



# 2024/25 Hardship Fund Application

(v.August 24)

**The Hardship Fund (HF) is provided by the University as a safety net for eligible students in unforeseen financial difficulty despite having received all financial support available to them and having made adequate financial provision to fund their studies to provide financial assistance to cover essential living costs where they would otherwise have to stop studying. It is not a main source of support.**

**If you have savings or other money available to you, you are expected to use these funds for your living costs before applying. The fund can only help with general day to day living costs. It can’t make awards to cover**

* **Tuition fees**
* Sport related costs
* Summer camps/Internships
* Support student is giving to their family other than dependents
* IT related costs such as replacement/repairs for laptop or PC
* Private health care
* **Visa application costs**

To be eligible you must be registered on a programme of study (which can include a leave of absence or placement year). The purpose of the Hardship Fund is to provide support for students who would not otherwise be able to continue to study. Students who have completed their studies and those who have not yet commenced are not eligible to apply.

In addition, you will be expected to have made appropriate arrangements to fund your studies. You are required to have applied for all support available. **If you have not applied for your full entitlement of loans/grants, the Hardship Fund will not be awarded.**

* Further Education (Art Foundation) students should have made reasonable provision to cover any fees and living costs, including applying for an Advanced Learner Loan where appropriate.
* UK Undergraduates and PGCE students should have applied to Student Finance\* for the maximum loan available
* UK Postgraduate students should have applied to Student Finance\* for a \* Postgraduate Loan, if eligible and made reasonable provision to fund their fees and living costs
* All International students have made reasonable provision to fund their fees and living costs

*\*Student Finance includes Student Finance England – SFE, Student Finance Wales – SFW, Student Finance Northern Ireland – SFNI, and Student Awards Agency Scotland – SAAS*

If you need help with completing the form or student finance contact [Student Advice and Support Service](https://www.lboro.ac.uk/services/sass/contact/) - 01509 222765, [advice@lboro.ac.uk](mailto:advice@lboro.ac.uk)

If you applied previously within the same academic year and you have experienced a change of circumstances and wish to submit additional information or if your application was unsuccessful contact the Student Advice and Support Service for advice. You should not reapply on this form.  Note that the maximum award will not exceed £2,500 in total for the year.

Please read the guidance notes at the end of the form for further information.

If you feel that your health and wellbeing is being affected by financial concerns, you can contact [Wellbeing support within Student Services](https://www.lboro.ac.uk/services/student-services/support/healthandwellbeing/) To request an appointment, you can complete the [Wellbeing Referral form](https://forms.office.com/Pages/ResponsePage.aspx?id=wE8mz7iun0SQVILORFQIS6BJi5Vezs9Coi32-3OHqYtUNlk3QjVYQjJHR1NZVTA1VVBIVEMyUVlYTi4u)

**How to submit your application**

E-mail your completed application and evidence in pdf format. Please create **two separate PDF documents** – one for the form and one for the evidence. Label each pdf with your name and ‘form’ or ‘evidence’. All pages must be orientated correctly. All computers on campus have Adobe software to convert files.

Email your application to [HFapplications@lboro.ac.uk](mailto:HFapplications@lboro.ac.uk)

APPLICATIONS MUST BE SUBMITTED IN PDF FORMAT AND WILL NOT BE PROCESSED WITHOUT FULL SUPPORTING DOCUMENTS AS LISTED IN PART 7 OF THE FORM.

Please note that as part of the decision-making process, you might be asked to provide additional information and evidence to support your application.

## Part 1: Your Personal and study details

### Name Student number

Personal status:

* Single
* Married / living with partner
* Have dependent children
  + Children’s ages:
* Living with parents / guardians

Housing status:

* University Halls of Residence
* Private rented accommodation (including private halls)
* Homeowner
* Living with other dependants - (e.g. parent/relative) give details in Part 4 personal statement.
* Other:

### Disability/medical condition

Do you have a Specific Learning Difference, disability or chronic/long term medical condition? Yes/No

If yes, please give details in your personal statement – Part 4

## Part 2: Student (& Partner) Income

Enter figures for the whole academic year. For undergraduates, this will be a period of 38 weeks, for postgraduate students, 52 weeks. Proof of income may be required, please refer to the documentary evidence checklist at part 7.

|  |
| --- |
| All applicants must complete the blue sections. |
| Students **with a partner and/or dependants** living with them also complete the relevant pink sections. |
| **Student Finance per year** |

|  |  |
| --- | --- |
| Undergraduate: Maintenance Loan | £ |
| Undergraduate: Maintenance Grant OR Special Support Grant | £ |
| Postgraduate Master’s/Doctoral Loan – Amount remainingfor living costs after tuition fees are paid | £ |
| Undergraduate: Parents Learning Allowance (PLA) | £ |
| Undergraduate: Adult Dependants Grant (ADG) | £ |
| Undergraduate: Childcare Grant (CCG) | £ |
| **SUBTOTAL 1** | **£** |

**Bursaries, Scholarships and Sponsorship**  **per year**

|  |  |  |
| --- | --- | --- |
| UG - Loughborough University Bursary |  | £ |
| UG Scholarships/Studentship/Sponsorship  **Enter amount remaining after tuition fees payment - what you have left for living costs** | Name of Sponsor/scholarship: | £ |
| PGCE Bursary **(PGCE students only)** |  | £ |
| PG Sponsorship/Scholarship  **Enter amount excluding tuition fees payment - what you have left for living costs** | Name of Sponsor/scholarship: | £ |
| Any other grants/bursaries/Trusts e.g. Turing | Name of grant/bursary: | £ |
| **SUBTOTAL 2** |  | **£** |
| **Other Income - Enter figures for the whole academic year** £ | | **per year** |
| Net salary/wages (after tax) | | £ |
| Money from parents/guardians/relatives **amount excluding tuition fees payment - what you have left for living costs** | | £ |
| Other income - please specify | | £ |
| Spouse/partners income | | £ |
| Child maintenance | | £ |
| Jobseekers allowance/Employment and support allowance/Income support | | £ |
| Universal credit/Tax credits | | £ |
| Housing benefit | | £ |
| Other benefits e.g. Child Benefit – please specify | | £ |
| **SUBTOTAL 3** | | **£** |
| **TOTAL INCOME ( Add** SUBTOTALS 1, 2 and 3**)** | | **£** |

## Part 3: Student (& Partner) living costs

The standard Hardship Fund assessment assumes that each student will incur the Reasonable Living Costs (RLC) and Additional Living Costs (ALC) outlined on our Sample Budget document. Therefore, there is no need for you to set out your ordinary expenses already covered by the RLCs.

However, if there are special reasons why your expenditure is above the standard figures, (e.g. higher costs because of a medical condition), you should give full details in the table below, listing the amounts and providing an explanation.

As well as any expenditure exceeding the standard figures, you should also list your expenses which do not feature within our expenditure document, again explaining these within your personal statement.

Provide your housing costs below.

If you have a partner and children, you should also consider their outgoings within this section and provide details if appropriate.

|  |  |  |
| --- | --- | --- |
| Expenditure type | Weekly/monthly/yearly | Cost |
| Detail: |  |  |
| Detail: |  |  |
| Detail: |  |  |
| Detail: |  |  |
| Detail: |  |  |
| Housing - Hall fees, rent or mortgage |  |  |

**If relevant, explain any living costs that exceed the sample budget guidelines and that you have set out above:**

## Part 4: Personal Statement

### **Please provide us with as much detail as you can about your personal situation and why you are applying for financial help.**

#### **All students are expected to have made reasonable provision to fund their studies and living costs prior to starting a course.**

For us to consider your request for support you must explain

how you originally planned to fund your studies.

how your circumstances have changed, and

the unforeseen financial difficulties these changes have caused.

The Hardship Fund cannot provide financial support towards tuition fees. If you have missed deadlines for payment of University costs you should explain in your statement how this has happened and what steps you have taken to resolve this.

**Please write your personal statement here:**

**Explain any steps you have taken to improve your finances, for example seeking and securing work:**

**If relevant, please provide details of any dependents, disabilities or long-term health issues:**

**Please explain any circumstances that prevent you from working alongside your studies:**

## Part 5: Emergency Loans

Have you borrowed any emergency loan(s) from the University? Yes / No

If Yes:

Amount:

Date:

Has it Been repaid? Yes / No / Don’t know

## Part 6: Financial accounts

Declare all financial accounts you hold- include savings and investment accounts, include partner’s accounts if you live as a household. Three months’ recent statements for all accounts are required.

|  |  |  |  |
| --- | --- | --- | --- |
| Bank name, account type | Account number | Agreed Overdraft limit | Account balance |
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|  |  |  |  |

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| Part 7: Documentary Evidence | |
| Mark the relevant boxes below | |
| **Single applicants** with no dependants should provide the evidence in the blue sections. | |
| **Students with a partner and/or dependants** living with them also need to provide the evidence in the pink sections. | |
| **‘X’ if evidence included or ‘N/A’ if not** | **Evidence** |
|  | Current year Financial Notification from Student Finance which shows your payment amounts. This can be obtained via your online student finance account. |
|  | Evidence of Postgraduate Masters / Doctoral Loan |
|  | Evidence of any scholarships/bursaries/studentship/trusts/prizes/grants you receive (e.g. letters/emails, etc) either from the University or externally. |
|  | Financial Evidence – You should provide evidence of your finances for the last **three complete months.** This should include statements for **all** of the accounts you hold (for example - **current accounts, savings accounts, ISAs, crypto/trading /investment accounts** etc).  If possible, provide internet bank statements in PDF format with all transaction details and balances visible, showing your name, sort code, account number.  You must **explain all credits and transfers exceeding £100 clearly.** Annotate statements or attach a separate sheet explaining transactions. |
|  | Confirm bank account details held on [Student Self-Service](https://lucas.lboro.ac.uk/priv-apx/f?p=241:101::::::) are correct.  EXACT name on bank account provided in Part 6 above.  (This information is required for payment.) |
|  | Evidence of your rent/mortgage payments (e.g. tenancy agreement/accommodation contract, annual mortgage statement). |
|  | Evidence of any debts showing total amount outstanding at the time of your application and any ongoing repayment plans. |
|  | If course costs exceed £371 provide an itemised list for the year’s costs, signed by tutor. |
|  | Proof of partner’s income (e.g. last 3 wage slips). |
|  | Partner’s financial evidence for the last **three complete months.** This should include statements for **all** of the accounts they hold (for example - **current accounts, savings accounts, ISAs, trading / investment accounts** etc). |
|  | Evidence of actual childcare payments (e.g. receipts, invoices). |
|  | Other relevant evidence (e.g. medical evidence, disability support, mental health, counselling, letter/email from tutor). Please note that as part of the decision-making process, you might be asked to provide additional information and evidence to support your application. |
|  | Confirm two separate PDF documents are attached to your e-mail– one for the form and one for the evidence. Each pdf is labelled appropriately with your name and ‘form’ or ‘evidence’. All pages are orientated correctly. |

|  |  |
| --- | --- |
| DECLARATION I hereby declare that all the information supplied is complete, accurate and true to the best of my knowledge. I understand that giving false information will disqualify my application and could result in disciplinary action. **I confirm that I have read the Guidance Notes provided** with this application form. I understand that enquiries may be made within the University to verify the information provided. If aspects of my application raise concerns about my wellbeing, I understand that relevant services may contact me to offer support. I confirm that I am in regular attendance as required. | **Signature** |
| **Date** |

## Guidance notes

### **If you need help**

If you have questions about your application contact [Student Advice and Support Service](https://www.lboro.ac.uk/services/sass/appointments/). After the application has been completed, please follow the instructions below on ‘How to submit your application’

If you feel that your health and wellbeing is being affected by financial concerns, you can contact [Wellbeing support within Student Services](https://www.lboro.ac.uk/services/student-services/support/healthandwellbeing/) To request an appointment, you can complete the [Wellbeing Referral form](https://forms.office.com/Pages/ResponsePage.aspx?id=wE8mz7iun0SQVILORFQIS6BJi5Vezs9Coi32-3OHqYtUNlk3QjVYQjJHR1NZVTA1VVBIVEMyUVlYTi4u).

### **When is the closing date?**

Applications can be made throughout the year. Applications are reviewed regularly during term time. Undergraduates, PGCE and Further Education students should normally apply before the end of the summer term. For Undergraduates continuing their studies into the next academic year there is a [Hardship Fund Summer Scheme](https://www.lboro.ac.uk/services/student-services/topics/ug-hardship-summer-scheme/) to help undergraduate students who face financial difficulties during the summer vacation.

### **How to submit your application**

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Please note that as part of the decision-making process, you might be asked to provide additional information and evidence to support your application.

### **How long will it take to process the application?**

Usually completed applications will be assessed and a decision communicated within 28 days. During undergraduate vacations it may take longer than 28 days. Decisions will be emailed to your student account.

### **How are payments made?**

If your application is successful, payments are made to the bank account details held on the University’s records. Please check that your [bank details are up to date](https://lucas.lboro.ac.uk/priv-apx/f?p=241:101::::::)

Direct payments can be made to your University account, for example towards hall fees. If desired, please request in Part 4.

If you have any outstanding Emergency Hardship Loans and your application is successful, the amount of the loan will normally be deducted from the Hardship Fund payment in order to clear the loan.

Awards of £1,000 or higher will normally be paid in instalments.

**What can I do if I am not satisfied with the outcome?**

If your request is not granted the decision email will include information on the review procedure. The Student Advice and Support Service can help explain and assist with the review process.

**What if my circumstances change after I have had a decision?**

If your circumstances change within the same academic year, you can complete a change of circumstances form. Contact the Student Advice and Support Service for advice. Note that the maximum award will not exceed £2,500 in total for the year.

## **Data Protection**

Loughborough University is a data controller for the purpose of the data protection legislation. The data requested in this form is covered by the notification provided by the University under the Data Protection Act 2018. Personal data will be used solely in the University for statistical purposes and electronic record keeping.

Data will not normally be passed to any external third party without your consent, except when there are concerns about my health/wellbeing or the University is required to do so by law. Any formal enquiries concerning the use of data noted here should be addressed to the secretary to the Hardship Fund.