University Financial Assistance Fund (UFAF)

Section 1 - General Information

The University Financial Assistance Fund (UFAF) provides discretionary financial assistance for home students\(^1\) to help them access and remain in Higher Education - particularly those students who need financial help to meet extra costs that cannot be met from other sources of support. However, all students must have made reasonable provision prior to the start of the course to cover course costs, travel costs and living expenses. The fund can help to alleviate unexpected financial hardship. Students who may be considering leaving Higher Education because of financial problems are encouraged to apply.

The cost of a student’s tuition fees will not be considered by the fund as provisions to pay these should be in place prior to commencing the course.

Students can apply to the fund throughout the academic year (subject to the dates and deadlines outlined below). Any help that is received from the fund is usually non-repayable.

Please note the following

Every student applying must be in receipt of all available statutory funding (i.e. Tuition Fee Loan, means-tested Maintenance Loan, Maintenance Grant, Postgraduate Loan, Professional and Career Development Loan or NHS Funding). All Undergraduate students must have had their Student Finance application means-tested prior to applying to the fund.

It is important to understand that if you decide for any reason not to take a loan for your studies, this will have an effect on your eligibility for UFAF. You would need to find alternative funding such as family, friends, savings, etc., to cover the cost of your education.

UFAF has limited funds available. Once the fund’s resources are exhausted then shortfall percentages may be reduced, or the fund may close without advanced warning.

If it is considered that a student is in receipt of the incorrect funding entitlement, then the UFAF application will not be assessed until the funding position is resolved. In these circumstances, it is likely that the Student Funding and Financial Support team will contact the Student Loans Company to request a reassessment of funding entitlement, as per the student’s signed SLC declaration. If this occurs, the student will be contacted by a member of Student Funding and Financial Support to advise.

All students are expected to be in receipt of all Dept for Work and Pensions (DWP/Local Authority) Benefits/Universal Credit to which they are entitled before applying to UFAF. If a re-assessment is required, this should be completed before the UFAF application is submitted.

Any student who is considered to be in receipt of a Benefit/Universal Credit which they are not eligible for will be advised of this and will need to provide proof that this Benefit/UC has been stopped before the application can be processed.

If a student applies to UFAF stating that they require financial assistance towards their tuition fees, the Student Funding and Financial Support team reserve the right to refuse the application as this is a breach of the UFAF criteria as outlined in section 1.

Students can only make one application per academic year unless there is an unexpected change in circumstances since their initial application. If this occurs, then a further application can be made upon agreement with the Student Funding and Financial Support team. Documentary evidence and a statement supporting the change will be required.

All correspondence regarding a student’s application will be sent to the address/email address as recorded on the University’s records system. It is the student’s responsibility to ensure that if appropriate their addresses are amended by logging into their student record.

UFAF Criteria 2021/22
All Childcare Grant (CCG) payments awarded by the Student Loan Company will be paid direct to the relevant childcare provider. It is the responsibility of the student to ensure that they have sufficient funds to cover any remaining balances thereafter.

A home student is defined as a person who meets the required residency criteria and has been awarded a maintenance loan and/or grant. Usually this means a student must have an unrestricted right to enter and remain in the UK and have been ordinarily resident in the UK for three years if the course was started before September 2016 and for five years if the course was started after September 2016. None of this time in the UK must have been wholly or mainly for the purpose of receiving education. If further information on the residency criteria is required, please speak to a member of the Student Funding and Financial Support team.

Section 2 - Who can apply?

Please note: all students who fit the below categories must also be defined as a Home student

1. Undergraduate, Home fee status students studying an eligible programme
2. Students studying HE courses at the following colleges: Hertford Regional College, North Hertfordshire College, Oaklands College (excluding UCSA) West Hertfordshire College, Barnet and Southgate College
3. Students studying at other UK Partner Institutions not listed above *
4. Part-time students studying an eligible programme
5. Students with an NHS Bursary (pre-August 2017)
6. Postgraduate, taught students
7. Migrant Workers whose status has been confirmed by the Student Loans Company
8. Online/ distance learning home students studying an eligible programme
9. Dormant students (students who have suspended their studies for up to 1 academic year, following a formal procedure with their School of Study or Dean of Students)
10. Equivalent or Lower Qualification (ELQ) students

Please note, the following students cannot apply to the University Financial Assistance Fund:

1. Withdrawn, Completed and Graduated students
2. International and EU students
3. PhD and Postgraduate Research students
4. Sponsored students
5. Seconded students (Receiving a salary from your employer whilst you are studying)
6. Degree Apprenticeship students
7. Students on the Step Up to Social Work Course
8. Students studying a Short Course or Individual Modules
9. Students who are enrolled only for exams where no attendance is required
10. Students who are not fully registered in the current academic year due to an ongoing Fitness to Practice.
11. Students who are making up placement hours only
12. Students who have been awarded tuition fee support only from SLC /NHS

*Students studying at other UK Partner Institutions can apply for a capped award from UFAF. This is currently set to a maximum of £250 for the 2021/22 academic year and is subject to review at any stage throughout the year

Priorities

The fund aims to help eligible students with an unexpected financial need, however, an award is not made to all applicants and is based on income and expenditure as calculated in accordance with this criteria.

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:

- Students who have entered Higher Education as Care Leavers or Foyer students
• Estranged students, who have been recognised by SFE
• Students with child dependents (especially lone parents)
• Carers who have previously been in receipt of the Carers Allowance immediately prior to the beginning of the course
• Disabled students (especially where DSA is unable to meet particular costs)

Section 3 - Documentary Evidence

In addition to the online application form, all applications to the fund require supporting information and documentation, which must be submitted at the same time as the application form itself:

For security and data protection reasons, all documents will be deleted after the conclusion of the application.

Failure to include the required supporting documentation will mean that we cannot accept your application. Students will be written to in this circumstance.

If you are studying at a UK partner institution not listed in point 2 of ‘who can apply’ and cannot supply any of the below listed documentation for any reason, please provide an explanation of this within the personal statement section of your application.

Mandatory supporting documents:

• Student Finance Entitlement Summary Page
• NHS Bursary Notification or General Social Work Bursary Notification
• Evidence of rent/mortgage paid (tenancy agreement/ mortgage statement)
• Evidence showing rent arrears for accommodation but only since commencing study at UH
• Students living with non-students need to show proof that they are in receipt of the 25% Council Tax reduction
• The last 3 months’ bank statements, for all accounts held (including savings/ISAs/ mobile first banks e.g. Monzo, Revolut), showing statutory funding going into your account. Any transactions in and out above £99 must be annotated and explained on all statements. Failure to annotate statements will result in the application being returned without assessment.
• Evidence of OFSTED registered childcare costs (receipts/childcare contract)
• Current year Child Tax Credit/Working Tax Credit/Inland Revenue assessment
• Copies of your children’s birth certificates
• Assessment letters for Housing Benefit, Universal Credits, pension payments or any other benefits
• Evidence of partner’s income e.g. 3 months’ pay slips/P60, benefits statements
• P60 for tax year 2019/20 (part-time foundation degree students)
• Evidence of travel costs e.g. train/bus tickets. Petrol receipts are not required.
• Evidence of medical costs e.g. pre-paid prescription or letter from GP
• Postgraduate Loan and/or Career Development/Professional Loan award letter (Postgraduate students) *
• 3 months’ pay slips showing NET pay (Postgraduate students and all Summer Fund applicants)

*Postgraduate Loan students with a Student Support Number (SSN) beginning with EURS will need to provide the following additional evidence

• Proof of receipt of full Postgraduate Master’s Loan and
• Proof of address and reason for living there for 5 years prior to 1st September in the year they commenced course
• Postgraduate EURS SSN holders must complete an additional UFAF eligibility form and submit along with their UFAF application

Additional documents may be requested as appropriate. Based upon the evidence supplied, an interview may be required prior to assessment.
Students **SHOULD NOT** include such items as gas, water and electricity bills, credit card statements, personal/car loan statements etc. as these are included in the Composite Living Costs figure and therefore not required. If a debt repayment plan (or managed debt) has been negotiated with a creditor, written evidence should be supplied outlining the arrangement made.

**Section 4 – Blackbullion**

At the University of Hertfordshire, we are passionate about financially educating our students to prepare them for life beyond Higher Education. Therefore if our students request financial support, we believe it is crucial to equip them with the resources they need to take control of their finances. Any student applying to the fund is required to have fully completed the relevant learning pathways on Blackbullion with a **100%** pass mark achieved, prior to submitting their application. This means the student must answer all the questions correctly in the **“Final Challenge”** assessment which is taken at the end of the learning pathway. The Final Challenge can be taken multiple times until the 100% pass mark has been achieved.

*First year students – Budgeting 101 and Risk*

*Second year students – Debt, Make budgeting work for you (in addition to Risk)*

*Subsequent years – Savings (in addition to Make budgeting work for you, Debt and Risk)*

*Postgraduate students – Make budgeting work for you, Debt, Risk*

An application to the Fund will not be assessed and the application will be returned to the student until the relevant learning pathways have been completed.

**Section 5 – How Applications are 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).

The maximum award a student can receive from the Fund is **£2,500**. The minimum award is **£250**

*Students studying at a UK Partner Institution not listed in point 2 of who can apply can apply for a capped award from UFAF. This is currently set to a maximum of £250 for the 2021/22 academic year and is subject to review at any stage throughout the year*

Any award made will be offset against any outstanding debts with the University of Hertfordshire as a priority and can be made subject to suitable a repayment plan being agreed with the Student Account Management Team.

Any award made to a student who has been referred to the University’s debt panel will not be paid until a decision has been made by the panel. Awards will not be paid and UFAF applications will not be accepted if the student is withdrawn from their course by the panel.

If an award is allocated towards an outstanding debt with the University, any balance remaining after this will be paid by BACS into the student’s nominated bank account. An award will never be paid to the student in cash.

**It is a student’s responsibility to ensure that details are up to date and correct, failure to do so may result in delays in payment. If a student is unsure that the University holds up to date bank details, they should complete a disbursement form and hand it into Place 2 Pay within Ask Herts Hutton.**

**Standard Awards**

Standard awards are intended to help meet general costs associated with being a full-time student such as living costs e.g. rent/mortgage payments, food, utility bills, childcare, travel and book costs. Arrears of rent/council tax are not considered if incurred before the start of the course, unless there is a debt repayment plan in place.
Standard awards are assessed using an additional needs model that looks at the difference between expected income and reasonable expenditure.

**Non-Standard Awards**

Non-standard awards can help to meet exceptional costs, such as repairs to essential household equipment and high costs for students who are dependent on continuing, prescribed medication. Evidence will be required. Emergency situations can also be considered under the non-standard award assessment. In addition, some costs for disabled students not met by the Disabled Students Allowance (DSA) may be considered within reason. Each assessment for a non-standard award is considered on merit.

**Full-time Students**

1. **Undergraduate students** will be assessed using an assumed income, set at a realistic level of £1869 per year for continuing students and £623 per year for final year students. This assumes income from several sources including part-time work, additional support from parents or partner over the contribution assessed by SFE, bank overdraft or savings etc. in addition to the maximum student loan. An assumed income is not included in the assessment for students with children or students who are unable to work due to disability.

2. **Postgraduate students** will be assessed using an assumed income known as the Minimum Required Provision of £177 per week for single students and at £142 per week for students with dependents and those who are unable to work due to a disability.

3. **Students studying online/ ELQ students** will be assessed using a Minimum Required Provision of £177 per week for single students and £142 per week for students with dependents. The maximum award available is capped at £500.

4. **Dormant students** who are entitled to a UFAF award will initially be provided with the award in the form of a repayable loan up to a maximum value of £500 for full-time, campus-based students and £250 for part-time or online students*. If the student subsequently withdraws from their course, this loan must be repaid. If the loan remains unpaid, this may result in external debt collection and/or legal proceedings. If the student returns to study as expected, the award received will be regarded as a non-repayable grant.

   a. Students studying at a UK Partner Institution not listed in point 2 can apply for a capped award from UFAF. This is currently set to a maximum of £250 for the 2020/21 academic year and is subject to review at any stage throughout the year.

5. A set expenditure level, known as **composite living costs**, based upon state benefit amounts is used to calculate general living costs such as food and usual household costs e.g. utility bills. Single students have a compositeliving cost of £96 per week. Students with partners have a composite living cost of £147 per week. Students with children have an additional amount of £87 per week per child added to the composite living cost figure with a family premium of £25 per week.

6. Assessments will base expenditure on the appropriate **composite living costs figure, rent** (capped up to £151.27 per week for single students in private accommodation and £141.27 per week for students living on campus), **mortgage** (capped up to £160.00 per week), **travel expenses** (capped up to £1,500 per academic year) and **course costs** (capped up to £415) per academic year. For students living in the parental home, rent will be capped at £25 per week unless a formal written agreement and proof of reoccurring rental payments can be demonstrated within the bank statements.

   Please note we disregard the first £500 of savings. Any amount over this will be taken into account as income.

**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).

UFAF Criteria 2021/22
The following criteria in relation to an applicant’s household income will be used to make a part-time assessment:

<table>
<thead>
<tr>
<th>Band</th>
<th>Income</th>
<th>% of award</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Below £16,845</td>
<td>up to 100</td>
</tr>
<tr>
<td>2</td>
<td>£16,845 - £25,423</td>
<td>up to 75</td>
</tr>
<tr>
<td>3</td>
<td>£25,423 - £26,029</td>
<td>up to 50</td>
</tr>
<tr>
<td>4</td>
<td>£26,030 - £28,065</td>
<td>up to 25</td>
</tr>
</tbody>
</table>

**Section 7 - Inappropriate Expenditure**

Students will be required to prove that every reasonable effort has been made to live within their budget, prioritising their essential expenditure. Any expenditure deemed inappropriate will be excluded from the eligibility calculation, thereby reducing or negating eligibility for an award. **If expenditure is deemed as too excessive or inappropriate, an application to the fund will be declined.**

Examples of inappropriate expenditure include but are not restricted to: gambling, gaming transactions, crypto currency trading, excessive expenditure on fast food and drink and extravagant, non-essential spending patterns.

**Section 8 – Learning Support Fund (Pre-registration Undergraduate or Postgraduate Allied Health courses from 2017/18 onwards)**

In addition to the full, means-tested maintenance loan, all Undergraduate and Postgraduate Pre-Registration Allied Health students who commenced their study after **1 August 2017** must also be in receipt of their full entitlement from the newly reformed NHS Learning Support Fund (LSF). This consists of:

- A Training Grant for all eligible students of £5,000 per academic year
- Parental Support of £2,000 for students with at least one dependent child under 15 years, or under 17 years if registered with special educational needs (this used to be called Child Dependants Allowance)

In addition to the above, students applying to UFAF will also be expected to apply for the following elements of LSF:

- Reimbursement of excess costs incurred on practice placement for travel and temporary accommodation costs (Travel and Dual Accommodation Expenses). UFAF will therefore not take these costs into consideration
- Students experiencing financial hardship (Exceptional Support Fund - ESF). Please note that students must apply to and receive a decision from UFAF before applying to ESF. Any award made by UFAF fund will be considered by the NHS Exceptional Support Fund.

Details on how to apply to the NHS Exceptional Support Fund are available on Ask Herts.

**Section 9 - Timetable for Decision**

An assessment and decision **should** be made within **4 working weeks** of submission of a completed application form, including all required documentary evidence.

UFAF Criteria 2021/22
There may be times when this process may take longer than the 4 weeks outlined above. Students will be notified via email if we require a longer time for assessments to be completed.

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.

Once an assessment is complete, students receive an email to the email address provided on the student records system confirming the decision of the application. This email will be sent from noreply@herts.ac.uk. Students must not reply to their decision email, as this inbox is not monitored. All queries must be sent to financial-support@herts.ac.uk.

The decision email should be read carefully, as it also contains information regarding the appeals process, as well as other forms of financial support available.

Section 10 - Dates and Deadlines

Applications to the Fund will close as indicated below at the close of business (Mon – Thurs 17:00, Fri – 16:00).

Students are reminded that applications must be complete (including supporting documentary evidence and Blackbullion) in time for the dates below for the application to be considered.

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

<table>
<thead>
<tr>
<th>Term Dates</th>
<th>Applications Open</th>
<th>Applications Close</th>
<th>Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autumn Term</td>
<td>15 November 2021</td>
<td>17 December 2021</td>
<td>50% of shortfall</td>
</tr>
<tr>
<td>27 September 2021 – 17 December 2021</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Spring/Summer Term | 17 January 2022  | 22 April 2022 (final year students) | 50% of shortfall |
| 10 January 2022 – 08 April 2022 |
|                    | 06 May 2022 (continuing and postgraduate students) |

| Summer Fund        | 23 May 2022       | 22 July 2022 • Final year nursing students**but see below • Postgraduate students** but see below | 50% of shortfall |
| From 25 May 2022 (Continuing students only) |
| See below for more info |

|                      | 19 August 2022 (Continuing students) |                          |
|                      | Single students – 13 Week Assessment |
|                      | Families – 9 Week Assessment       |
Section 11 - Summer Fund

The Summer Fund runs at the end of the academic year, following the closure of UFAF. Full criteria will be published once the fund opens.

Section 12 - How to Appeal

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

Please be aware that there is a 10-day time limit to appeal, this is detailed in the appeals documentation. **Appeals received outside of the permitted time will not be accepted under any circumstances.**

Information can be found by searching **UFAF Appeal** on **Ask Herts**.