BIRMINGHAM CITY UNIVERSITY
Financial Assistance Fund
Guidelines 2024-2025

1.0 Introduction

1.1. The purpose of the University's Financial Assistance Fund ("the Fund") is to help students experiencing genuine financial difficulties due to a shortfall in funding, which is impacting on their success and/or progression at the University. The Fund consists of a sum of money which has been made available to support as many eligible students as possible, who are engaged and committed to their studies, in achieving a positive outcome from their time at the University.

1.2. The Fund may also be used to support students with paying for a private dyslexia diagnostic assessment (see sections 8.0. for eligibility criteria and full details).

1.3. The University has developed these assessment guidelines for the Fund to create a fair and transparent assessment process for all applicants. However, these are guidelines and as such the University may use its discretion in exceptional cases.

1.4. The support as detailed in these guidelines is subject to funds being available. An application and selection process applies with the exception of funding for private dyslexia diagnostic assessments. **Any award made is at the discretion of the University and there is no automatic entitlement to an award. Funds cannot be used to pay tuition fees.**

1.5. You should be aware that there are certain circumstances where the University has the right to require the return of any payments made to you from the Fund. Please read paragraphs 6.2.1, 9.1, 9.4 and 10.2 carefully.

2.0. Overview of the Fund

2.1. The aim of the Fund is to provide financial assistance to students who are at risk of not achieving a successful outcome or completing the academic year because of a shortfall in funding**.** Specifically, it should be used for:

- Assisting those who need short-term financial support to help meet costs which are not already being met from statutory (or other) sources of funding;
- To provide emergency payments for unexpected crises;
- To intervene in cases where a student may be considering leaving higher education because of temporary financial problems.

2.2. The Fund is not intended as a main source of funding and cannot provide long-term funding. All students are expected to begin the academic year having made realistic provisions to cover both their living costs and tuition fees. You will be expected to demonstrate in your application form the provisions made prior to the start of the academic year and provide relevant supporting evidence. You can find a list of required evidence on the application form.

2.3. You must have accessed all other sources of funding available to you prior to making an application to the Fund.

2.4. There will be a focus on helping eligible students reach the end of their current academic year, or next income payment point, where appropriate.

2.5. An award from the Fund in a previous academic year, is not an assurance that an award will be received in any subsequent academic year.

3.0. Roles and Responsibilities

3.1. Your application will be assessed by a Fund Officer and reviewed by the Fund Manager. The Fund Manager will usually have no direct contact with the assessment of your application. However, during busy periods, the Fund Manager may be required to complete assessments.

3.2. All decisions will be reviewed by a panel to ensure consistency. The panel will usually include the Fund Manager and a representative from the University's Money and Childcare Advice team, and a representative from the University's Mental Health and Wellbeing team, who will review a summary of your case including financial, personal, and sensitive details provided by you. All information provided will be treated as confidential (see paragraph 11.0 below on how the University may use your personal data). All awards will be signed off by a senior manager.

4.0. Students eligible to make an application

4.1. To be eligible for consideration for an award from the Fund you must:

- be a fully enrolled student at Birmingham City University (see 5.0. for students who are not eligible); and
- be from a priority group as defined by the University (see Appendix A) or, if from outside of one of the priority groups, have exceptional or emergency circumstances; and
- able to demonstrate a shortfall in funding impacting on your success and/or progression; and
- have a minimum of four weeks remaining on your course at the point of application to the Fund if you are in your final year of study.

4.2. The Fund is primarily to support full-time undergraduate taught students studying their first degree to achieve a successful outcome. However, applications will be considered from:

- Undergraduate – all students following a full-time or part-time course with the University.
- Postgraduate taught – all students following a full-time or part-time course with the University.

- Postgraduate research – all students following a full-time or part-time course with the University.

Before making an application:

- If you are an undergraduate student, if eligible, you must have applied for your full entitlement of student loan and have received your first instalment. This will be determined by reviewing your online payment schedule and a copy of your bank statement.

- If you are a postgraduate taught student, if eligible, you must have applied for and received your first instalment of the Postgraduate Loan.

- If you are a postgraduate research student, if eligible, you must have applied for and received your first instalment of the Postgraduate Doctoral Loan.

- If you are a postgraduate taught, postgraduate research, part-time undergraduate or an eligible non-statutory funded student (including international students), you must meet the Minimum Required Provision (MRP) in terms of funding for living costs as detailed in paragraph 7.6.

4.3. If you are a full-time undergraduate and only in receipt of the non-income assessed part of the maintenance loan from Student Finance England, Student Finance Wales, Student Finance Northern Ireland or Student Awards Agency for Scotland, enquiries will be made with you and your statutory funding body to ensure you have been fully financially assessed and are in receipt of your full entitlement of maintenance loan. You will be asked to complete a 'Consent to Share' to allow the Financial Assistance Fund team and/or Money and Childcare Advice team to contact your statutory funding body to confirm that you are receiving your full entitlement of maintenance loan. If you are not in receipt of your full entitlement, or the Fund is unable to confirm this, or you have not been fully financially assessed by your statutory funding provider, your application will be rejected.

4.4. If you are an EU student who is only eligible for tuition fee funding, you will be treated as a non-statutory funded student. You will be required to meet the Minimum Required Provision (MRP) in terms of funding for living costs as detailed in paragraph 7.6.

4.5. If you are an international student and it is a condition of your visa, you must have shown that you had the funds of £9,207 – the maintenance amount set by UKVI (the Home Office) – and funds for any unpaid tuition fees at the start of your course. The money shown at the start of your course must be for your use for studying and living in the UK. All international students who apply to the Fund and were required to have these funds at the start of their course must be able to show how these funds have been used.

4.6. Part-time taught students must be studying a minimum of 60 credits to apply to the Fund.

4.7. If you are following a PGCE or an integrated course i.e. an integrated undergraduate and postgraduate course, and in receipt of undergraduate funding you will be assessed as a full-time undergraduate student.

4.8. If you are an undergraduate student on a sandwich year, you can apply to the Fund but any salary you receive from your placement will be considered. If no salary is received from the placement provider, you must exhaust all avenues of additional funding from

your statutory funding provider before making an application to the Fund. You must provide supporting evidence that no additional funding is available from your statutory funding provider. You must meet the Minimum Required Provision (MRP) in terms of funding for living costs as detailed in paragraph 7.6.

4.9. All students applying for support are expected to show that they have tried to spend within their means and understand the principles of good money management.

4.10. If your application shows any evidence of any gambling, including risky investments such as crypto currency or investment trading, or what the University deems to be irresponsible spending, you will be referred to the appropriate support service within the University. Conditions may be applied to any award that may be made from the Fund.

5.0. Students ineligible for support from the fund

5.1. Any student who has outstanding tuition fee debt with the University are not eligible for support from the Fund. However, where an agreed payment plan is in place for your tuition fees and you are up to date with your payments, you are eligible to apply to the Fund.

5.2. If you are an undergraduate student and are eligible for the maintenance loan and tuition fee loan within the academic year but have taken the decision not to accept the loan(s), your application will be rejected. The Fund cannot be used to provide an alternative form of support to you.

5.3. Applications from undergraduate students will not usually be considered where funding has been terminated by Student Finance England.

5.4. Applications will not usually be considered from students who:

- have been temporarily withdrawn from their studies by the University; or
- have requested a suspension in studies; or
- have a registered mode of attendance as ‘assessment only’, ‘no attend’ or ‘exam only’.

However, if there were any extenuating circumstances resulting in you being temporarily withdrawn, requesting a suspension in your studies, or having a registered mode of attendance as ‘assessment only’, ‘no attend’, or ‘exam only, the University may at its discretion consider a limited level of support (usually up to 6 weeks CLC costs at single student rate). Extenuating circumstances may include ill-health, disability, bereavement, or other exceptional reason. Reason(s) provided must be supported with evidence.

5.5. If you are following any of the courses below you are not eligible for support from the Fund as you would usually be sponsored for the duration of your studies.

- Military
- Apprenticeship i.e. Higher Apprenticeships
- Skills Boot Camp
- Teach First
- School-centred initial teacher training (SCITT) where no tuition fees are being paid directly to the University by student’s statutory funding provider.

- Any student following a course where the tuition fees are not being paid directly to the University.

You should approach your sponsor/employer directly for support.

5.6. The following Postgraduate Research (PGR) students are not eligible for support from the Fund:

- students who are sponsored by an employer or other sponsor; and
- students who are in receipt of a UKRI (UK Research and Innovation), or BCU studentship or bursary.

5.7. If you are following a validated course, you are not eligible for support from this Fund. This is because your student contract is not with the University.

5.8. If you are following a 'module only' course, you are not eligible for support from this Fund.

5.9. If you are a visiting or exchange student i.e. Erasmus, Turing etc., you are not eligible for support from the Fund.

5.10. Applications will not be considered from students of BCU International College. If you are a BCU International College student, you should contact your Student Support Co-ordinator for guidance.

5.11. Your application will not be considered if you have permanently withdrawn or been permanently withdrawn or been excluded from your course.

6.0. The Application Process

6.1. Applications and Timescales

6.1.1. Application forms will be available from October 2024 and should be submitted via our online submission form. There are limited funds available, and the Fund will close when funds are exhausted or by 27 June 2025, whichever is sooner.

6.1.2. All completed applications with ALL the relevant evidence (a list of required evidence is provided on the application form) will usually be assessed and, where appropriate, paid within four working weeks. During busy periods, this may not be possible, but applicants will be advised accordingly.

6.1.3. Applications from final year students will be prioritised for assessment. There may be other exceptional circumstances where we may prioritise applications to ensure they are assessed quicker. This will usually be at the advice of the Specialist Finance Advisor or Money and Childcare Advice Manager.

6.1.4. You are responsible for ensuring your application is fully completed and ALL supporting evidence is provided and correct. If we must request further evidence or if you provide further evidence after your original submission, the four-week period will start again. This is to ensure fairness for all applicants.

6.1.5. You will be given 10 working days to provide any missing information/evidence, and subject to 6.1.6 below, if not provided within this timescale your application will usually be closed

6.1.6. If you have a genuine reason for being unable to supply the missing information/evidence within the 10-working day period by the deadline provided, you will be treated sympathetically, provided you contact the Fund to explain the reason for the delay before the 10 working days expires.

6.1.7. Closed applications can be reopened:

- If your application was closed within the last four weeks, please submit your missing evidence via our online submission form.
- If your application was closed over four weeks ago, you can reopen your application by submitting a reassessment request (see 6.4) and ensuring you provide any missing evidence.

Applications cannot be reopened if the Fund has closed for the academic year (see 6.1.1)

6.1.8. You must ensure that any claims made in your application are supported by relevant evidence. Guidance is provided as part of the application process.

6.1.9. Your application cannot stay open indefinitely. If we must ask you for the same supporting information and/or evidence multiple times, an unsuccessful decision will be issued to you on the third attempt at assessing your application if the information/evidence is still not provided. However, you will have the opportunity to appeal the decision in accordance with 6.5.

6.1.10. All communications in relation to the Fund will be to an applicant's university email account. Decisions will also be issued to the applicant's university email account. The decision email will usually include a copy of the income and expenditure assessment, where relevant, and a reason for the decision.

6.2. Declarations of accuracy

6.2.1. All applicants must sign a declaration regarding the accuracy of their application and the supporting evidence provided and agree to share their financial information with the University, including any information submitted and/or received from the Student Loan Company Ltd. In the event that incorrect or misleading information is provided in the application form, the University reserves the right to reject the application and/or recover any payment (monetary or otherwise) that you have already received from the Fund. The University may also refer the matter under the Student Disciplinary (Non Academic) Procedure or the Fitness to Practise Procedure.

6.3. Payment Amounts

6.3.1. Where an award is made the minimum payment will be £100, and the maximum payment will be £3,000 in any academic year. There is a limit per student of up to £3,000 per academic year of a student's studies.

6.3.2. Awards may not be issued as a monetary payment. The award may be issued in full or in part as a travel pass and/or food voucher(s) where this is deemed appropriate.

6.3.3. Conditions may be applied to any award made by the Fund. This may include making payments directly to third parties with your agreement and/or requiring you to attend an appointment and/or regular appointments with a Specialist Finance Advisor or Money and Childcare Advice Manager, before the award is released.

6.3.4. Monetary payments will be made by bank transfer (BACS) directly to your nominated bank account. This should be a UK bank account, which is in your name only. Payments will not be made to joint accounts.

6.3.5. Awards issued as a travel pass and/or food vouchers will usually be issued electronically, either directly to your mobile phone or by email.

6.4. Reassessments

6.4.1. It is expected that most students will not have more than one shortfall in funding within one academic year.

6.4.2. However, it is recognised that circumstances may change and that in exceptional circumstances you may face a further shortfall in funding within the academic year of your original application. In these cases, you can request a reassessment.

6.4.3. You will be required to submit a reassessment form and provide appropriate evidence to support your new claim. This must be new evidence not already provided as part of the original claim.

6.5. Appeals

Appeals must be made within 10 working days of receipt of the outcome of your application. Appeals will normally be processed within 10 working days after receipt.

6.5.1. You can only make an appeal on the grounds that:

- there appears to be an error in your assessment. You will need to identify the error; and/or
- you have new evidence that was not available at the time of your original application. You will need to provide the new evidence; and/or
- you have exceptional or emergency circumstances not considered as part of your original application. You will need to explain fully and provide any supporting evidence you may have.

Appeals submitted on any other grounds will not be accepted.

6.5.2. There are two stages of appeal:

- Stage One: You should appeal in writing using the Appeal Stage One form, stating the basis of your case and submitting any additional and/or missing supporting evidence. The form and supporting evidence must be sent to:

Fund Manager – Stage One Appeal
Email. hardship@bcu.ac.uk

You must submit your stage one appeal using the appropriate form. Appeals submitted without the appropriate form will be rejected.

- Stage Two: If you feel there is still an error in your assessment, after appealing to the Fund Manager, you can move to stage two of the appeal process. You must appeal in writing, stating the basis of your case. You will need to provide additional and/or new evidence to support your case that was not considered in your original stage one appeal. Your application and additional evidence should be submitted to the following address:

  Independent Panel – Stage Two Appeal
  Email. hardship@bcu.ac.uk

Please note that appeals that reach stage two will be considered independent of the Fund Manager who made the original decision.

6.5.3. You must have received a response to your stage one appeal before moving to stage two. Applications made to move to stage two of the appeal's process must be made within 10 working days of receipt of the response to your stage one appeal from the Fund Manager.

6.5.4. Stage two appeals will be reviewed by a panel, which will be chaired by a senior manager and will include a representative from a faculty independent to the student, and a representative from the Students' Union and/or Money and Childcare Advice team.

6.5.5. Once the two stages of appeal have been exhausted, no further appeals from you will be considered by the Financial Assistance Fund team and the matter will be closed.

6.5.6. Should you still be dissatisfied after receiving a response to your stage two appeal, you are entitled to submit a formal complaint under the Student's Complaints Procedure. Time frames associated with consideration of concerns and complaints are set out in the Procedure.

7.0. The Assessment Process - Assessment

An income and expenditure assessment is completed for each applicant, see paragraph 7.1 below.

7.1. Income and expenditure assessment

7.1.1. You will need to provide evidence of your shortfall in funding.

7.1.2. The assessment process is based on an income and expenditure assessment, where essential expenditure is offset against expected income. If the former is higher, you will be identified as having a shortfall in funding. More information can be found in sections 7.4 to 7.19 about how we will calculate your essential expenditure and your expected income.

7.1.3. Where a shortfall in funding is identified, the University may consider making a standard award (see 7.2.1). Standard awards will only be issued for students within a priority group (see Appendix A).

7.1.4. Where no shortfall in funding is identified no award would usually be made. However, a non-standard award (see 7.2.4) may be considered in exceptional or emergency circumstances.

7.1.5. Where a standard award is not sufficient to cover the shortfall in funding, an additional non-standard award may be made. However, this will only be in exceptional or emergency circumstances and at the discretion of the University.

7.2. Types of Awards

7.2.1. **Standard awards** are where essential expenditure is offset against expected income. If the former is higher, the student is viewed as having a shortfall in funding. Where a shortfall in funding is identified a standard award may be issued.

7.2.2. Standard awards will be a predetermined percentage of the overall shortfall in funding, which will be 100% of the overall shortfall in funding for students in priority groups (see Appendix A) but will not exceed maximum award level detailed in 6.3.

7.2.3. Standard awards for part-time students will be pro-rata amount of the full-time equivalent award based on course intensity but will not be more than the maximum award detailed in 6.3. For example:

Part-time student completing 60 credits in first year of study.
Full-time equivalent completing 120 credits in first year of study.
Part-time student studying 50% intensity of the full-time equivalent.
Income and expenditure assessment shows shortfall in funding of £500.
50% of shortfall is £250, which is amount part-time student would receive.

7.2.4. **Non-standard awards** may be made for students with exceptional or emergency circumstances, which are likely to have a significant impact on a student's studies. They are considered on a case-by-case basis. All students outside of a priority group will be assessed under the non-standard award method. Any award made will not exceed maximum award level detailed in 6.3. All non-standard awards will usually be a one-off award that will not be repeated for the same circumstances. The Fund cannot provide long-term funding.

7.2.5. If the income and expenditure assessment shows a shortfall in funding over £7,500, no award will usually be considered until the shortfall in funding is below this amount.

7.3. Period of Assessment

7.3.1. The number of weeks within an academic year used for an assessment varies:

- Most full-time undergraduate students will be assessed over 39 weeks. However, there are some exceptions, specifically:
    - Full-time undergraduate students with dependents living with them or where the student has ill-health or disability that impacts on their ability to work

(certified by a medical professional) and on a course less than 45 weeks within the academic year, will be assessed over 43 weeks. This is in line with treatment of student income by DWP for mean-tested legacy benefits.

- Full-time undergraduate students studying for 45 weeks or longer within an academic year and therefore in receipt of student support for 52 weeks will be assessed over 52 weeks.

- Full-time undergraduate students who are care leavers (confirmed by the relevant local authority and meet the University's definition of a care leaver) or estranged from their parent(s)/guardian(s) and this has been officially recognised by the relevant statutory funding body (evidence will be required to confirm this) will be assessed over 52 weeks.

- Full-time undergraduate students who have been assessed as an independent student by their relevant statutory funding body (evidence will be required to confirm this) will be assess over 52 weeks, except for students assessed as independent due to having care of a person under the age of 18 on the first day of the academic year, who will still be assessed over 43 weeks as detailed above.

- Full-time and part-time postgraduate taught students and part-time undergraduate students will be assessed over the actual number of weeks of study, including the short vacations. The short vacations are the two weeks over Christmas and two weeks during Easter.

- Full-time and part-time postgraduate research students will be assessed over 52 weeks, including the short vacation. The short vacations are the two weeks over Christmas and two weeks during Easter.

If you are studying outside of the standard academic year calendar, for example January starters, you can only apply once per year of study (unless requesting a reassessment). The period of assessment will be as above.

7.4. Treatment of Income

7.4.1. You are expected to apply for all statutory support to which you are entitled (including welfare benefits) prior to making an application to the Fund. If you have not applied for all statutory funding to which you are entitled, your application will usually be rejected.

7.4.2. You are encouraged to seek advice from the University's Money and Childcare Advice team or your local Job Centre Plus regarding eligibility for welfare benefits.

7.4.3. The table below provides clarification on how income will be treated in an assessment. Furthermore, a pre-determined level of income will be assumed for full-time undergraduate students with no carer responsibilities in receipt of statutory funding. This is referred to as "Assumed Income", see paragraph [7.5] for further details.

INCOME TYPE	COUNT AS INCOME
Tuition Fee Loan	No
Maintenance Loan	Yes

Maintenance Grant/Special Support Grant	Yes
Disabled Student's Allowance	No
Student Loan	Yes
Adult Dependants' Grant	Yes
Childcare Grant	Yes
Parents' Learning Allowance	Yes
Institution's bursary or scholarship	Yes (Disregard first £500)
Welsh Government Learning Grant	Yes
Scottish Funding – Young Person Bursary	Yes
Scottish Funding – Independent Students' Bursary	No
Northern Ireland – HE Bursary	Yes
Social Work Bursary	Yes
NHS Bursary (including extra weeks)	Yes
NHS Training Grant	Yes
NHS Dependants grants for children	Yes (incl. Parents' Learning Allowance)
NHS Childcare Grant	Yes
NHS Lone Parents' Grant	Yes
NHS Disabled Students' Allowance	No
NHS Salary	Yes
Teaching Salary	Yes
Teacher Training Bursary	Yes
LA Care Leavers Bursary	No
Postgraduate Loan	Yes
Institution's Care Leaver Bursary	Yes (Disregard first £500)
Postgraduate Doctoral Loan	Yes
Studentships (Postgraduate research) – internal BCU	Yes

7.4.4. All means-tested benefits will be included as income in the assessment. This includes:

- Universal Credit
- Income Support
- Income-based Employment Support Allowance
- Child Tax Credits
- Housing benefit
- Pension Credits
- Working Tax Credits

Income-based Job Seekers Allowance will be included in full where it is the income of a full-time student's partner or the income of a part-time student or their partner. We will only consider your partner's income if they are living with you.

7.4.5. Earning Replacement Benefits are included as part of the Assumed Income for students studying a full-time undergraduate course. This includes:

- Contribution-based Jobseeker's Allowance
- Contribution-based Employment and Support Allowance (ESA)
- Statutory Maternity Pay
- Maternity Allowance
- Statutory Sick Pay
- Carer's Allowance
- Retirement Pensions
- Bereavement Benefits

Earning Replacement Benefits will be included in full where it is the income of a student's partner or the income of a postgraduate, part-time undergraduate or non-statutory funded student.

7.4.6. Non-means tested benefits will not be included as income as part of the assessment including:

- Disability Living Allowance (DLA)
- Personal Independence Payments (PIP)
- Attendance Allowance (AA)
- Industrial Injuries Benefit
- Adoption Allowance
- Child Benefit/Guardians Allowance

7.4.7. Part-time net earnings are not included for fully statutory funded undergraduate students studying a full-time course i.e. receive both the tuition fee loan and maintenance loan. This income is accounted for as part of the Assumed Income.

7.4.8. If you have £1,500 or over in any of your bank accounts this will be counted as income unless this has come from your statutory support payments already included in the assessment as income. It will form part of your Assumed Income or MRP.

7.4.9. If you are living with a partner or spouse, details of your partner's income and expenditure must be submitted for assessment. The relevant consent form to obtain details of your partner's income and expenditure must be signed by your partner or spouse, otherwise the application will be rejected.

7.4.10. If you explain that you are no longer living with your partner, you will be encouraged to seek a reassessment from your statutory funding provider e.g. Student Finance England. You may be asked for confirmation of this change in circumstance.

7.4.11. All other income received over and above the Assumed Income and MRP will be included in full.

7.5. Assumed Income – for full-time undergraduate students who receive statutory funding

7.5.1. It is expected that most students will be able to supplement their income from a variety of routes, for example, part-time work, vacation work, bank overdrafts, savings, or additional parental/family contributions where appropriate. Rather than considering the actual income received through these means, the assessment uses fixed amounts as outlined below.

CIRCUMSTANCES	ASSUMED INCOME (PER ACADEMIC YEAR)
Standard Year	£742
Final Year Students	£0

7.5.2. If you have dependants, or have ill-health or a disability, which impacts on your ability to work (as confirmed by a medical practitioner), the assumed income will be zero.

7.5.3. If you are a student who looks after a family member, partner or friend who needs help because of illness, frailty, disability, a mental health problem or an addiction, and the person you are caring for cannot cope without your support, the assumed income will be zero, but this will be at the discretion of the Financial Assistance Fund. The care given must be unpaid and you will be required to detail the support you provide to the individual in your application.

7.5.4. If you are following a one-year full-time PGCE course, the standard year rate of assumed income will be used.

7.6. Minimum Required Provision (MRP) – applicable to all postgraduate taught and research students, and part-time undergraduate students, and students not receiving statutory funding (including international students)

7.6.1. All postgraduate taught and research students, part-time and non-statutory funded students (including international students) must have made realistic provisions to fund both living and tuition fee costs. A Minimum Required Provision (MRP) is set for this group of students and represents the minimum funds a student must have secured towards living costs.

7.6.2. MRP can be made up from a number of sources including income from postgraduate loan, earnings, a partner's earnings, savings, loans, overdrafts etc. Students must meet the MRP amount for their application to be considered.

7.6.3. The MRP for this academic year is:

- £212 per week for single students meaning that a student must be in receipt of at least £11,024 to fund living costs for a 52-week course

- £170 per week for students with dependants, or ill-health or disability which impacts on their ability to work (as confirmed by medical practitioner) including those with carer responsibilities as detailed in 7.5.3.

7.6.4. The cost of tuition fees will be deducted from any income received and not counted towards the MRP. For example, if you have a PG Loan of £12,471, £7,900 of which is for tuition fees. Therefore, only the remaining £4,571 will be counted as income.

7.6.5. If you do not meet the required MRP, you will be deemed as having not made realistic provisions for living costs and no award will usually be made.

7.7. Parental/Household Contribution

7.7.1. If you are following a full-time undergraduate course, you are usually required to be means-tested by the relevant SLC agency to apply for funding. The University will include the assessed household contribution in full as part of the income assessment, regardless of whether you receive the amount, except in the case of estrangement. You can find details of assessed contribution here.

7.7.2. If you find yourself in financial difficulty because your parents are no longer able to meet the cost of the household contribution due to a drop in income (of 15% or more), then you should consider contacting your statutory funding provider for a reassessment.

7.8. Estrangement

7.8.1. If you are irreconcilably estranged from your parent(s)/guardian(s) and this has been recognised by your statutory funding body, the household contribution will not be included in the assessment.

7.9. Treatment of expenditure

7.10. Composite Living Costs

7.10.1. Composite Living Costs (CLC) figures have been predetermined to cover expenditure on basic costs such as food, household bills, clothes, entertainment etc., which ensures all applicants are treated fairly, regardless of individual lifestyle choices.

7.10.2. CLCs take account of the different household needs for different students. The following table illustrates CLC amounts for 2024/2025 and will be reviewed each academic year.

STUDENTS	**Per Week**
Single student (including lone parents)	£113
Living with partner	£175
One child	£133
For each additional child	£102

CLC costs will not be included for dependants who do not live with you full-time or are not financially dependent on you e.g. dependents studying a full-time higher education course and in receipt, or eligible, for their own maintenance loan.

7.10.3. The table below shows what costs are included as part of CLC and what costs are considered as variable costs.

EXPENDITURE	**INCLUDED IN CLC**	**VARIABLE**
Rent/Mortgage		Yes*
Food	Yes	
Utilities	Yes	
Childcare		Yes
Mobile Phone	Yes	
TV Licence	Yes	
Clothes	Yes	
Travel		Yes*
Course-related costs		Yes*
Home contents insurance	Yes	
Building insurance		Yes
Medication		Yes*
Entertainment	Yes	
Clubs and societies	Yes	

*Predetermined or capped amounts will apply.

7.10.4. You cannot submit expenditure relating to items included in the CLC costs. These will not be counted as part of the assessment.

7.10.5. The University recognises that increasing energy costs are a significant concern for students. The standard CLC costs detailed in 7.10.2. include utility costs. However, if you are paying for your gas and/or electricity separately from your accommodation/rent costs (supporting evidence will be required), we will include a CLC energy premium in your assessment. This is to help take account of the rising cost of energy but may not cover the full increase.

STUDENTS	**PER WEEK**
Single student (including lone parents)	£11.30
Living with partner	£15.77
For each child	£4.47

7.10.6. A CLC premium may be included in the assessment at the discretion of the Fund if you are able to evidence that you have a long-term disability, medical or mental health condition that requires additional expenditure on food, personal hygiene products, or household cleaning products beyond what would normally be expected. The CLC premium will be up to £12 per week. However, if you are in receipt of Disabled Living Allowance (DLA) or Personal Independence Payment (PIP) no premium will be included.

7.10.7. Additional expenditure of £1,000 will be added to the assessment for students who are pregnant (over 24 weeks). This is to account for the purchase of essential baby items. This additional expenditure will also be added to assessments where a student is living with a partner who is pregnant (over 24 weeks). This does not mean an award will be made but that the £1,000 will be included as expenditure. This expenditure will only be added if the student is expected to return or continue with their current studies.

7.11. Treatment of Debts

7.11.1. If you are in debt you are encouraged to seek advice from the Specialist Finance Adviser, the Students' Union or from a relevant community organisation (e.g. Citizen Advice Bureaux).

7.11.2. The following debts will not be considered:

- Credit card, store card or catalogue debts
- Fines relating to criminal or motoring offences or parking fines
- Loan repayments to family members or friends or other unsecured loans
- Bank overdraft facilities
- Tuition fee debt, library fines, or any other debt owed to the University except for accommodation debt, which may be considered.

7.11.3. We will only consider priority debts in the assessment. Priority debts are those where non-payment would give the creditor the right to deprive you of home or essential goods/services, for example court action, eviction or repossession of essential goods or services.

7.11.4. Priority debts will only be included where a realistic repayment arrangement has been put in place and is being followed. At the discretion of the Fund, exceptions may be made if you are:

- at risk of homelessness due to rent arrears where the landlord is unwilling/unable to enter into a repayment arrangement with you that would keep you in the property; and/or

- at risk of essential goods/services being repossessed or withdrawn (i.e. utilities, white goods, childcare etc.) and the creditor is unwilling/unable to enter a repayment arrangement with you to prevent the removal of goods or withdrawal of the service.

However, these exceptions will usually only be considered where they have been confirmed by the Specialist Finance Advisor and/or Money and Childcare Advice Manager with the landlord or service/goods supplier. The amount included in the assessment will be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year. This does not mean that an award will be made but that the amount may be included in the assessment.

7.11.5. Expenditure cannot be double counted, even in the case of priority debts. For example, rent arrears or childcare arrears built up in the assessment period will not be counted as a debt. This is because rent/childcare for the full assessment period will already be included as expenditure in the assessment.

7.12. Accommodation

7.12.1. The University uses capped amounts for accommodation to take account of the different types of accommodation available.

TYPE OF ACCOMMODATION	COST PER WEEK
Student living in university accommodation or private halls	Up to £172 per week
Students living in private accommodation or have mortgage	Up to £173 per week
Students with dependants living with them	Up to £208 per week
Students living at home with parents	Up to £104 per week
Students living at house that belongs to member of family	Up to £104 per week

7.12.2. Costs for property repairs, refurbishment or extensions will not be considered in the assessment. If you are renting a property, you should raise any repair issues with your landlord and may wish to seek further advice from the Students' Union Advice Centre or Citizens Advice Bureau, if you are having difficulties.

7.12.3. If you paid a deposit for your rented accommodation the cost of the deposit will be included in the assessment but only if the payment was made by you from1 August 2024 to 31 July 2025.

7.13. Childcare

7.13.1. Registered childcare costs will be considered in the assessment. However, if you are in receipt of the Childcare Grant, we will only consider the expenditure you are required to pay, which is usually the 15% not covered by the Childcare Grant.

7.13.2. Informal childcare costs will be considered but you must provide relevant supporting evidence.

7.13.3. Private school fees or tuition costs and/or extracurricular activity costs will not be considered in the assessment.

7.14. Travel

7.14.1. Predetermined costs will be used for travel. The following costs are applicable:

STANDARD ALLOWANCE	PER WEEK
Single student	£19.85 per week
Partner living with student travel allowance	£19.85 per week
Student with dependants living with student	£59.54 per week
Student with disability and in receipt of PIP mobility element and/or receives support via DSA for the costs of taxis due to disability (supporting evidence will be required)	£59.54 per week

7.14.2. An additional weekly travel allowance of £9.92 per week may be included at the discretion of the Fund for students:

- Living outside the West Midlands travel area; and/or
- Looking after a family member, partner or friend who needs help because of their illness, fatality, disability, a mental health problem or an addiction and cannot cope without support. Carer support given by the student must be unpaid. Relevant supporting evidence of carer responsibilities must be provided

If you fall into more than one of the above groups, only one additional travel allowance will be included in the assessment.

7.14.3. We do not include expenditure for car tax, insurance, petrol or car finance or car hire purchase or car hire costs. We use a predetermined rate of travel as defined above. You can choose to use the travel cost to run a car.

7.15. Child Support Maintenance

Child maintenance payments received will be included in the assessments as income. If you are making child maintenance payments, these will be included as expenditure, if sufficient supporting evidence is provided.

7.16. Course Costs

7.16.1. Predetermined rates set by the University. Rate will be different dependent on the faculty your course is based within and level and mode of study. The following rates will be used:

Students following a full-time undergraduate course:

FACULTY	COURSE COST
Art, Design and Media	£704 per year
Business, Law, and Social Sciences	£441 per year
Computing, Engineering, and the Built Environment	£546 per year
Health, Education and Life Sciences	£544 per year

Students following a full-time postgraduate taught course:

FACULTY	COURSE COSTS
Art, Design and Media	£552 per year
Business, Law and Social Sciences	£294 per year
Computing, Engineering and the Built Environment	£345 per year
Health, Education and Life Sciences	£397 per year

Course costs for students following a part-time undergraduate or postgraduate taught course will be calculated using the full-time equivalent. For example, a part-time student studying 60 credits, and where full-time equivalent is 120 credits, will be allocated half of full-time equivalent predetermined course cost within their assessment.

Students following a full-time postgraduate research course:

FACULTY	COURSE COSTS
All Faculties	£397 per year

For part-time postgraduate research students, a course cost of £198.50 will be used.

7.16.2. No other additional course costs will usually be accepted or considered in the assessment.

7.16.3. You should ensure you have sufficient insurance coverage for your laptop/computing equipment and/or gadgets at the start of your course. The costs of this insurance can be considered in the assessment if relevant sufficient supporting evidence is provided.

7.16.4. Laptop/computer repair costs or insurance excess costs for laptop repair/replacement will be considered in the assessment as separate expenditure but only where cost is supported by sufficient evidence.

7.16.5. Disabled Students' Allowance (DSA) requires students to contribute the first £200 towards any computer that is recommended in their DSA assessment report. If you are unable to afford the £200 contribution you should check if you are eligible for the University's DSA Computer Support Fund.

7.16.6. If you are ineligible for the University's DSA Computer Support Fund because your DSA award letter is not for academic year 2024/25 or the accepted months for academic year 2023/24 or 2025/26, you may apply to the Financial Assistance Fund for the £200 contribution towards a DSA recommended laptop/computer. However, the £200 will be included as expenditure and the application will be means-tested.

7.16.7. If you have already received £200 from the DSA Computer Support Fund towards a DSA recommended laptop/computer you cannot apply for the £200 through the Fund.

7.17. Council Tax

7.17.1. Council tax costs will not usually be included for full-time students as they are not usually liable for the cost. However, where a partner's income is included in the assessment, or if you are studying part-time, it will be included in the assessment but supporting evidence will be required.

7.18. Medical Costs

7.18.1. Prescription costs will be considered in the assessment but capped at the current cost for a 12 month NHS Prepayment Certificate . No other medical costs will be considered.

7.18.2. If you have long-term medical costs and are on a low income you should consider applying for assistance through the NHS Low Income Scheme (LIS)

7.19. Life Insurance

7.19.1. The cost of life insurance will be considered in the assessment if you have any financial dependents, for example children.

7.20. Previous Applications to the Fund

7.20.1. If you have applied to the Fund in the current or in any previous academic years, we may review your previous application(s). Any circumstances or amounts that have already been considered as part of a previous assessment cannot be included again in any subsequent assessment.

7.20.2. If you have already received the maximum award possible within your current academic year of study, a further application will not be considered until you commence your next academic year of study.

7.20.3. If you have already received an award within your current academic year of study, this will be taken into consideration and form part of the limit per student per academic year of study.

8.0. Funding for dyslexia diagnostic assessment

8.1. The Fund may also be used to support students in obtaining *a diagnostic assessment with a university-approved supplier*. Support will only be considered where:

- a dyslexia screening has been carried out by the University's Student Inclusion Team (formerly the Disability Support Team) and they have advised you that you need the dyslexia diagnostic assessment; and
- there are no available appointments within a four-week period with the University's in-house provision for an assessment.

8.2 There are some circumstances where the University will implement adjustments on the basis of screening evidence of possible dyslexia but may decide that the Fund cannot pay for a diagnostic assessment for dyslexia. These circumstances are:

- Where a student is close to graduation and is requesting help with securing medical evidence for the sole purpose of applying for Access to Work funding or requesting reasonable adjustments from an employer following graduation; or

- Where the Student Inclusion Team considers that a student does not have sufficient time remaining on their course to apply for and/or use any additional DSA-funded support that any new diagnosis would enable them to apply for; or

- Where the Student Inclusion Team considers that the student already has all the DSA-funded support to which they are entitled, and an additional diagnosis would not be of any benefit to them on their course.

In the circumstances described above, the student's Disability Support Summary will remain in place for the duration of their course at BCU.

8.3. Where the University has an arrangement in place with a university-approved supplier, and if you are eligible for a diagnostic assessment with a university-approved supplier, the University will provide you with the information you need to book an appointment. The cost will be covered by the Fund up to a maximum of £440 per assessment. Payment will be made directly to the University-approved supplier only. We will not reimburse the cost for a private assessment, which has not been arranged by the University.

8.4. Funding for a diagnostic assessment with a university-approved supplier is not guaranteed, but if available, will not be means-tested but is limited. Funding may be exhausted before the end of the academic year. Students are advised to seek support as soon as possible to avoid disappointment.

8.5. You do not apply for a dyslexia assessment through the Fund but should contact the University's Student Inclusion Team by emailing disability@bcu.ac.uk.

9.0. Student Responsibilities

9.1. You must ensure the information provided in your application form, and any evidence submitted in support of your application, is true and accurate. If any of the information or evidence you have provided is believed or found to be false, the University will terminate is consideration of your application and may refer the matter to either the Student Disciplinary (Non-Academic) or Fitness to Practise Procedures. If an award has already been paid to you on the basis of false or misleading information provided by you in your application form and/or as supporting evidence, the University reserves the right to require the immediate return of the payment.

9.2. You are responsible for ensuring your application is fully completed and ALL supporting evidence is provided and correct.

9.3. You must respond to any requests made by the University for further information or supporting evidence for your application within the defined timescales [see section 6.1] to enable us to reach a decision regarding your application.

9.4. All students and staff are expected to treat each other with respect and behave in a manner that creates a harmonious and safe environment in which everyone can work, study and live. You must behave appropriately towards staff. Any inappropriate behaviour by you towards staff at any time during the process may result in the matter being referred

to either the Student Disciplinary (Non-Academic) or Fitness to Practise Procedures, which may result in action being taken against you. You may be asked to repay any award issued as a result of this action.

9.5. If your application is successful and you receive a monetary award, you must ensure funds are:

(a) used by you to relieve your financial difficulties and in accordance with any terms and conditions detailed in your decision email; and
(b) not used for investing, gambling, or any illegal purposes, or for non-essential purchases or expenses. Non-essential purchases or expenses are 'wants' or things you do not really need; and
(c) not used towards the payment of tuition fees.

10.0. General

10.1. By accepting a payment from the Fund, whether monetary or in any other form, you will be indicating your acceptance of the terms associated with the Fund, set out in these Financial Assistance Fund Guidelines, and will be entering a contract with the University. The contract will remain in place until you have completed your studies at the University, or until you return any payment provided in accordance with paragraph 10.2.

10.2. The University reserves the right to seek to recover any payment made to you from the Fund on any of the grounds outlined in (a) to (f) below, where:

(a) you are removed, suspended, excluded or you decide to permanently withdraw from the course;
(b) you fail to pay tuition fees owed to the University;
(c) you breach any of the Academic Regulations, students' terms and conditions, and associated policies and procedures which can be found on the student contract page, or have otherwise been brought to your attention;
(d) you breach the terms of these Financial Assistance Fund Guidelines;
(e) the University is of the reasonable opinion that you have or are likely to use the payment from the Fund for an inappropriate purpose; and/or
(f) you bring (or potentially bring) the University into disrepute and/or do anything that may cause the University reputational damage.

10.3. The University has complete discretion to decide how long we will make the Fund available for and reserves the right to close the Fund to new applicants at any time. In the event that the Fund is closed updates will be provided here. If you have already received confirmation that you will be receiving a payment from the Fund at the point at which it is closed, that payment will be honoured subject to the terms of these Financial Assistance Fund Guidelines.

10.4. From time to time the University may make changes to these Financial Assistance Fund Guidelines.

10.5. Nothing in these Financial Assistance Fund Guidelines limits or excludes any liability which cannot legally be limited, including but not limited to, liability for death or personal injury caused by negligence and fraud or fraudulent misrepresentation. The University's total liability to you in relation to the Fund shall not exceed the value of the payment made from the Fund.

10.6. Where a student raises concerns about any aspect of the Financial Assistance Fund Guidelines we will endeavour to resolve those concerns informally in line with the Student's Complaints Procedure and through the appeal process detailed in 6.5. Where we are not able to offer a resolution, or offer a resolution with which a student is dissatisfied, the student will be entitled to submit a formal complaint under the Procedure. Time frames associated with consideration of concerns and complaints are set out in the Procedure.

11.0. How the University may use your personal data

11.1. The University is committed to safeguarding your personal data. Whenever you provide such information, we are legally obliged to use your information in line with all applicable laws concerning the protection of personal information including the UK General Data Protection Regulation and the Data Protection Act 2018. Full details of how we will use, process, transfer and/or store your personal data is set out in the University's Privacy Notice for Enquirers, Applicants and Student which can be found here. Personal data obtained from you in relation to the Fund will be used to process your application, administer the Fund and any related management/administration matters and also for statistical purposes, which will be anonymised when reporting. Records are kept securely in an electronic format and in line with the University's retention schedule. The data will not be passed to any third party unless the University has a lawful basis to provide such information.

11.2. If you have any questions, comments, or concerns about how we use or handle your information please contact the Data Protection Officer at informationmanagement@bcu.ac.uk. However you do also have the right to complain directly to the Information Commissioner at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Information about the Information Commissioner is available at: https://ico.org.uk

Appendix (A): Priority Groups

The University's Access and Participation Plan (APP) sets out how the University intends to safeguard and promote fair access to higher education through its strategic approach to engaging and supporting potential and existing students. This requires the University to target specific student populations who are viewed as under-served by the higher education sector. As a result, university funding is allocated to support students who are part of those communities.

The financial support provided by the Financial Assistance Fund will focus on some of those under-served groups identified in the University's APP and other disadvantaged groups, which we refer to as priority groups throughout this document.

Students who seek support from the Financial Assistance Fund will need to be following a full-time or part-time undergraduate or postgraduate taught course, be of UK domicile, and represent one of the priority groups identified below. The priority groups are:

- Students from low-income backgrounds, specifically those from some of the most deprived neighborhoods in England. This is based on your [1]home address
- Mature students (21 years or older) at the time the student started their studies with the University.
- Students who have declared a disability, mental health condition, or cognitive learning difficulty on their student record.
- Students who are care leavers and meet the University's definition of a care leaver.
- Full-time undergraduate students with a household income of £25,000 or less and in receipt of the maximum maintenance loan from their statutory funding provider.
- Students who are young carers.
- Students with dependent children (especially lone parents)
- Students assessed as estranged from their parents by the relevant funding body.
- Undergraduate students receiving the final year loan rate.
- Young students (under 21 years old at the time they started their studies with the University) and eligible for free school meals prior to joining the University.

Students outside of the priority groups (including international students, EU students only in receipt of the tuition fee loan and postgraduate research students) are able to apply to the Financial Assistance Fund but their application will only be considered in exceptional or emergency circumstances.

[1] Home address may differ from your term-time address. This may be your parental address or the address you had when you applied to the University. It is your permanent home address.