

## University of East London Hardship Bursary 2019/20 Entry

### Terms and Conditions

#### What is the University of East London (UEL) Hardship Bursary?

The Hardship Bursary provides extra financial support to assist our students on a low income to remain in Higher Education. It aims to support students experiencing financial difficulties meeting their living costs.

The maximum award from the Hardship Bursary is £2,000.

#### Eligibility

To be eligible you must be:

- A new or continuing, Home/EU, Undergraduate/Postgraduate student
- Enrolled on a Full time / Part time programme at one of our campuses
- In receipt of full means tested student funding and NHS if applicable

Excludes those studying:

- with a Collaborative or Franchise partner
- via online or distance learning
- on a placement year
- MPhil, Research, Doctorate students

In addition, the following are not eligible:

- EU students in receipt of Tuition Fee Loan only
- International students
- Students who are not income assessed and/or have not requested their full entitlement of Student Finance

## Assessment Criteria

- Eligibility for statutory support will be considered in every assessment, regardless of whether students have applied for and received any statutory support.
- Postgraduate students must show realistic provision prior to the start of the programme to cover both tuition fees and living costs for the duration of their studies i.e. Postgraduate Loan, Professional Career Development Loan, savings etc. Where students have clearly not done so, an assessment or payment from the bursary will not be considered.
- This bursary is not to cover fees or regular living costs but used as part of an assessment for financial hardship.
- When assessing Hardship Bursary applications, specific criteria and capping levels are applied. It is expected that students will be able to supplement their income from a variety of sources, such as part time employment, bank overdrafts, savings or additional parental support etc. The Hardship Bursary assessments include an 'assumed income' figure to cover these elements. The assumed income rates are as follows:
  - Non final year undergraduate students - £2,613
  - Final year undergraduate students - £871
  - Students with dependents, unable to work £0
  - Single postgraduate students - £248
  - Postgraduate students with dependents - £199
  - Postgraduate students unable to work (disability) - £199
- Composite Living Costs (CLC) figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment, etc., which ensures that all applicants are treated fairly, regardless of where they study and of their individual lifestyle choices. The CLC figures are fixed amounts and are used in all assessments.
- When your application is assessed your income and expenditure for the academic year will be considered and if your expenditure is found to be in excess of your income, the difference will be regarded as your 'additional need'. This additional need may be met in part by the Hardship bursary, subject to availability of funds. If your additional need is less than £250 then an award will not be made.

## Evidence

### All Students must submit:

- Three months recent, full consecutive bank statements for **All** accounts held
- Partner's three months recent, full, consecutive bank statements for **All** accounts held
- Valid tenancy/mortgage agreement showing name, address & amount
- Evidence of your / your partner's earnings, preferably 3 months wage slips
- Evidence of priority debt – secured loan arrears, rent arrears, utility arrears etc

**Full Time Undergraduate Students must also submit:**

- Student Finance Breakdown for 2019/20 showing full means tested loans and grants entitlement
- NHS Students – Support Notification for 2019/20
- Social Work Students – Support Notification for 2019/20
- PGCE Students - SFE Breakdown for 2019/20 & PGCE bursary notification if applicable

**Part Time Undergraduate Students must also submit:**

- Student Finance Notification 2019/20 showing entitlement to part-time tuition fee loan
- Fee Grant / Course Grant Financial Notification for 2019/20 (for pre September 2012 entrant students only)

**Postgraduate Students (part time and full time) must also submit:**

- Postgraduate Loan Notification for 2019/20
- Application result for a Professional Career Development Loan (PCDL), if applicable
- Evidence of savings, earnings, or sponsorship, if applicable

**Students with Children must also submit:**

- Child /Working Tax Credits award notice – 2019/20 - All pages

**Students and Student's partners on Benefits must also submit:**

- Award notices for any benefits that you or your family receive e.g. Income Support, Housing Benefit, Incapacity Benefit, Carer's Allowance, JSA, ESA etc. This must include the benefit calculation pages.

**Application process**

1. Before submitting an application for the bursary, students must show they have applied for and received their first, fully income-assessed instalment of student funding for 2019/20.
2. Eligibility and attendance will be checked. External organisations may be contacted before an application is considered.
3. Applications must be submitted with **all** supporting evidence attached. Documents must be photocopies, as originals will not be returned and all paper documents will be destroyed in line with the Data Protection Act.

1. It is student's responsibility to submit the correct documentation, incomplete applications will be automatically deemed unsuccessful.
2. Funds are limited and applications will be considered on a first-come first-served basis until all funds have been allocated.
3. Students will be notified of the outcome of their application, through UEL student email within 30 working days of SMART receiving application form. If successful, awards will be paid two weeks from the date of the notification email, into the bank details provided on UEL Direct student account.
4. There is no right of appeal to the outcome of the assessment. If student's circumstances change during the academic year; a reassessment may be required by submitting a letter and evidence of the change of your circumstances.

### **Payment details**

4. Awards will only be made to students who are fully enrolled and have provided all the required evidence. The second instalment will only be paid if students have committed fully with the conditions of admittance, UEL regulations including our attendance policy and the student code of conduct. UEL reserves the right to cancel schedule payment should an awardee failed to meet the aforementioned conditions.
5. It is the responsibility of the student to ensure the bank details they provide to UEL are correct. Incorrect bank details may cause delays in payment. If bank details have not been provided by the end of Term 2\* the award will be cancelled without further warning.
6. The bursary payment will not be made if you have overdue debt to UEL, this includes not having SLC funding in place. Unpaid Emergency Loans will be deducted from the Hardship bursary award. If you are paid your award in two instalments your unpaid Emergency loan will be deducted from the first instalment.

### **General terms and conditions**

7. Please note the maximum award from the bursaries (Hardship bursary, Progression bursary and Engagement bursary) combined is **£2,000**.
8. If an awarded student decides to change programmes, the student will be entitled to keep the bursary provided the new programme and mode of study meets the eligibility criteria.
9. If an awarded student decides to withdraw, the bursary will terminate at the date of withdrawal. Any payments made to the student will not need to be returned.
10. The bursary cannot be exchanged for an alternative award.

11. If the student's status changes during their study, as a result of information not being provided at the point of application, and the student becomes ineligible, UEL reserves the right to revoke the bursary and claim back any payments incorrectly made to you.
  12. If a student breaks UEL regulations and is withdrawn from study, the bursary will be immediately terminated and no further support will be available. If the student returns to study at a later date, the bursary will not be re-awarded.
  13. If you are in receipt of welfare benefits and commence a full-time course; money from scholarships and bursaries can affect your benefit entitlement as it may be treated as income. This depends on what the fund is intended to support you with, i.e. study related costs or living costs. Starting a course is a change of circumstance and you should inform all relevant benefit offices when you enrol.
  14. UEL reserves the right to verify applications and request additional evidence.
  15. A complaint is normally a specific concern related to a procedural error, irregularity, or maladministration in admissions procedures or policies. If you are dissatisfied with any aspect of the administration of your bursary, please contact us in the first instance so that an informal resolution can be sought. This may be done in writing to [thehub@uel.ac.uk](mailto:thehub@uel.ac.uk)
- \*The UEL Fees Policy can be found on our website at [www.uel.ac.uk](http://www.uel.ac.uk)