

# University of Essex Hardship Fund

## 2023-24

The University is offering financial support to students who have had an unexpected, exceptional change in their financial circumstances that has resulted in short-term, financial difficulty. Awards take the form of a non-repayable grant to support emergency short-term living costs allowing students to continue their studies at Essex with reduced financial pressures.

Students will be assessed for financial support with the following living costs:

1. Food - support with food, drink and personal hygiene products
2. Household Bills - support towards energy bills, water, Council Tax, internet
3. Travel to enable you to engage in your studies - bus, rail cards, fuel costs
4. Community and wellbeing - University and Students' Union societies and clubs (sporting activities, gym, study groups, opportunities to build relationships with students on campus etc.)
5. Accommodation – rent or mortgage payments
6. Childcare - childcare costs

The Hardship Fund is to support short-term living costs only, we will not consider an award for students applying for funding to support their course tuition fees.

## Terms and conditions

### Eligibility

Below is a list of the full eligibility criteria for each element of the Hardship Fund. You must meet **all** conditions to be considered for an award:

- You are studying a full-time course or substantial part time\* course.
- You are a registered undergraduate or postgraduate (including postgraduate research) student (home or overseas fee payer), including provisionally or conditionally registered, at the University of Essex for the current academic year 2023-24.
- International students who hold a student visa are required to have enough money to pay for their course and support themselves while they are studying in the UK. This is a requirement of the student visa. International students can apply to the Hardship Fund for support with one-off costs

caused by an unexpected, exceptional change in circumstances that cannot be met from any other source. Examples of exceptional circumstances may include but are not limited to: emergency situations that necessitate flights home; unexpected and unforeseeable application fees for emergency visa extensions; and short-term costs relating to internationally recognised crises. All applications will be considered on a case-by-case.

- You made realistic provision for all course related costs, living costs and tuition fees, before registering for your course and before your course start date but are now in demonstrable need of short-term financial support because of an unexpected, exceptional change in financial circumstances.
- Your unexpected, exceptional change in financial circumstances must occur after registering for your course, after the course start date, and in the same academic year that you are applying for the fund.
- Your financial difficulty is short-term, and you have achievable and realistic plans to pay for all course related costs, tuition fees and living costs for the remainder of the academic year. The Hardship Fund should not be considered as a primary source of funding.
- You have accessed all funding opportunities and other forms of income available, including employment and welfare benefits that you may be entitled to. You have also accessed all personal savings available to you.
- If you are requesting support for childcare, your child/children must be aged 11 years or younger and the Childcare establishment(s) must be OFSTED registered. You may apply for a maximum of three children.
- You are fully engaged in the full range of academic activities and are attending and engaged with all timetabled teaching events and other scheduled activities.
- You must submit your application and evidence in line with the [Hardship Fund closing dates](#).

\*Substantial part time refers to a student who is registered on a part-time programme that is at least 50% of the full-time equivalent programme.

## **Students who are not eligible**

The following students are NOT eligible for this Fund regardless of meeting the above criteria:

- Students who do not fulfil the definitions and eligibility given above.
- Students whose hardship is a result of high levels of non-essential expenditure associated with lifestyle choices, including sending funds to third parties that were intended to be used for University related costs, living costs and/or tuition fees.
- Students who provide misleading, plagiarised, false or fraudulent information or evidence or withhold evidence to access financial support from the Hardship Fund. See further details [here](#).

- Students applying for funds to cover a period of intermission that is not due to medical reasons.
- Students who are not in attendance, and on an assessment only programme.
- Students whose course is sponsored by an employer.
- Students who are on a distance learning programme.
- Students who are on unsubstantial part-time or short courses.
- Students who are studying through a University of Essex Partner (e.g. Kaplan, University of Essex Online, Tavistock, etc.).
- Students on Higher/Degree Apprenticeship courses.
- Students who submit their application after the applicable [Hardship Fund closing date](#).
- Students with a continuously low or very low record of engagement with their studies (as recorded via [LEAP](#)) will not normally be considered for an award. If you can evidence that your low or very low engagement is the result of your short-term financial difficulty, this will be considered before a decision is made.

## Evidence

To support your Hardship Fund application, you must provide accurate, up to date and relevant evidence to support your eligibility for an award. Some examples are provided below, though this list is not exhaustive. Please be aware that you may be asked to provide further evidence if it is necessary to assess your application.

Failure to provide the requested evidence after **three** requests, will result in your application being declined. All evidence provided must be clear enough to read, in accepted formats (pdf, jpg, doc, xls, png, txt) and **in English**. You must ensure that any evidence displayed in a language other than English, is translated **before** submitting it as part of your application.

Evidence type	Student type	Conditions and examples
<p>Bank statements for each and <b>every</b> financial account that <b>you and your partner/spouse</b> hold in the UK and overseas</p> <p>This includes savings accounts, overseas accounts, ISAs, Binance, investment accounts and Cryptocurrency wallets.</p>	All students	<p>We require your bank statements to assess your income and expenditure and fully understand your financial circumstances. If you have high levels of non-essential expenditure (associated with lifestyle choices and including sending funds to third parties), your application may be declined.</p> <p><b>Before submitting your bank statements, please watch the Bank Statements video guide found on the <a href="#">Hardship Fund webpage</a>.</b></p> <p>All financial statements must be in a clear readable format, containing the following information:</p>

Evidence type	Student type	Conditions and examples
		<ul style="list-style-type: none"> <li>▪ Account holders name and address</li> <li>▪ Bank account details, including sort code and account number</li> <li>▪ Opening and closing balance</li> <li>▪ Transactions covering the last 30 days up to the date you submitted your application to the Hardship Fund</li> <li>▪ Notes must be added to all transactions going <b>into and out</b> of your accounts over £50 and must explain the following: <ul style="list-style-type: none"> <li>- Who the transaction is from/to</li> <li>- What the transaction is for</li> </ul> </li> <li>▪ Individual screenshots will be accepted but must be combined into one Word document or PDF document, in date order, to avoid delays.</li> </ul>
Evidence that you made realistic provision for all course related costs, living costs and tuition fees before registering and before your course start date.	All students	<p>Provide evidence of any Student Loan/Grant, NHS or other funding bodies, external bursaries, scholarships you are in receipt of, including a list of payments you have already received and are yet to receive.</p> <p>Evidence of adequate funds at the start of the course and a supporting statement as to why this provision is no longer available.</p> <p>Examples of provision may include permanent employment, a suitable level of savings or agreed sponsorship.</p>
Evidence of the unexpected, exceptional change in financial circumstances	All students	A written statement and where applicable, relevant supporting evidence of the unexpected change in financial circumstances.
Evidence that the financial difficulty is short-term.	All students	A written statement and where applicable, relevant supporting evidence of your plans to improve your financial difficulty long term to pay your tuition fees and living costs for the remainder of the academic year.
Evidence of travel needs to engage in your studies.	All students requiring support with travel	A written statement to support your travel needs and costs, to engage in your studies.

Evidence type	Student type	Conditions and examples
		<p>A supporting letter from your Department will be required to support your travel to a placement and must contain the following information:</p> <ul style="list-style-type: none"> <li>■ The location of your placement</li> <li>■ How often you are required to attend your placement</li> <li>■ How you can travel to your placement</li> </ul> <p>The start and end date of your placement</p>
Rental agreement or mortgage statement	All students applying for support with rent	<p>A formal rental agreement or mortgage statement in your name that includes your address and rent liability to support the need for financial support for accommodation costs.</p> <p>Evidence of recent outstanding rent payments.</p>
Household bills	All students	<p>Evidence of bill/s to support household bill charges (such as energy, water, council tax, internet).</p> <p>Bills should be in your name and display your current address. Where the bill/s are split with your household, you will need to provide evidence of your share of the bills.</p>
A written statement from family member explaining why they are unable to support you financially	All students where your plan was to rely on support from family members	<p>You may be asked to provide an email or photo of a signed letter from the family member to confirm their financial support to you.</p> <p>If you are estranged from your parents/guardians and you have disclosed this to the University already, we will be able to confirm this internally. If you have not disclosed this to the University, you may be required to provide further evidence upon request.</p>
Proof of OFSTED-registered childcare setting costs and evidence that your child/children are aged 11 years or younger	All students who are requesting support with childcare costs	<p>Recently dated childcare invoices/letter displaying OFSTED registration number which also confirms how often the child/children are attending and cost per session or month.</p> <p>Evidence of outstanding childcare bills, including any correspondence in relation to missed payments/debt arrears</p> <p>Birth certificate/s for your child/children aged 11 years or younger.</p> <p>Child Benefit Entitlement Letter.</p>

In addition to the evidence in the above table, you may be asked to provide additional evidence if the assessor deems it necessary or appropriate, based on your personal circumstances.

A meeting with a Financial Support Officer in the University Funding Team, may be required to verify evidence and your circumstances.

## False or fraudulent evidence and information

Please be aware that providing misleading, plagiarised, false or fraudulent information or evidence or withholding evidence to access financial support from the University is taken very seriously and **will not be tolerated**. Any attempt to access university funds in this way, will lead to your case being referred to Student Conduct and your application to the Hardship Fund will be declined. You will have also forfeited your right to apply to the fund again during your academic year and any further applications will be declined.

## Award and Conditions

The Hardship Fund can support towards the living costs outlined below only. Depending on your circumstances, you may not be eligible for support with all living costs. If eligible, you may apply for one or a combination of these costs as part of a single application.

The maximum total award will be **up to** £1,500 per academic year for students studying full time courses and **up to** £750 per academic year for students studying part-time courses. This includes the combination of the costs listed below, **except childcare** which is awarded separately.

Cost	Award
Food costs	<b>Up to</b> a maximum amount of £200. This may be in the form of any of the following at the discretion of the assessor: <ul style="list-style-type: none"><li>■ A voucher for your local supermarket</li><li>■ Vouchers to be used at University food/drink outlets on campus</li><li>■ Money transferred to your bank account</li></ul>
Household Cost	<b>Up to</b> a maximum amount of £200 support towards household bills.
Travel	<b>Up to</b> a maximum amount of £200 support towards bus travel, rail cards or petrol/diesel costs, to enable you to engage in your studies.
Community costs	<b>Up to</b> a maximum amount of £100 support, towards accessing university and/or Students Union clubs, societies, sporting activities, gym, study groups and opportunities to engage with peers on campus etc. This may be in the form of any of the following at the discretion of the assessor: <ul style="list-style-type: none"><li>■ Vouchers to be used at University food/drink outlets on campus</li></ul>

Cost	Award
	<ul style="list-style-type: none"> <li>■ Direct payment to University or Students Union</li> <li>■ Money to be transferred to your bank account</li> </ul>
Accommodation costs	<p><b>Up to</b> one month's rent up to a maximum amount £800. This may be in the form of any of the following at the discretion of the assessor:</p> <ul style="list-style-type: none"> <li>■ Direct payment to University or landlord/letting agency</li> <li>■ Money to be transferred to your bank account</li> </ul>
Childcare costs	<p><b>Up to</b> a maximum amount of £750 per child, per academic year to contribute to childcare costs. The maximum amount awarded is for childcare costs only. This may be in the form of any of the following at the discretion of the assessor:</p> <ul style="list-style-type: none"> <li>■ Money to be transferred to your bank account</li> <li>■ Direct payment to childcare provider</li> </ul>

## How to apply

To apply for financial support from the Hardship Fund, you will need to do the following:

1. Ensure that you meet the eligibility criteria
2. Create an account with [Blackbullion](#), if you do not already have an existing account
3. Select the *Funds* tab and select the *Hardship Fund* button
4. Follow the instructions to complete the application form, upload the required evidence and submit your application

We aim to complete the assessment and provide an outcome of a **full** and **complete** application and evidence within **3 weeks**. If you are required to provide further evidence as part of your application, the **3 weeks** will only start from the point we have received **all** necessary evidence.

You will be notified of the outcome of your application via your Essex email account.

If you require support or assistance with your application or have any questions, please feel free to contact the funding team at [funding@essex.ac.uk](mailto:funding@essex.ac.uk).

## Payment arrangements

- The method of payment will be decided by the Funding Team and will depend on the element you are applying for as well as your financial circumstances. Payment could be transferred to your nominated bank account, supermarket vouchers, vouchers towards on campus catering outlets or a direct payment may be made to the relevant third party such as your landlord.
- Payment will only be processed when we have completed your Hardship Fund assessment.

- Payments made into your bank account will be usually processed within **10 days** and will be paid via BACS to your nominated bank account as stated in your application.
- If our records show that you are in debt to the University or are in breach of a payment plan, you will be contacted to offset your award against your student account in the first instance. If the debt is less than £100 this will automatically be deducted from any award.

## Hardship Fund closing dates

The Hardship Fund closing dates are outlined below, however please be aware that these dates are subject to the availability of funds and the University reserves the right to bring forward these deadlines if necessary.

Course type	Date
Standard length Undergraduate and Postgraduate course (39 weeks)	Friday 31 May 2024
Postgraduate course (52 weeks)	Friday 25 August 2024
Undergraduate long courses (52 weeks) E.g., Healthcare courses	Friday 25 August 2024
<a href="#">Courses with non-standard term dates 2022-23 - October and Jan start</a>	4 weeks before the course end date
January start courses	13 <sup>th</sup> December 2023

## Can I combine this award with other awards?

The Hardship Fund can be held in conjunction with other University awards that you may receive. However, if applicable, please state in your application the name of any other funding or awards you are receiving, as this will be considered when your application is assessed.

## Can I apply for the Hardship Fund more than once?

If you have experienced a **different** change in your circumstances since your previous application, you find yourself in short-term financial difficulty and you have not exceeded the maximum award limit for the living costs you are eligible for, you may re-apply for the Hardship Fund during the same academic year and your eligibility will be assessed as part of your new application.

If however, you have already received two awards during this academic year, you will be required to meet with a member of the Funding Team before your third application is considered.

## Award suspension

The award will be suspended during a period of approved leave of absence, (unless you are intermitting due to medical reasons) where this period covers a whole or part of an academic year. On



your return to study, you may reapply for the Hardship Fund if you believe that you meet the eligibility criteria and you have not exceeded the maximum amount awarded per academic year.

## **Award termination**

If you withdraw from your studies, or are required to withdraw, no further scheduled payments will be made. Your award will be terminated if you cease to be registered as a student with the University, or for good cause at the discretion of the Student Services Manager, or their nominee for this purpose.

University of Essex reserves the right to recover funds where a Hardship Fund has been awarded under false pretence.

## **Appeals**

You may appeal if you think you have **valid grounds**. Appeals will only be upheld if it is deemed that the Hardship Fund assessors' original decision would or should have been different, while taking into consideration the eligibility criteria above. Appeals that don't have valid grounds will be dismissed. The appeal will only consider your circumstances and evidence detailed in your initial application. If at the time of the appeal you find yourself in different circumstances or have new evidence, you will be asked to complete a new application and your change in circumstances and new evidence will be fully assessed.

Before appealing the decision of your Hardship Fund outcome, please read the eligibility criteria above first. If you still believe that you have valid grounds and meet **all** eligibility criteria, please detail your reasoning in an email to the [Funding Team](#) within 2 weeks of your outcome email.

Your appeal will be considered at the discretion of the Funding Manager or their nominee and you will receive an outcome within 2 weeks.

## **Resolution of disputes**

Acceptance of this award constitutes acceptance of these terms and conditions. Registered students should contact the [Funding Team](#) in the first instance for guidance regarding this award. In cases not covered by the above terms and conditions, or where a student claims exceptional circumstances or disputes a decision not to make payments due under an award, final appeals on decisions regarding eligibility must be made via the [Student Complaints process](#). The Academic Registrar or their nominee will review the case and their decision will be final.

*These terms and conditions apply to the Hardship Fund awarded to students for the academic year 2023-24. The University of Essex reserves the right to update these terms and conditions as necessary.*