

University Hardship Fund (UHF) 2021/22

Guidance Notes

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What is the University Hardship Fund?The Plymouth Marjon University, University Hardship Fund (UHF) is available to help students who need extra financial support because they have higher than expected costs or experience severe financial difficulty during their course due to unexpected events and have exhausted all other means of financial support.

An award cannot be guaranteed, each application is assessed on an individual basis and means tested using the University’s UHF assessment guidelines and figures which are based around the NASMA HE Support Fund Guidance 2021/22, with some changes made under agreement of the UHF assessors to reflect Plymouth Marjon University’s student profile, courses, local knowledge and budget available.

The size of the fund is limited, and we may not be able to meet your needs in full or guarantee that funds will be available, especially towards the end of the academic year.

If you are successful, awards are paid in the form of a non-repayable grant.

Who can apply?

The UHF is open to UK, International students, and EU students.

If you are studying part-time then your course must be equivalent to at least 25% of a full time course.

International students, and EU students, unless eligible for home country funding to support their studies, will be assessed the same as postgraduate students.

Postgraduate students can apply but have further specific criteria – please see the section on Postgraduate Students for further information.

When can I apply?The Fund is open from the start of the academic year until the end of May, as long as monies remain. The application deadline will be advertised on the online [My](http://hub.marjon.ac.uk/) Marjon each year.
Then the Summer University Hardship Fund (SUHF) will be opened for a limited time for continuing students who will be in financial difficulty over the summer period. Details of this will be posted on [My](http://hub.marjon.ac.uk/) Marjon.

Application forms are available by emailing studentfunding@marjon.ac.uk .
The University will normally only consider one UHF application each academic year (not including the SUHF), however if your financial situation changes you can contact studentfunding@marjon.ac.uk for a reassessment form.

Conditions of the University Hardship Fund
Before applying to the UHF, students must have applied for and received the maximum amount of statutory student funding available to which they are entitled to during the academic year. Students that have chosen not to apply for their full student finance entitlement will not be eligible to apply.

Students must also have a student interest free banking account. Students that have been declined for a student overdraft facility must detail the reasons for this on their application and provide any relevant evidence.

Students applying to the fund who have accumulated debt prior to coming to university must show that appropriate steps have been taken to arrange affordable payment plans or that they have sought advice from debt help charities (e.g. Step Change or the Citizens Advice).

Normally only priority debts will be considered when assessing entitlement to the UHF. For further information regarding priority and non-priority debts, please refer to this information from Citizens Advice: [Work out which debts to deal with first - Citizens Advice](https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/work-out-which-debts-to-deal-with-first/)

Students who have received University Hardship Fund awards during previous academic years must show that the money awarded was used appropriately for its intended purpose to be able to receive further awards, unless unexpected essential expenses have occurred.
An award for the same amount cannot be guaranteed each academic year as the assessment criteria is updated each summer to reflect demand on the fund and changes to the NASMA guidance.

To be eligible for an award, students must be fully enrolled at the University and be in attendance. If our online University databases show lack of attendance or non-submission of work the reasons for this will be questioned and may involve contacting other appropriate members of staff in the university such as Professional Development Tutors or Programme Leaders.

Priorities for assistanceThe UHF is there to help any eligible student who has a particular financial need, however as we may not be able to meet the needs of every application that we receive the University will give priority to the following groups of students when deciding how to allocate funding:

* Students with children (especially lone parents)
* Student from low-income families
* Students with disabilities
* Students entering from foyers or were previously or currently homeless
* Students with caring responsibilities
* Estranged students
* Care Leaver students
* Final year students receiving the reduced final year loan rate
* Commuting students with unusually high travel costs
* Mature students with existing financial commitments including priority debts

If you are unsure if you fit into one of these priority groups or would like further information, please contact studentfunding@marjon.ac.uk

If you are not in one of the priority groups you can still apply, however you should provide as much evidence as possible to show why you have an exceptional need for help.

How we assess your application & maximum award amountsTo assess whether a student is eligible for an award from the UHF we will look at the shortfall between what is considered “reasonable” expenditure and the expected income over the academic year. General payments from the fund are known as “standard” awards which will be based on the shortfall in income.

If a student applies to the UHF due to exceptional or unexpected costs such as repairs to essential household equipment or to assist with emergency situations such as homelessness or family illness and they are not eligible for a “standard” award this will be assessed as a “non-standard” award. Non-standard awards are assessed on an individual basis considering the household income and if eligible the award will usually be a one-off payment to help a student with their current situation.

Dependant on the individual situation, some students may receive a standard and non-standard award simultaneously.

The maximum award that can be given to an individual student over an academic year is:
Undergraduate/Teacher Training Full Time: £4,000
Undergraduate/Teacher Training Part Time: £2,000
Postgraduate Full Time: £2,000
This includes the Summer University Hardship Fund (SUHF) so if a student is awarded the maximum or an award £3,000 or over from the UHF during term time then the payments will be split to include a payment before the start of the summer to cover the summer period.
Students that have been awarded less than the maximum during term time will be able to apply to the SUHF for a possible further award up to the maximum available.

Students may be offered an Emergency Loan to be repaid with their next funding instalment instead of an UHF award at the discretion of the assessor.

Due to the UHF limited allocation of funds, the average award made to students equates to 60% of the assessed shortfall between income and expenditure over the academic year.

Dependant on demand in 2021/22 these figures may be adjusted to enable us to meet demand and ensure that funds are fully spent within the academic year. This may mean that awards made later in the year may be at a lower percentage if funds are low or a further award could be made if total demand is low and there are funds left. Students will be informed via their Marjon email account if any extra funds will be available to them.

If you live with a partner, we will need details of their income and expenditure.
If your parents have to make a contribution to your living costs we will take this into account.
As previously stated, if you are not receiving the expected contribution from your parents or partner you need to explain the reasons why in your supporting statement.

If you or your partner is receiving benefits, we will not take into account any non-means tested benefits which are for particular circumstances e.g: Disability Living Allowance/ Personal Independence Payment (PIP).

For full time and part time undergraduate students, we take into account a South West assumed income (AI) figure.
The only exceptions to this assumed income where it may be disregarded in full or partially are for students who are disabled (and in receipt of disability benefits) or students with children or with primary caring responsibilities (evidence required).
Full time students on PCGE or unsalaried School Direct courses are also considered for exemption from the Assumed Income due to the nature and intensity of the course.
Other exceptional circumstances may also be considered.

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| **Undergraduate assumed income (AI) figures** |
| **FULL TIME** | **PART TIME** |
| **Standard year**  | £187.50 PM | **Standard year**  | £281.25 PM |
| **Penultimate year** | £125 PM | **Penultimate year** | £187.50 PM |
| **Final year** | 62.50 PM | **Final year** | £93.75 PM |
| **Dependants/Ill health/disability** | £0 (even if they are working) | **Dependants/Ill health/disability** | Apply actual earnings or penultimate year FT rate (£125 PM) |
| **PGCE/School Direct** | £0 agreed by assessment team due to intensive nature of course | **PGCE/School Direct** | Apply actual earnings or penultimate year FT rate (£125 PM) |

**For postgraduate students assumed income figures please see the postgraduate student section in these guidelines.**

Some of your expenditure will be standardised in the assessment. The National Association of Student Money Advisers has produced standard spending figures to cover food, clothing, toiletries, social activities, and utilities which are called Composite Living Costs (CLC).

If all or some utilities are included in the cost of rent, then then a reduced rate of CLC will be applied to avoid these costs being duplicated in the rent and CLC.

Your costs for rent, childcare and travel will be considered on an individual basis depending on your circumstances and within maximum levels set by the assessors each year in relation to average local rental cap and public transport costs.

Students that need to travel to university will be expected to use public transport where available. The running of a car instead of using public transport must be justified in your personal statement.
Students with children or certain disabilities are exempt from this justification.
Where public transport is available and relevant to the students circumstances these costs will be used in the assessment.

Disabled students – DSA & Educational Psychologist contribution costsStudents in receipt of DSA who wish to apply to the fund to cover the additional cost of support not covered by DSA (e.g. the additional cost towards a laptop) cannot apply for this cost alone but must undertake a full UHF assessment and provide all evidence required.
Students who need an Educational Psychologist assessment will be requested to pay a £50 contribution towards the assessment which will be in the form of a university loan. If a student cannot afford this contribution, then they will need to apply to the UHF.
In both instances the student would be assessed to see if they have a financial deficit over the academic year and if they would be eligible for support from the fund. If awarded financial support from the UHF, the student can then choose to put this towards the additional DSA support costs or the Educational Psychologist contribution loan would be cleared, and any additional award paid to the student.

Non-payment of assessed contributions from parents/partnersUndergraduate and PGCE/School Direct students are financially assessed for student funding based on the income of their parents (if under 25) or partner (if applicable). Any shortfall in funding up to the maximum amount is expected for the parents/partner to contribute.
The maximum SFE maintenance loan figures for 2021/22 are £7,987 for students living at home and £9,488 for students living away from home and outside of London.
The UHF cannot be used to provide the expected parent/partner contribution that is not received because a student’s parents or partner have chosen not to pay or refuse to be financially assessed. However, where a student declares that the expected contribution is not being met and have explained the reasons why in the supporting statement then genuine cases will be treated sympathetically.

If your household income has changed substantially since the initial student funding application was made, please contact studentfunding@marjon.ac.uk for advice on how to be reassessed for student funding.

Postgraduate & International (unfunded) studentsPostgraduate & International students will be expected to show that they can meet the cost of tuition fees and that they have made reasonable financial provision to support themselves throughout the course.

The fund cannot be used to meet the cost of postgraduate or international tuition fees or core living costs and a monthly Minimum Required Provision (MRP) is applied to the assessment.
This income could come from a variety of sources such as a Postgraduate Loan, personal loans, student overdrafts, grants, scholarships, parental/partner support, part time work, savings etc.

If the student’s net income is over and above the MRP then the amount over the MRP will be counted in full. Partner’s income (if applicable) will be counted in full.

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| **Postgraduate assumed income (MRP) figures** |
| **Standard student** | **£927 PM** – includes PG loan and earnings – if earnings above MRP count in full |
| **Dependants/Ill health/disability** | **£741 PM -** includes PG loan and earnings – if earnings above MRP count in full |

Student Funding overpayments & debts to the university
If a student has an student funding overpayment which has been deducted from their entitlement for the academic year then students are advised to initially apply to the Student Finance Hardship Fund.
To receive an application form please contact the student helpline for your student finance provider and request for one to be sent to you.
Students can apply to the Student Finance Hardship Fund to request that their funding is reinstated and the repayment of the overpayment is postponed until the after the course is finished. This is completely at the discretion of the finance provider so cannot be guaranteed. Students can contact studentfunding@marjon.ac.uk for help with this.
Student Funding overpayment deductions cannot be covered by the University Hardship Fund unless there are exceptional circumstances, and a student has been refused the Student Finance Hardship Fund.

If a student owes money to the university (e.g., outstanding accommodation debt, tuition fees, Emergency Loan repayments) dependant on the type and amount of debt, applications may be suspended until the debt is cleared or a payment plan is in place with the Finance department and has been adhered to.
Emergency Loans are from the same budget as the UHF, so a UHF award would need to be used to clear/used towards the outstanding loan unless an alternative agreement is agreed.

Meeting for further informationIn some cases, assessors may contact a student for a meeting regarding their UHF application. The purpose of the meeting is to usually clarify some information in an application, particularly where a student may have unusual circumstances.
If a meeting is required, we will contact students through their Marjon email account to arrange a convenient time.

Timescale for application assessment and paymentCompleted applications forms and evidence must be emailed to: studentfunding@marjon.ac.uk

Provided that your application form has been accurately completed and the appropriate evidence submitted, a decision will be made within 30 working days (excluding vacations) of the application being completed.

You will be notified of the outcome via an email to your Marjon email account. It is your responsibility to keep checking your Marjon email account for updates and in case we need further information from you to support your application.

Payments will be made into your designated bank account and your payment will be received within 10 working days of receipt of your award email, provided you have completed and emailed finance@marjon.ac.uk your bank details form which will be sent to you with the confirmation email of your award.

How to appealIf you are unhappy with the outcome of your UHF application, you can appeal against the decision by emailing: studentsupport@marjon.ac.uk with the subject line “University Hardship Fund Appeal”.