Please read these Guidance Notes carefully before completing the application form.

If you think that you will struggle financially across this academic year then please submit your application as soon as possible. The Hardship Fund is a limited pot of money – once it has been spent we cannot make any further awards. Funds permitting, applications will be accepted until the relevant deadline.

**Application deadlines:**

- For most undergraduates this will be **9 June 2017**.
- For undergraduates on Nursing (Adult or Mental Health) & Edge Hotel School courses this will be **1 September 2017**.
- For all postgraduates this will be **1 September 2017**.

**Eligibility to apply:**

- Students must be fully registered at their educational institution
- Students must be enrolled on a course at Certificate of Higher Education level, or above.
- Students must fulfil the residency criteria (see section A and B)
- Undergraduate students must have taken the full amount of Student Loan/NHS Bursary to which they are entitled before they can apply to the Hardship Fund – this means that you must have been financially assessed. The only exception to this is where students have not been financially assessed because their household income is over the income threshold for means-tested support. In this case students must provide evidence of their household income (i.e. P60’s, wage slips, etc.)
- Postgraduate students must show that they have made ‘reasonable provision’ to cover their course and living costs before they can apply to the fund. You must show that you have provided the full amount of your tuition fees, plus at least £5,000 towards your living costs.

**What is the Hardship Fund?**
The Fund can help with unexpected financial hardship. You can apply to the Fund at any point throughout the academic year (so long as there are still funds remaining). Any help you receive from the Fund is usually non-repayable. The Fund cannot help with paying tuition fees; instead students should apply for a loan from the government.

**How your application will be assessed**
Your application will be assessed for a ‘standard’ and possibly also a ‘non-standard’ claim. We will assess ‘standard’ applications under an additional need method that looks at the
difference between reasonable expenditure and expected income over the academic year.

The assessment process for ‘standard’ and ‘non-standard’ awards is designed to identify students who have particular financial needs and those who are in unforeseen financial difficulty. This should result in most of the available funding being directed towards students with an unusually low income and those who have exceptionally high course related costs.

You may only apply to the Fund once during an academic year unless your circumstances have undergone a significant change which has resulted in a loss of income (which was taken into account in the original assessment) or an increase in essential expenditure. Running out of money is not regarded as a Change in Circumstances.

You will be asked to complete a Change of Circumstances application form (available upon request from the Funding Team) and provide documentary evidence for the change in circumstance.

**Submitting your application**

On the back page of the form is a list of documents you will need to submit with your completed application form.

If any evidence is missing your application will not be accepted and no assessment will be made.

Please retain these notes for your information and return your completed application form and ALL supporting documentation in person. Your form and documentation will be checked-in by a member of staff who will try to ensure nothing is missing but required evidence will be different depending on your individual situation. **Your assessment will be delayed if evidence is missing, so please look through the checklist to ensure that you are submitting all the evidence relevant to your situation.**

There are times when it is not apparent that evidence is missing until the assessment is being carried out. If this happens the assessor will email you to let you know what is needed and you will be given a three week deadline within which to submit the outstanding evidence. If we do not receive the additional information/evidence by the deadline your current application will be withdrawn. This does not prevent you from submitting a new application (so long as there are still funds remaining), however please be advised that you will be required to submit new, up-to-date, information/evidence and your application will be treated as a brand new application. All applications are dealt with in strict date of receipt/completion order.

Provided your application form has been accurately completed and ALL the appropriate documentary evidence supplied, an assessment and decision should be made within four working weeks of submission.

We will use your @essex email address to request any additional information from you, and to notify you of the outcome of your application. It is, therefore, important that you check your email regularly and let the Funding Team know should your email address be out of action or you expect to be unable to check your messages for some time.
If you would like us to use a different email address please state this clearly on your form. Decisions will not be given by telephone.

Payments
Payments are made by BACS direct into your bank account. Please ensure that your bank details are correct and that you specify which bank account you require payment to go into should your application be successful. Occasionally awards will be made to third parties with your permission.

Ordinarily, payments for successful applications submitted during the Autumn Term will not be made until the start of the Spring Term. Payments for successful applications submitted in the Spring or Summer terms will, ordinarily, be made within four weeks of application.

Please note: If you have an existing debt to the University (other than Tuition Fee Debt) this debt will be taken from your award and the remaining balance will be paid to you.

How to request a review or make an appeal
If you are dissatisfied with the outcome of your application there are two stages of recourse open to you:

Review: If you are unhappy with the outcome of your application because it was rejected and you feel this was the wrong decision, or the amount awarded was less than you think it should have been, you may request a review of your application, by email or letter, within four weeks of the original decision. Your review will be handled by a member of the Funding Team who was not involved in the original decision.

Appeal: Following a review, if you are still unhappy and believe that there were procedural irregularities with regards to the treatment of your application, you may submit an appeal within two weeks of the outcome of the review. Your appeal will be considered by a panel comprised of members of the University of Essex Hardship Fund Committee.

The decision of the Committee following appeal is final.

Managing your money
This can be daunting, especially if you have not been responsible for your finances before. Before you get into serious trouble, check out the money management modules available for University of Essex students at www.blackbullion.com or seek financial advice and help with money management from the advisers in the Funding Team.
Appendix 1 – Evidence: Student Finance paperwork

How can I obtain a copy of my ‘Payment Schedule’ and ‘Entitlement Summary’?

After your application has been assessed and approved, Student Finance will issue a 'Entitlement Summary' and 'Payment Schedule'. You can get copies of this paperwork from your online account.

Once you have logged into your account online you will find the 'View Correspondence' link on the left hand side where you will find a list of correspondence sent to you. To view and print the correspondence you should click on 'GIF' on the right hand side. Please print your payment schedule showing all payments for 15/16, alternatively you can print this from the ‘view payments’ section of your account.

To apply to the Hardship Fund please print your ‘Entitlement Summary’ from your online account. You may need to expand the page to see this option. Please see below: