrate they had intended to fund their study;

4. Applications are accepted throughout the academic year, until Friday 7 July;

5. Applications for the Summer Vacation period are not normally considered. Although, depending upon circumstances and available funds, we may be able to consider modest awards. In order to be considered for assessment during this period, students will need a recommendation from the Student Funding Welfare Adviser.

We would encourage applicants to submit their applications before the end of the third term as the fund only has limited resources.

How Your Application for Assistance from UCL-FAF will be Assessed

We treat applications as ‘standard’ or ‘non-standard’ claims.

Standard claims are assessed under an ‘additional need’ method that looks at the difference between accepted reasonable expenditure and expected income.

If you have experienced unexpected circumstances, your application can be considered under a ‘non-standard’ assessment process.

Both types can be assessed through the UCL-FAF application form.

Standard Awards:

- These aim to assist in contributing to the general costs associated with being a student, such as rent, travel, food, books, field trips and childcare.
- The level of assistance is linked to the assessment of need, by calculating income against
expenditure.

- It is expected that students will apply for all statutory support to which they are entitled (including tax credits and benefits, where appropriate) before being eligible for consideration under this methodology.

For full-time undergraduates being considered for a standard award, the Higher Education Funding Council for England (HEFCE) has suggested an Assumed Income as follows for 2016-2017. The assumed income is income you are expected to have:

<table>
<thead>
<tr>
<th>Category</th>
<th>Assumed Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Final Year Students</td>
<td>£ 1,850.00 per year</td>
</tr>
<tr>
<td>Final Year Students</td>
<td>£ 617.00 per year</td>
</tr>
</tbody>
</table>

These figures assume income from a variety of sources including:

- Part-time work,
- Bank overdraft facilities &
- Additional support from parents, family or partners.
- Etc.

A weekly Notional Postgraduate Income (NPI) will be applied to full-time postgraduate standard assessments. HEFCE have suggested the following figures for 2016-2017:

<table>
<thead>
<tr>
<th>Category</th>
<th>Assumed Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Postgraduate Students Studying in London</td>
<td>£ 211.00 per week</td>
</tr>
<tr>
<td>Postgraduates with children or who are unable to work due to a disability</td>
<td>£ 175.00 per week</td>
</tr>
</tbody>
</table>

Actual net income will be used in the assessment of part-time students, including earnings, grants, savings, tax credits and benefits etc.

**Non-Standard Awards:**

- These aim to assist with meeting Exceptional Costs, such as repairs to essential household equipment, emergency situations (including travel costs for family illness or bereavement), any resulting hardship due to theft or fire, Priority Debts and expenditure not met fully through statutory grants (e.g. students with disabilities). Evidence of these costs in the form of receipts or statements is required and would also include a copy of a Death Certificate, if for example, an applicant were seeking specific financial assistance as a result of a bereavement.

**Part-Time Students:**

Where an undergraduate part-time student’s eligibility has been terminated by SLC, the FAF cannot be used to provide an alternative form of support for the student.

For self-funding postgraduate students who have not made realistic provision at the start of their programme to fund both tuition fees and living costs, an award from the FAF is not appropriate.

**Priority Groups**

- Students with children (some discretionary support may be available).
- Students in receipt of the full undergraduate statutory support package (for part-time students who started their programme of study before 1 September 2012) (some discretionary support may...
be available).
- Students who are disabled, who are ineligible for Disabled Students’ Allowances (DSAs) (some discretionary support may be available).

In general, however, part time students are assessed for some study-related course costs only.

**Composite Living Costs:**

There are predetermined expenditure levels, known as Composite Living Costs, for all students.

These are based on state benefit amounts for general living costs such as food and usual household costs such as utility bills.

The actual amount applied will depend upon your circumstances.

For 2016-2017 Living-in-London rates, see below:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Student</td>
<td>£ 120.00 per week</td>
</tr>
<tr>
<td>Student living with Spouse/Partner</td>
<td>£ 163.00 per week</td>
</tr>
<tr>
<td>Single Parent with 2 Children under 16</td>
<td>£ 281.00 per week</td>
</tr>
<tr>
<td>Student with Partner &amp; 2 Children under 16</td>
<td>£ 324.00 per week</td>
</tr>
<tr>
<td>Students with Children, per Child will be added to the Student Rate</td>
<td>£ 71.00 per week</td>
</tr>
</tbody>
</table>

**Timetable for Making a Decision:**

- Provided your application has been accurately completed and the appropriate documentary evidence supplied, an assessment and decision should be made within 4 working weeks of submission.
- There may be delays if you have not submitted all the required evidence, or if your application is not clear for any reason.
- You might be asked to attend an interview to discuss your application with either the Student Funding Manager or a Student Funding Welfare Advisor.
- If successful you should normally expect to receive payment within this time-frame.
- Applicants will be informed of the outcome of their application by email to their UCL email account.

**Re-Applications:**

- You may only apply more than once during an academic year to the UCL-FAF if your circumstances have changed materially or significantly from the time of your original application. All applications will be assessed for a full academic year, therefore an additional application will need to reflect a significant change in your circumstances.
- You will need to provide all relevant documentary evidence to demonstrate this change in your circumstances.

**Appeals:**

- The UCL-FAF decision is final;
- Appeals cannot be considered.
2 - How to Complete the UCL-Financial Assistance Form

<table>
<thead>
<tr>
<th>Section A</th>
<th>Sub-Section</th>
<th>Information &amp; Advice</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Personal Details</td>
<td>UCL Student Number</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Country of Domicile</td>
</tr>
<tr>
<td>2</td>
<td>Contact Details</td>
<td>Email Address</td>
</tr>
<tr>
<td>3</td>
<td>Correspondence Address</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Programme Details</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Your Dependants</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Bank Accounts</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Disability</td>
<td></td>
</tr>
</tbody>
</table>

Section B
We provide separate sheets for Undergraduate, Taught Masters, Research and PGCE students.

All applications require this section to be completed to be considered eligible.

| 8         | Academic Progress | Part A Attendance | All applicants must go to their academic departmental office and ask for a member of staff (known to them) to confirm their attendance for the current academic year. |
|           |                   | Part B Academic Performance | Applicants must ensure this is signed & dated by academic staff. If your chosen referee prefers to submit this reference to us directly, they may email the required information to studentfunding@ucl.ac.uk from studentfundingwelfare@ucl.ac.uk or the Rights and Advice Centre at uclu-rights.advice@ucl.ac.uk |

¹ If you are unsure about whether you are receiving all the benefits to which you are entitled, contact the Student Funding Welfare Advisor at: studentfundingwelfare@ucl.ac.uk or the Rights and Advice Centre at uclu-rights.advice@ucl.ac.uk

Queries: studentfunding@ucl.ac.uk
| 9  | Homeless, Care or Foyer Applicants | Students from this category will be considered for priority assistance. The Student Budget Planner **MUST** be completed and submitted with your application. Please take time and care to complete this as any mistakes or guesswork may lead to your application being assessed incorrectly or, it may cause a delay in the processing of your application while we contact you for the correct information. You must enter certain items as annual figures (e.g. Student Loan), but for other items, e.g. Your partner’s income, you can choose to enter a weekly figure. Please only enter one figure per row.
| 10 | Student Income / Expenditure      | An Overview
|    | (Student Budget Planner)          | You can enter your ‘Expenditure’ details as monthly or weekly figures. Please only enter one figure per row.
|    |                                  | The summary boxes at the bottom of the planner will automatically convert your income and expenditure into total monthly figures and will show you how much extra / deficit you have each month based on your current circumstances. A minus figure indicates deficit.
|    |                                  | We will use the information in this Planner to assist us with our assessment of your application, but we strongly advise that you keep a copy of the Planner for your records as it may help you with your financial budgeting in future.
|    | SLC Maintenance Loan              | Please enter the full amount of loan which you are eligible to receive. If eligible, you must have applied for your full assessed loan entitlement before you can expect to be considered for assistance from the UCL-FAF. If your parents have refused to complete a financial assessment form and you are only able to take out the non means-tested element of the loan - this does not mean you are ineligible for an award, but further information will be required outlining the circumstances, within your supporting statement.
|    | UK (Home) students                | If you receive any of the following, please include here:
|    | SLC Maintenance Grant             | - HE Maintenance Grant
|    | UK (Home) students                | - Opportunity Bursary
|    |                                  | - Welsh Assembly Learning Grant
|    |                                  | - Young Persons Bursary from Scotland
|    |                                  | - Mature Student Bursary from Scotland
|    |                                  | - Students Outside Scotland Bursary
|    |                                  | - Special Support Grant

Section C – Please note that some of these categories may not be relevant for you if you are an EU or International student. If you are unsure, please email us at: studentfunding@ucl.ac.uk
### Student Income / Expenditure

**Postgraduate Loan**
- Please enter the full amount of the loan that you are receiving and include:
  - a copy of your PGL confirmation letter

**Savings**
- Figures for savings must be the amount held at the start of the academic session – not any balance available at the time of application.

**Bank Loan**
- Please state the type of loan (e.g. Professional & Career Development Loan) and indicate the full amount borrowed for maintenance only.
- Please **DO NOT** include loans borrowed for tuition fees.

**Parental / Family Contribution, including Loans**
- Please indicate any contributions from your parents or family towards your living costs, including any loans.
- Please do not include any amounts they have contributed towards your Tuition Fees.

**Other Income**
- Enter any other additional income such as rental income, dividends, stocks and shares etc.

**Council Tax**
- Most students are exempt from paying Council Tax; however, if you provide a contribution towards it, please indicate the amount you **personally** pay and not the total amount.

**Travel Costs**
- In addition to weekly travel costs from your term-time address to UCL, please state total travel costs incurred for additional trips home due to family illness or bereavement (evidence will be required).

**Private Vehicle**
- Please note that car running costs will not normally be considered for single students. However, for students who have children, or a mobility disability, the cost of running a car may be included - although the full cost of this expense is unlikely to be covered.

### Tuition Fees
- Students in receipt of the full SLC Tuition Fee Loan do not need to complete this, unless you have applied for a partial fee loan only.

### Personal Statement
- This section consists of five parts; you will need to explain your circumstances in each part. All sections are to be completed.

1. What was your original financial plan?
2. What has changed to cause you financial hardship?
3. What have you done (aside from applying to the UCL-FAF) to address this change in your financial circumstances?
4. How much do you think would help your situation?
5. How would you use any funds, were they awarded?

You are advised to submit a supporting statement, succinctly explaining your reason(s) for applying.

Queries: [studentfunding@ucl.ac.uk](mailto:studentfunding@ucl.ac.uk)
<table>
<thead>
<tr>
<th>12</th>
<th>Personal Statement (continued)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Undergraduate students applying to the Fund because the expected household contribution is not being met due to a relationship breakdown with their parents/family need to outline the circumstances surrounding this and why the contribution is not being made.</td>
</tr>
<tr>
<td></td>
<td>We will not include the Student Finance England assessed contribution in the assessment where a student has demonstrated a clear relationship breakdown. However, where there is insufficient evidence to establish estrangement or the breakdown has been for less than 12 months, the Student Funding Manager will make a discretionary assessment with the evidence available.</td>
</tr>
<tr>
<td></td>
<td>Please note the UCL-FAF will not be used towards subsidising the household contributions as calculated by Student Finance England for cases other than genuine relationship breakdown. Students who find themselves in financial hardship because their parents are no longer able to meet the cost of the household contribution due to a drop in income (of 15% or more) should contact Student Finance England for a Reassessment.</td>
</tr>
</tbody>
</table>

**Section D**

<table>
<thead>
<tr>
<th>13</th>
<th>Document Checklist</th>
<th>General</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Please indicate which items you have submitted with your form. If any evidence is missing, your application will not be accepted as an assessment cannot be made.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>We cannot return original documentation, so please provide legible photocopies only.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>You must supply copies of bank statements covering the last three months, with the most recent being no more than two weeks old from the date you submit your application.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>You must do this for all accounts (e.g. Current Account, Savings Account, Credit Card account, NISA) relating to you (and your partner, if applicable).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>These statements must show your name, bank account details and an itemised list of transactions. Please annotate to explain any debits or credits over £100.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>We can accept official bank statements, screenshots of statements or online banking printouts. Statements printed on an Excel spreadsheet are not accepted.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Please note we reserve the right to request an ATM mini statement/balance.</td>
<td></td>
</tr>
</tbody>
</table>

Queries: studentfunding@ucl.ac.uk
3- Study Abroad Students

Students embarking on, or are currently on their study abroad year are eligible to apply for financial assistance from FAF. We may be able to consider flight and/or start-up costs.

Please complete the application form fully and in accordance with the instructions above. In addition, please also explain, in the Supporting Statement, whether you are applying for help towards flights, start-up costs or both, and ensure that you submit the relevant evidence as listed in the Document Checklist.

Having read these Guidance Notes, please now complete your application form. If you have any questions, please contact the Student Funding Team in the UCL Student Funding Office (email address below).

Please submit your Application Form and Budget Planner to:

studentfunding@ucl.ac.uk

Your application will be processed faster if you can submit all documents electronically to our email address. If this is not possible, you may bring your application and related supporting documents to the Student Funding Counter in the Chadwick Building (Student Centre), Gower Street (open Monday to Friday 10am to 4pm).

Please be aware that the submission of a hard copy may result in a delay in processing your application form.

We can be contacted by telephone on: +44 (0) 20 7679 0004

Please Note:

- It may be necessary for you to attend an interview. If this is required, the interview will be conducted by the Head of Student Funding and/or the Student Funding Manager and/or a Student Funding Welfare Advisor;
- Awards are made payable in GBP only (the preferred method of payment is by a BACS transfer straight into your designated bank account (this helps speed up the payment process). Alternatively, we can produce a cheque, which you would need to collect from the Student Centre Counter and pay into your bank account: the funds will take time to clear;
- Unsuccessful applications cannot be appealed;
- Awards are made towards maintenance costs only;
- The Student Funding Office considers your application, circumstances and data to be strictly confidential.