

University of Essex Hardship Fund 2025-26

The University of Essex recognises that some students may face significant and unexpected financial difficulties. The Hardship Fund provides discretionary, non-repayable financial assistance to registered undergraduate and postgraduate students, regardless of fee status. Awards are not guaranteed and are assessed on a case-by-case basis, depending on individual need and available funds.

Additional funding is also available for undergraduate home-fee-paying students from low-income households, as assessed by the Student Loans Company (SLC).

The fund is designed to help with unforeseen changes in financial circumstances that cause short-term hardship. It can assist with emergency short-term living costs, but cannot cover tuition fees, replace parental contributions, or compensate for non-essential spending.

Before applying, please review the [Hardship Fund closing dates](#) to check the fund is open for your course.

What support is available?

The Hardship Fund provides financial support towards the cost of certain living costs only. You may not be eligible for all costs listed, but you can apply for one or more in a single application. 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.

The method of payment will be decided by the Funding Team and will depend on the financial support you are applying for as well as your financial circumstances. Payment could be awarded as supermarket vouchers, vouchers towards on campus catering outlets, a direct payment to the relevant third party (such as your landlord) or a cash payment or credit towards products via the [Essex Aspire portal](#).

Students can only apply for the fund to support with the following living costs:

- *Food* - support with food, drink and personal hygiene products
- *Household Bills* - support towards energy bills, water, Council Tax, internet

- *Travel* to enable you to engage in your studies - bus, rail cards, fuel costs
- *Community and wellbeing* - University and Students' Union societies and clubs (sporting activities, gym, study groups, opportunities to build relationships with students on campus etc.)
- *Accommodation* - rent or mortgage payments
- *Childcare* - childcare costs
- *Digital costs* – laptop, tablet, digital equipment required for studies
 - Digital equipment will take the form of credit up to £400 to contribute to the purchase of digital equipment on the [Essex Aspire Platform](#) or a physical laptop – no cash will be awarded for support with digital costs.
- *Low house-hold income enhanced funding* – to support with additional costs that disproportionately affect students from low-income backgrounds (available for undergraduate, home fee paying students only).

For detailed information on maximum awards for the above living cost types and methods of payment, please refer to [Appendix 1](#) of this document.

Terms and conditions

We advise that you read these terms and conditions in full before applying.

These terms and conditions are split into 4 sections outlined below, click to jump to a specific section where necessary:

- [Section 1: Eligibility criteria](#)
- [Section 2: Evidence requirements](#)
- [Section 3: How to apply](#)
- [Section 4: Key Conditions and Appeals](#)

Section 1: Eligibility criteria

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

Student status and course eligibility

- You are studying a full-time course or substantial part-time course (at least 50% of the full-time equivalent).

- You are a registered undergraduate, postgraduate taught, or postgraduate research student (including provisionally or conditionally registered) at the University of Essex for the current academic year 2025-26.
- You are fully engaged with your studies and attending timetabled teaching events and other scheduled academic activities.
- If you are requesting support for childcare, your child or children must be aged 11 years or younger, and the childcare establishment(s) must be OFSTED registered. You may apply for support for a maximum of three children.

Financial responsibility and circumstances

- You made realistic provision for all course-related costs, living costs, all digital-related 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 has occurred after registering for your course, after the course start date, and within 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 a primary source of funding.
- You have accessed all funding opportunities and other forms of income available to you, including employment and welfare benefits that you may be entitled to, and have used any personal savings available.

International students

- International students who hold a Student Visa are required to have enough money to pay for their course and support themselves while studying in the UK, as required by UKVI.
- International students may apply to the Hardship Fund for support with one-off costs arising from an unexpected, exceptional change in circumstances that cannot be met from any other source. Examples include but are not limited to emergency situations necessitating flights home; unexpected and unforeseeable visa-related costs; or short-term expenses relating to international crises. All applications will be considered on a case-by-case basis.

Funding for low-income undergraduate home fee-paying students

- You have been assessed by the University as an undergraduate home fee-paying student who has applied for Student Loans Company (SLC) funding.
- You have opted to be means-tested by the SLC and have been assessed as having a household income of £25,000 or below, as assessed by the SLC.
- All other eligibility conditions for the Hardship Fund must also be met to access this additional funding.

Students who are **not eligible** for the Hardship Fund are listed in [Appendix 2](#) of this document.

Section 2: Evidence requirements

To assess your application, you must provide clear and accurate evidence that demonstrates your financial circumstances and eligibility for support.

Core evidence

All applicants must provide the following core evidence:

Core evidence required	Purpose	Format / Notes
Bank statements covering the last 30 days for all accounts held by you (and your partner, if applicable), including savings and online accounts	To evidence your current income, spending, and available funds	Must show account holder's name, account number, sort code, and all transactions over £50 clearly annotated (who / what for)
Student funding evidence – e.g., Student Loans Company (SLC) Notification of Entitlement or NHS bursary letter.	To evidence the level of external funding you receive	Must be the current academic year eligibility notification letter showing your current year entitlement.
Personal statement of circumstances	To explain the unexpected or exceptional financial change leading to hardship	Should outline what changed, how it has impacted your ability to study, and what steps you are taking to improve your financial situation

Additional evidence by category

Additional documents may be required depending on your circumstances. Please provide these only where relevant to your application:

Applying for	You must also provide:
Accommodation costs	Current rental agreement or mortgage statement in your name, plus any evidence of outstanding rent payments
Household bills	Recent bills in your name showing address and charges (energy, water, council tax, internet). If shared, show your share of the costs.
Travel	Statement explaining your travel needs to engage in studies. For placements, a departmental letter confirming dates, location, and attendance pattern.
Childcare	OFSTED registration number, recent invoice or letter confirming costs, and birth certificates for children aged 11 or under.
Support previously provided by family	Signed letter or email from the family member explaining why they are no longer able to support you financially.
Digital Support	Evidence of broken/lost laptop or digital equipment and where necessary, confirmation from the Department/School that the digital support is a requirement to study.

Please note: If you fail to provide all required evidence after **three** requests, your application will be declined. Evidence must be legible, in English, and submitted in an accepted file format (PDF, JPG, DOC, XLSX, PNG, TXT). Documents in another language must be accompanied by an English translation.

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 from the University Funding Team, may be required to verify evidence and your circumstances.

Detailed evidence requirements are outlined in the guidance found within the application form.

Fraud warning

Providing misleading, plagiarised, false, or fraudulent information, or withholding evidence, to access financial support is a serious offence. Any attempt to do so:

- Will result in your application being declined.
- May be referred to Student Conduct.
- Will forfeit your right to apply again during the same academic year.

Section 3: How to apply

Application process and outcome

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

1. Check eligibility – before applying make sure you meet all criteria and review the [Hardship Fund closing dates](#).
2. Create or log in to your [Blackbullion](#) account.
3. Go to the *Funds* tab and select *Hardship Fund*.
4. Complete the application form, upload the required evidence and submit.

Need help? Contact the Funding Team at askthehub@essex.ac.uk.

We aim to assess your complete application within 3 weeks (this starts once all evidence is received) and you will receive your outcome by email to your Essex account.

Payment

Payment method depends on your circumstances and what you applied for. Options include:

- Cash, credit or supermarket vouchers via [Essex Aspire](#)
- On-campus catering vouchers
- Direct payment to a third party (e.g., landlord)
- Awards for digital equipment will take the form of credit to contribute to the purchase of digital equipment on the [Essex Aspire Platform](#) or a physical laptop – no cash will be awarded for support with digital costs.

If you owe money to the University, awards may be offset against your debt, we will contact you to see if you would like to choose this option. If the debt is less than £100, this will be automatically deducted from your award.

Within 48 hours of receiving your outcome, you will receive an email from student.info@essex-aspire.co.uk with details on how to register an [Essex Aspire Account](#) (if you're not already registered) and how to access your award. Once registered, your award, whether it be cash, credit to purchase products or vouchers, will be available immediately.

The Hardship Fund is intended as emergency support for short-term essential costs. All vouchers and awards must be redeemed **within 30 days of the date on your outcome email**. Any funds not accessed within this period will no longer be accessible and will be returned to the University.

Hardship Fund closing dates

Closing dates per course 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 dates if necessary.

Course specific term dates Course type	Date
Standard length Undergraduate and Postgraduate course (39 weeks)	Friday 29 May 2026
Postgraduate course (52 weeks)	Friday 21 August 2026
Undergraduate long courses (52 weeks) E.g., Healthcare courses	Friday 21 August 2026
January 2026 start courses	Friday 11 December 2026
Course with non-standard term dates 2025-26 – October and Jan start Course-specific term dates	4 weeks before the course end date

Section 4: Key conditions and Appeals

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 initial 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.

Dispute resolution

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 2025-26. The University of Essex reserves the right to update these terms and conditions as necessary.

Appendix 1: Maximum awards and methods of payment

The table below outlines the funding available and the maximum award per living cost type.

Cost	Award
Food costs	<p><u>Awarded based on need up to</u> a maximum amount of £200. This may be in the form of any of the following at the discretion of the assessor:</p> <ul style="list-style-type: none"> ■ Electronic vouchers for a local supermarket via Essex Aspire ■ Vouchers to be used at University food/drink outlets on campus
Household bills	<p><u>Awarded based on need up to</u> a maximum amount of £200 support towards household bills. This may be in the form of the following at the discretion of the assessor:</p> <ul style="list-style-type: none"> ■ Cash payment via Essex Aspire
Travel costs	<p><u>Awarded based on need up to</u> a maximum amount of £200 support towards bus travel, rail cards, petrol/diesel costs, Oyster cards for London commuters, to enable you to engage with your studies.</p> <p>This may be in the form of any of the following at the discretion of the assessor:</p> <ul style="list-style-type: none"> ■ Cash payment via Essex Aspire ■ A prepaid bus ticket or rail card will be issued at the discretion of the assessor.
Community costs	<p><u>Awarded based on need up to</u> 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:</p> <ul style="list-style-type: none"> ■ Cash payment via Essex Aspire ■ Vouchers to be used at University food/drink outlets on campus ■ Direct payment to the University or Students Union

Cost	Award
Accommodation costs	<p><u>Awarded based on need up to</u> 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"> ■ Cash payment via Essex Aspire ■ Direct payment to the University or landlord/letting agency
Childcare costs	<p><u>Awarded based on need up to</u> 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"> ■ Cash payment via Essex Aspire ■ Direct payment to childcare provider
Digital equipment	<p><u>Awarded based on need up to</u> £400 to contribute to the purchase of digital equipment. This will be in the form of any of the following at the discretion of the assessor:</p> <ul style="list-style-type: none"> ■ Credit payment via Essex Aspire to purchase equipment available on the Aspire web portal. ■ Physical laptop awarded by the Funding Team (subject to availability). ■ Cash payment via Essex Aspire (only if the above is not available). <p>Equipment purchased via the Essex Aspire Portal can only be shipped within the UK.</p> <p>If you wish to purchase equipment to a value that is higher than amount awarded, your family, friends or you can top up credit onto your personal Essex Aspire account.</p>
Additional funding for low-household income students	<p><u>Awarded based on need up to</u> a maximum amount of £500 support towards:</p> <ul style="list-style-type: none"> ■ Medical certificate charges: required for academic mitigation. ■ Interview and work clothing: supporting employability and placement readiness. ■ Course materials: stationary, supplies and textbooks. ■ Additional supplementary costs towards food, household bills, travel, community and accommodation.

Appendix 2: Students who are not eligible for the Hardship Fund

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.
- 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 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 provide 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.

Students whose circumstances fall outside these criteria may still be referred to other sources of financial advice or external funding where appropriate.