



University Financial Assistance Fund Guidance

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Introduction

The University Financial Assistance Fund (UFAF) offers discretionary financial assistance for Home students in the form of a non-repayable financial award. Applicants are assessed on a case-by-case basis, and if successful, could receive a non-repayable award of £250 to £2,500.

UFAF is aimed at supporting students who have found themselves in financial difficulties. It is intended to help with essential living costs. UFAF **cannot be used to pay tuition fees**. Any applications stating this will be rejected.

Awards will be offset against any outstanding accommodation debt to the University as a priority. If there is any balance remaining after, this will be paid by BACS into your nominated bank account. An award will never be paid to a student in cash.

Please note, UFAF has limited funds so we would encourage you to apply early. **Once the fund's resources have been exhausted, shortfall percentages may be reduced or it may be closed without advanced warning prior to the deadlines provided.**

Dates and Deadlines

Term dates	Opening date	Closing date
Autumn Term	20th October 2025	12th December 2025 at 15:30pm
Spring/Summer Term	12th January 2026	17th April 2026 at 15:30pm (final year students) 1st May 2026 at 15:30pm (Postgraduate, nursing/midwifery and continuing students)

Students are reminded that applications must be complete (inclusive of all supporting documentary evidence and Blackbullion pathways) by 3.30pm on the above closing dates in order for the application to be considered.

Incomplete applications (including supporting evidence and Blackbullion pathways) will not be accepted after the deadlines under any circumstances.

Eligibility

Students who wish to apply must be Home students and must be in receipt of all available statutory funding, for example their Tuition Fees, means tested Maintenance Loan, Postgraduate Loan, NHS funding.

If it is considered that you are in receipt of the incorrect funding entitlement, your application will not be assessed until the funding position is resolved.

You will be expected to be in receipt of any benefits/ universal credit in which you are entitled to prior to applying for UFAF.

To be considered for the fund you must be a Home student:

- Studying at the University of Hertfordshire
- Studying at Hertford Regional College, North Hertfordshire College, Oaklands College (excluding UCSA) West Hertfordshire College, Barnet and Southgate College
- Studying at other UK Partner Institutions not listed above.*

***This award will be capped at a maximum of £250.**

Although we consider applications from all eligible students, our professional guidelines give priority to certain groups of students when deciding how to allocate the fund.

The following students are particularly encouraged to apply:

- Care Leaver
- Estranged students
- Young Adult Carers
- Students with child dependents (especially lone parents)
- Students with caring responsibilities
- Students with a disability
- Displaced students (with Indefinite Leave to Remain (ILR), Refugee status or under Humanitarian Protection)

Please note, the following cannot apply to UFAF:

- Dormant, withdrawn or completed students
- Sponsored students
- Degree Apprentice Students
- Seconded students
- Students studying a short course or individual modules
- Students who are only enrolled for exams where no attendance is required or are making up placement hours

How to apply

In order to apply please register online via www.Blackbullion.com

Blackbullion is a financial well-being platform which can be used to develop learning of financial topics such as budgeting and investing. It is also the host platform for our UFAF application. It is here that you will be able to complete your application form and check the progress of it.

Once you have registered using your Hertfordshire University email address, click the funding tab where you will see UFAF.

You will be asked about the financial provisions you had in place and the financial difficulties you have been faced with. Supplementary evidence will also need to be provided. The Blackbullion portal will prompt you on the evidence you need to upload.

You will also be asked to complete two learning pathways and achieve a pass rate of 80% in the final challenge.

Should you require any assistance with your application, the SFFS team offer one-to-one drop-in sessions. Further information can be found here:

<https://ask.herts.ac.uk/financial-support-drop-in-sessions>

How you will be assessed

Applications are individually assessed according to tightly drawn professional guidelines based on guidance from the National Association of Student Money Advisers (NASMA) which is then approved by the National Union of Students (NUS).

An assessment and decision *should* be made within **4 working weeks** of submission of a completed application form, including all required documentary evidence. There may be times where the process may take longer than 4 weeks. Each time an application is returned, the 4-week period resets.

The 4-week turnaround is for decisions on applications, not for payment of an award.

The assessment will consider your income across the academic year and reasonable expenditure to determine if there is a shortfall.

Income

Please include your and your partner's (if applicable) income. This will include your Student Finance entitlement letter, NHS LSF entitlement, payslips from any jobs you have and any grants you receive.

Please note, we will disregard the first £500 of savings.

Assessed contribution

Students will be assessed using their Household Income, which is entered into an online calculator to generate their assessed contribution. In the assessment, the weekly assessed contribution figure will be multiplied by the number of weeks of your course.

The assessed contribution will not be applied to students within our priority categories set out on page 2.

Postgraduate and ELQ students will be assessed using a Minimum Required Provision (MRP). This is a calculation which reflects the core costs the student is expected to have covered at the outset of their studies.

For students with dependents or a disability the MRP is applied as an 80% tariff.

Expenditure

UFAF will not include all expenses paid out by a student, only a standard minimal expenditure. This is to ensure a fair and consistent approach.

Composite living costs

A set expenditure level, known as **composite living costs**, is used to calculate general living costs such as food, household bills, clothes and leisure.

The set amounts per week are as follows:

Single student	£133
Students with partners	£204
Students with children	£157 for first child and £119 for any additional children.

Accommodation

You will be assessed using the following weekly accommodation costs. Please note, students living in the parental home will be capped at £30.83 per week, unless you are able to provide a formal written agreement and proof of reoccurring rental payments which can be demonstrated within your bank statements. Please ensure to annotate these payments.

University Halls	£197.00 (Fixed)
Rent elsewhere	£209.33 (Capped)
Mortgage	£209.65 (Capped)
Parental Home	£30.83 (Fixed)

Travel Costs

Travel costs to campus will be capped according to mode of transport and term-time living zones and **must** be evidenced for consideration within an assessment. Travel expenses **will not** be considered for students living on campus or in Hatfield.

Zone 1 - St. Albans, Welwyn Garden City, Borehamwood	£591.00 (Capped)
Zone 2 - Remainder Hertfordshire to North London	£756.00 (Capped)
Outside Zone 2	1745.00 (Capped)

For students commuting by car, a daily mileage cap of 60 miles (round trip) will apply with a total maximum capped allowance of £1745.00 for petrol costs. Car running costs **will only** be considered for students with dependents or with a disability.

Placement costs will not be considered within UFAF assessments.

Part-time Students

All part-time students are assessed on the basis that their maintenance loan, earnings or benefits will fund living costs. Therefore, the Fund will help only with additional course related costs such as books, equipment, travel, or registered childcare costs (childcare and travel costs will only be considered for days that lectures and tutorials are timetabled).

The following criteria in relation to household income will be used:

Band	Income	% of award
1	Below £18,798	up to 100
2	£18,798 - £28,370	up to 75
3	£28,371 - £29,046	up to 50
4	£29,047 - £31,318	up to 25

Inappropriate Expenditure

If a spending pattern is identified within the assessment and is deemed excessive or inappropriate, the application will be rejected.

Examples of inappropriate expenditure:

- Gambling
- Crypto-currency/online trading
- Gaming
- Excessive fast food or drink
- Excessive Taxis where public transport is available

Receiving an award

Awards amounts are based on your individual application assessment. You will be notified of the outcome of your assessment via the Blackbullion platform. If you are successful BACS payments will be made into your nominated account within 5 -10 working days from the date your bank details were updated.

The maximum award a student can receive from the Fund is **£2,500***. The minimum award is **£250**. For Online and ELQ students the maximum award is capped at **£500**.

***Financially tied students** - Maximum award amounts will be reduced where applications are received from both financial-ly tied individuals

Payment Details

It is your responsibility to ensure that your bank details are up-to-date and correct and you **must** update your bank details to receive your award.

Please be advised that if your bank details are not provided by **15 May 2026**, you will not receive payment, and your award will be withdrawn.

How to Update your Bank Details

Successful applicants will receive a separate email from techonenw@herts.ac.uk containing a **secure link** to update your bank details. This will be sent to the email address registered on your student record.

- You must use the secure link to submit your bank details **within 7 days**, as the link will expire after that time.
- Follow the step-by-step guide attached to the secure link email if you need help
- Ensure your bank details are entered correctly (UK or overseas details may be used). Any errors will delay payment and the University accepts **no** liability if your bank details are not up to date.

If the secure link expires before you update your details, please contact the team by emailing financial-support@herts.ac.uk and we will reissue the link.

Appeals

If a student is dissatisfied with the decision of their UFAF application, they have the right to appeal.

Please be aware that if you wish to appeal, you must do so within **10 working days** of receiving your outcome email. We will be unable to accept any appeals outside of this date.

Information can be found by searching UFAF Appeals on [Ask Herts](#).

Re-applying

You can only make one application per academic year.

Re-applications are only permitted if there has been a significant change to your personal circumstances which has affected your financial situation. Before re-applying you will need to contact the Student Funding and Financial Support Team by emailing financial-support@herts.ac.uk. The SFFS team will consider these applications on a case-by-case basis.

Learning Support Fund (LSF)

In addition to your full means tested maintenance loan, Undergraduate or Postgraduate Pre-Registered Allied Health students (who commenced their study after 1st August 2017), will also need to be in receipt of your full LSF entitlement.

This includes:

- The Training Grant of £5,000 per academic year
- Parental Support of up to £2,000 for students with at least one dependent child under 15 years, or under 17 years if registered with special educational needs.

You may also be entitled to the specialist subject payment of £1,000.

All students on eligible courses will also be expected to have applied for the Travel and Dual Accommodation Expenses aspect which is reimbursement of excess travel costs while on placement. Therefore, UFAF will not take placement expenses for eligible students into account during your assessment.

You may also want to apply to the NHS Exceptional Support Fund (ESF). However, you will need to apply for UFAF first as any award given will be considered by the NHS ESF.

Application process

The following sets out what to expect when you come to apply to UFAF via www.Blackbullion.com

Step 1– Eligibility

You will need to confirm that you are eligible to apply for the fund.

Step 2– Course details

You will be asked about details of your course, including:

- Your course title
- Your level of study
- Your mode of study
- Your year of study

Step 3– Your circumstances

You will be asked if you fall into one of our priority groups, as outlined on page 2. Please select any that apply to you. Please note you may be asked to supply supporting documentation for these.

You will be asked about your living situation, including where you are living and who you are living with. This may prompt you to upload relevant evidence later in the application.

In this section you will also be asked about the financial provisions you put in place prior to the start of the academic year and the unexpected financial difficulties you are now faced with.

In these questions we would encourage you to include as much detail as possible.

Step 4– Income and Expense

In this section you will be asked to provide your income and expenditure. You will be asked to provide supporting evidence for these later in the application. The application will prompt you with what these are.

You will also be asked if you have any priority debts. We will only be able to include these if there is a payment plan in place.

Priority debts are defined as below:

Priority debts are those that could leave you homeless or without essential services or goods. We would include

- Rental or mortgage arrears
- Council Tax arrears
- Utilities arrears
- Tax arrears

Step 5– Personal details

Please provide your University of Hertfordshire Student ID number, your first and last name and your date of birth.

Step 6– Supporting documents

In this section you will need to upload your supporting evidence. The application will use your answers from the previous sections to advise which evidence you need to upload.

Each evidence type will give you a description of what you need to upload.

Please note, if the evidence you have supplied is incorrect you will be asked to re-upload this within a specific timeframe. If this is not completed within the specified timeframe your application will be rejected and you will need to re-apply to the fund. If you require support with this, the SFFS team offer one-to-one drop-in sessions. More information can be found on [Ask Herts](#).

Any application that is not completed within 3 weeks will be closed.

Step 7– Review & submit

Please check your application through. Once you have submitted it you will be unable to edit it.

You will also need to read the declarations and confirm you agree to these.

If you have any questions regarding any of the above, please contact the SFFS team at

Financial-support@herts.ac.uk

Document checklist - Please ensure that your evidence is for the current academic year and in your name

You will be asked to provide supporting evidence in your application. It is a good idea to get these together before you begin your application. This may include some of the below:

- ☒ **Student Finance Entitlement Letter** - This should display all pages including the total student finance available to you (tuition fee loan and maintenance loan), your student finance breakdown inclusive of any overpayments/ deductions, Special Support Grant or Parents Learning Allowance elements (where applicable), your payment timetable and university or college payment advice.
- ☒ **Postgraduate Loan and/or Career Development/Professional Loan award letter (Postgraduate students)** - This should display all pages including the total postgraduate loan available to you plus a breakdown of your payment timetable.
- ☒ **NHS LSF Bursary Notification or General Social Work Bursary Notification** - this should display a breakdown all elements you are eligible to receive and your full entitlement for the current academic year
- ☒ **Tenancy agreement/ Mortgage statement for current academic year** displaying the name of all tenants/mortgagees, property address, dates and duration of tenancy (where applicable) and week ly/monthly rental/mortgage amount being paid
- ☒ **Last three months' (up to the current date) PDF copy of bank statements, for ALL accounts held in your name** inclusive of but not limited to current accounts, savings accounts, joint accounts, online accounts, trading accounts, Crypto Assets, ISAs in addition to any other accounts used to manage your finances*
- ☒ **Last three months' pay slips**
- ☒ **Evidence of partner's income e.g. latest 3 monthly pay slips, P60 form**
- ☒ **Evidence of OFSTED registered childcare costs** - (receipts or invoices) and letter from provider
- ☒ **Latest 1 month Assessment letters for Universal Credit, Housing Benefit, working tax credits** - the evidence should display a FULL breakdown of all benefit elements received, including any deductions and total weekly/monthly amounts received
- ☒ **Evidence of travel costs to campus** e.g. train/ bus ticket receipted payments, petrol receipts and/or clearly annotated transactions within bank statements
- ☒ **Medical costs** acceptable evidence includes a pre-payment certificate, evidence of regular monthly prescription costs (either as physical receipts or annotated transactions with bank statements), for private/non-NHS medical costs - a doctors note AND invoice from the provider of the treatment

*Please provide all accounts held in your name, you have access to or use to manage your finances. **Any transactions in and out above £99 must be annotated and explained on all statements.** Blackbullion now supports an open banking connection which allows you to automatically pull in the bank statements you need to provide with your application. Whilst you still have the option to upload and annotate your bank statements manually, open banking allows you to submit your application quicker. Further information on Blackbullion and Open Banking can be found [here](#):

Note: These terms and conditions are valid for the 2025/26 academic year.