The Warwick Hardship Fund (WHF) Guidance Notes 2023-24

These guidance notes are for home students who are either looking to express their interest in applying, or who have been formally invited to apply, to The Warwick Hardship Fund (WHF).

EU or International students should instead refer to The International Students’ Emergency Fund (ISEF)/The International Students’ Childcare Fund (ISCF) Guidance Notes.

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WHF Assessment Details

Applications are assessed against guidelines issued by the National Association of Student Money Advisers (NASMA) for the distribution of funds. Figures used in assessments are updated each year and are applicable from the start of the academic year.

If you are invited to apply to the WHF, your assessment will be treated either as a ‘Standard’ or ‘Non-standard’.

Most applicants require standard assessments in the first instance. If a student is not eligible for an award from the standard assessment, the Student Funding Adviser will look to see whether a student is eligible for a non-standard award. Some students may be eligible for both award types. In some instances, a ‘Bridging’ award may be provided as an interim measure.

Part-time students will need to be enrolled on at least 50% of a full-time equivalent higher education course (i.e., 60 CATS per academic year), including periods of placement. Students with a disability must be enrolled on at least 25% of a full-time equivalent higher education course (i.e., 30 CATS per academic year). For part-time students, a standard assessment resulting in an award will be pro-rated with course intensity.

If you have undergone the Warwick Hardship Fund process and would like further clarification regarding the type of assessment that has been undertaken, you can contact the Student Funding Team at studentfunding@warwick.ac.uk to enquire.

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In certain circumstances, students may be advised to seek specialist individual money advice or debt counselling, in addition to any financial help awarded from the WHF.

**Standard Assessments**

**What is a Standard Assessment?**

Standard assessments involve calculations under an additional need method that looks at the difference between accepted essential living costs and income.

It is expected that Undergraduates, Medical students and PGCE students will be able to supplement their income from a variety of sources such as part-time/vacation work, savings, interest free overdrafts, family contributions etc. The standard assessment procedure for Undergraduates, Medical students and PGCE students uses an *Assumed Income* figure, rather than assessing at the actual income obtained from their supplemented income. A set figure (see the Rates and Caps section) is added to these students’ income (e.g., maintenance loan) for the assessment. The *Assumed Income* figure is less for final year students (see the Rates and Caps section) and is not added to the income of students who have dependents or a disability.

Considered essential expenditure (see below) is deducted from these student’s total income (e.g., maintenance loan and the fixed *Assumed Income*). Students are eligible for a standard award if there is a shortfall between their income and expenditure.

It is expected that we will see instances of non-essential spending, including socialising costs when we are referring to bank statements and spending patterns within an assessment.

Standard assessments for Postgraduates are performed slightly differently. Postgraduates are expected to have made realistic provision to fund themselves, prior to their course starting (e.g., postgraduate loan, grants, scholarships, part-time work, savings etc). The standard assessment instead uses a *Minimum Required Provision* figure. Postgraduates net income (including any partner net income) above the *Minimum Required Provision* will be included in the assessment. Essential expenditure is deducted from the total income (i.e., *Minimum Required Provision*, and any additional income above this). Students are eligible for a standard award if there is a shortfall between their income and expenditure.

**What income is considered as part of a Standard Assessment?**

In addition to the fixed *Assumed Income* and *Minimum Required Provision* figures, examples of income included/excluded from our standard assessment can be found below (not exhaustive).

<table>
<thead>
<tr>
<th>Examples of INCLUDED Income</th>
<th>Examples of EXCLUDED Income</th>
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<tbody>
<tr>
<td>Maintenance Loan/Grant</td>
<td>Disabled Students’ Allowance (DSA)</td>
</tr>
<tr>
<td>Adult Dependents’ Grant/ Childcare Grant/Parent’s Learning Allowance</td>
<td>Payment of tuition fees from bursaries/Scholarships</td>
</tr>
<tr>
<td>Postgraduate/Masters Loan</td>
<td>The Warwick Bursary</td>
</tr>
</tbody>
</table>

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NHS Bursary | The Warwick Scholars Programme
---|---
Initial Teacher Training Bursary | UK Government non-means tested benefits
Non-means tested bursaries/scholarships | 
UK Government means-tested benefits (e.g., Universal Credit) | 

What expenditure is considered as part of a Standard Assessment?

Expenditure caps for Essential Living Costs are set at the start of each academic year, based on guidance issued by NASMA. Examples of costs included in the Essential Living Costs Caps can be found below (not exhaustive).

| Essential Living Costs Included in NASMA Caps |
|---|---|
| Food | Contents Insurance |
| Toiletries | Entertainment |
| Laundry | Clubs and Societies |
| Telephone | Clothes |
| TV Licence | Utilities |

The Student Funding Team set caps for contributions towards the following based on local information at the start of each academic year (not exhaustive):

| Student Funding Contribution Caps |
|---|---|
| Rent | This is set at a cap of £185 per week, regardless of whether a student is living on or off campus. |
| | • This cap is not applied to students with dependents or a disability. |
| Travel | For most single students, local travel is included at the local bus pass rate: |
| | • Leamington Bus Pass (Stagecoach Unirider) - £140 per term |
| | • Coventry Travel Bus Pass (National Express Coventry) - £150 per term. |
| | • West Midlands Travel Bus Pass (National Express West Midlands) - £180 per term. |

For students living further away from the University (e.g., students living in their family/parental home), travel is capped to £160 per term.

Essential car users (i.e., students with dependents, students with a disability, Medical Students and PGCE students) will have a £30 a week car cap/allowance applied. This cap/allowance includes a contribution towards road tax, car insurance and maintenance.

Other Costs:

- **Course Related Costs**
  - Examples include books, stationary, specialist clothing and specialist equipment.

- **Life Insurance**
  - If taken out prior to starting course of study.

- **Prescription Costs**

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**Glasses/Contact Lenses**

**Mortgage payments** (including building insurance) are **not** capped for any student.

Additional **childcare costs** not covered by the Childcare Grant/UK Government, will also be considered during the assessment.

**Diagnostic Test Re-Imbursement**

Students who are not automatically eligible for Diagnostic Test Re-Imbursement or students who want to apply for re-imbursement over £350 can submit a WHF [Expression of Interest](#) form.

If a student is invited to apply to the WHF for Diagnostic Test Re-Imbursement, they will have a standard assessment performed, as above, to see if they have an “additional need”. The standard assessment will include the full value of the diagnostic test a student has paid for. If a student is found to have an additional need, the re-imbursement of their diagnostic test will be part of this standard WHF award, not an additional payment. Please note, this means that some students may come out with an additional need value which is below the amount that they paid for their diagnostic test. Therefore, these students would not be re-imbursed the full amount that they paid for their diagnostic test, only the value of additional need.

As applications to the WHF are means tested and assessed on a case-by-case basis, some students will be unsuccessful and therefore re-imbursement is not guaranteed.

If you are not in receipt of the Warwick bursary and have been assessed for the WHF in the last 3 months, you may be able to receive automatic re-imbursement of the cost of your diagnostic test. Please contact the Student Funding Team to establish your eligibility for re-imbursement in this instance.

**£200 Disabled Students’ Allowance (DSA) Equipment Contribution**

Students who are not automatically eligible for re-imbursement of their £200 DSA Equipment Contribution can submit a WHF [Expression of Interest](#) form.

If a student is invited to apply to the WHF for re-imbursement of a £200 DSA Equipment Contribution re-imbursement, they will have a standard assessment performed, as above, to see if they have an “additional need”. If a student comes out with an additional need, they will be eligible for £200 DSA Equipment Contribution re-imbursement on top of their standard WHF award.

If you are not in receipt of the Warwick Bursary and have been assessed for the WHF in the last 3 months, you may be able to receive automatic re-imbursement of the cost of your diagnostic test. Please contact the Student Funding team to establish your eligibility for re-imbursement in this instance.

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This award may be paid as:

- **A one-off instalment directly into the students’ bank account.**
  - This is the case for students who have paid the £200 DSA Equipment Contribution themselves in the first instance.
  - These students will be required to upload bank details for both the WHF and the £200 DSA Equipment Contribution Fund separately. Students will be sent two different emails with instructions on how to do this.

- **Credit to the students’ University account.**
  - This is the case for students who requested that the University's Disability Team pay the £200 DSA Equipment Contribution on their behalf in the first instance.
  - These students would have had the £200 subsequently added to their University account as a debt to be repaid by the end of the academic year.
  - These students, who are eligible for a £200 DSA Equipment Contribution reimbursement, will have this re-imbursement credited to their University account to clear this debt.

As applications to the WHF are means tested and assessed on a case-by-case basis, some students will be unsuccessful and therefore reimbursement is not guaranteed.

**Non-Standard Assessments**

**What is a Non-Standard Assessment?**

Non-standard assessments are performed when a student finds themselves financially impacted by unforeseen circumstances.

**Examples of Unforeseen/Emergency Circumstances that can be considered:**

- Repairs to essential household equipment.
- Assistance with priority debts (e.g., rent arrears).
- Travel costs for family illness or bereavement.

Non-standard assessments are reviewed on a case-by-case basis and the student will be required to submit all the requested evidence.

**Bridging Awards**

If a Student Funding Adviser is unable to complete a standard assessment due to pending supporting documentation, they may recommend a “Bridging Award”. This is usually when a student is awaiting an external assessment outcome (e.g., from the Student Loan Company, NHS Business Services Authority, UK Benefits Office). This award is designed to help alleviate a students’ financial difficulty, whilst awaiting further evidence for their standard assessment to be completed.

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If you are awarded a Bridging Award, you will need to contact the Student Funding Team (studentfunding@warwick.ac.uk) directly once you have the relevant evidence for your Student Funding Adviser to then complete a full Standard Assessment.

**NASMA Rates and Caps for the Academic year 2023/24**

<table>
<thead>
<tr>
<th>Undergraduate/Medical/PGCE Home Students</th>
<th></th>
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<tbody>
<tr>
<td><strong>Per Year</strong></td>
<td></td>
</tr>
<tr>
<td>Assumed Income for Continuing Students</td>
<td>£2,173</td>
</tr>
<tr>
<td>Assumed Income for Finalists</td>
<td>£726</td>
</tr>
<tr>
<td><strong>Per Week</strong></td>
<td></td>
</tr>
<tr>
<td>Essential Living Costs for Single Students</td>
<td>£110 (£100 if utilities are included in rent)</td>
</tr>
<tr>
<td>Essential Living Costs for Couples</td>
<td>£170 (£160 if utilities are included in rent)</td>
</tr>
<tr>
<td>Child Rate (First Child)</td>
<td>£130</td>
</tr>
<tr>
<td>Child Rate (Additional Children)</td>
<td>£99 (per additional child)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Postgraduate Home Students (Per Week)</th>
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<tbody>
<tr>
<td>Minimum Required Provision for Single Students</td>
<td>£207</td>
</tr>
<tr>
<td>Minimum Required Provision for Students with Dependents</td>
<td>£166</td>
</tr>
<tr>
<td>Minimum Required Provision for Students with a Disability</td>
<td>£166</td>
</tr>
<tr>
<td>Essential Living Costs for Single Students</td>
<td>£110 (£100 if utilities are included in rent)</td>
</tr>
<tr>
<td>Essential Living Costs for Lone Parents</td>
<td>£110 (£100 if utilities are included in rent)</td>
</tr>
<tr>
<td>Essential Living Costs for Couples</td>
<td>£170 (£160 if utilities are included in rent)</td>
</tr>
<tr>
<td>Child Rate (First Child)</td>
<td>£130</td>
</tr>
<tr>
<td>Child Rate (Additional Children)</td>
<td>£99 (per additional child)</td>
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</tbody>
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**Typical Assessment Periods**

<table>
<thead>
<tr>
<th>Period of Assessment</th>
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<tbody>
<tr>
<td>First Year Full-Time Undergraduates</td>
<td>Single students</td>
</tr>
<tr>
<td></td>
<td>Students with dependents or a disability</td>
</tr>
<tr>
<td>Year 2+ Continuing Full-Time Undergraduates</td>
<td>Single Students</td>
</tr>
<tr>
<td></td>
<td>Students with dependents or a disability</td>
</tr>
</tbody>
</table>

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<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Final Year Undergraduates</td>
<td>All students</td>
<td>39 weeks</td>
</tr>
<tr>
<td>First Year Medical Students</td>
<td>All students</td>
<td>43 weeks</td>
</tr>
<tr>
<td>Year 2+ Medical Students</td>
<td>Single Students</td>
<td>39 weeks</td>
</tr>
<tr>
<td></td>
<td>Students with dependents or a disability</td>
<td>43 weeks</td>
</tr>
<tr>
<td>PGCE Students</td>
<td>Students whose course commenced 30/08/2023</td>
<td>47 weeks</td>
</tr>
<tr>
<td></td>
<td>Students whose course commenced 06/09/2023</td>
<td>48 weeks</td>
</tr>
<tr>
<td>Postgraduate Students</td>
<td>All students</td>
<td>52 weeks</td>
</tr>
</tbody>
</table>

**Applying to the WHF during Summer Vacation**

In most cases, summer vacation assessments will be non-standard. The period of assessment will be 52 weeks minus the number of weeks previously assessed for (or that would have been assessed for during the academic year).

Students who are in financial difficulty can express an interest in applying to the WHF (via an Expression of Interest form) in the summer vacation, although usually this applies to:

- Mature students.
- Students with dependants.
- Students with a disability.
- Students who are estranged from their families.
- Students from a care leaver/foyer background.
- Non-final year students.
- Students re-taking/re-sitting parts of their course.
- Students who are ill or have a disability and are therefore unable to undertake work.

Students who do not fall in any of the above, can still express an interest in applying to the WHF during the summer vacation via an Expression of Interest form.

Students who are eligible for means-tested benefits during the summer vacation are expected to apply for means-tested benefits prior to submitting an Expression of Interest and attending a triage appointment.

Examples of students who may be eligible for means-tested benefits include:

- Lone parents.
- Student couples with dependants.
- Students with qualifying disabilities.

Students applying to the WHF during the Summer Vacation, will need to complete the standard WHF process as outlined in the relevant Pre-Triage webpages.

**WHF Appeals Procedure**

September 2023
If you are unhappy with the outcome of your WHF assessment, please see our Hardship Fund Appeals Procedure for further information on the next steps available to you.

**WHF Flowcharts**

The below diagram summarises the WHF process:

- **The student submits an Expression of Interest Form.**
- **The Student Funding Team process the students’ application form and evidence.** If the student has submitted their form and evidence correctly, they will be sent a WHF/ISEF appointment availability form.
- **The Student Funding Team checks the students’ eligibility to attend a triage appointment.**
- **If the student is eligible to attend a triage appointment, the student will receive a link via email to book this themselves.**
- **Students who are invited to apply to the WHF/ISEF will be sent an application form to complete. They will need to also submit the required evidence discussed at their triage appointment/outlined in their form.**
- **The student attends a 10-15 minute triage appointment with a Student Funding Adviser. During this appointment, the student will be advised whether an application to the WHF/ISEF is appropriate.**
- **Once The Student Funding Team has received the students’ appointment availability form, they will book the student a WHF/ISEF appointment.**
- **The student attends a 30-60 minute WHF/ISEF appointment. If no further information is required, an assessment and recommendation will be made. This is submitted to the Student Funding Manager for approval.**
- **Students will be notified via email regarding the outcome of their application and assessment. If a student is eligible for an award, their outcome email will outline how this will be paid/credited.**

Please note, applications for the WHF/ISEF are means-tested and assessed on a case by case basis. Therefore, there is no guarantee that a student will be eligible for any award.

The below diagram summarises the WHF/Diagnostic Test Re-imbursement, for Full-Time Undergraduates:

- **Full-Time Undergraduate**
- **Students who do NOT receive the Warwick Bursary or students who want to apply for re-imbursement over £350.**
- **These students must apply for Diagnostic Test Re-imbursement through via the normal Warwick Hardship Fund (WHF) process. The Student Funding team will check that the student has attended an appointment with one of the University’s Disability Advisers (prior to attending their diagnostic test), during the WHF process.**
- **The student will need to complete an online application for re-imbursement of a diagnostic test.**
- **The Student Funding Team will check that the student receives the Warwick Bursary in the current academic year and reviews the evidence submitted with the application.**
- **If the university’s Disability Team confirms that the student attended an appointment with a Disability Adviser, prior to their diagnostic test, the students’ application is passed to the Student Funding Manager for approval.**
- **If the student has completed the application form correctly, receives the Warwick Bursary in the current academic year and has submitted the correct evidence, the Student Funding Team contacts the University’s Disability Team.**
- **Students will be notified via email regarding the outcome of their application. If a student is eligible for an award, their outcome email will outline how this will be paid (maximum of £350).**

Please note, applications for Diagnostic Test Re-imbursement via the WHF are means-tested and assessed on a case by case basis. Therefore, there is no guarantee that a student will be eligible for re-imbursement.

September 2023
The below diagram summarises the WHF/Diagnostic Test Re-imbursement, for Part-Time Undergraduates or Postgraduates (Full or Part-Time):

- **Part-Time Undergraduate or Postgraduate**
  - Students who do NOT receive a UK Government means-tested benefit or students who want to apply for re-imbursement over £350.
  - These students must apply for Diagnostic Test Re-imbursement via the normal Warwick Hardship Fund (WHF) process. The Student Funding team will check that the student has attended an appointment with one of the University’s Disability Advisers (prior to attending their diagnostic test), during the WHF process.

- **Students who receive a UK Government means-tested benefit**
  - The student will need to complete an online application for re-imbursement of a diagnostic test.
  - The Student Funding Team will review the evidence submitted with the application.

- **If the University’s Disability Team confirms that the student attended an appointment with a Disability Adviser, prior to their diagnostic test, the students’ application is passed to the Student Funding Manager for approval.**
  - If the student has completed the application form correctly and has submitted the sufficient evidence, the Student Funding Team contacts the University’s Disability Team.

- **Students will be notified via email regarding the outcome of their application. If a student is eligible for an award, their outcome email will outline how this will be paid (maximum of £350).**

Please note, applications for Diagnostic Test Re-imbursement via the WHF are means-tested and assessed on a case by case basis. Therefore, there is no guarantee that a student will be eligible for re-imbursement.

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The below diagram summarises the WHF/Diagnostic Test Re-imbursement, for Medical and PGCE Students:

- **PGCE Students**
- **2nd-4th Year Medical Students**
- **1st Year Medical Students who do NOT receive the Warwick Bursary or want to apply for re-imbursement over £350**

- **1st Year Medical Students who receive the Warwick Bursary.**
  - The student will need to complete an online application for re-imbursement of a diagnostic test.
  - The Student Funding Team will check that the student receives the Warwick Bursary in the current academic year and reviews the evidence submitted with the application.

- **If the University’s Disability Team confirms that the student attended an appointment with a Disability Adviser, prior to their diagnostic test, the students’ application is passed to the Student Funding Manager for approval.**
  - If the student has completed the application form correctly, receives the Warwick Bursary in the current academic year and has submitted the correct evidence, the Student Funding Team contacts the University’s Disability Team.

- **Students will be notified via email regarding the outcome of their application. If a student is eligible for an award, their outcome email will outline how this will be paid (maximum of £350).**

Please note, applications for Diagnostic Test Re-imbursement via the WHF are means-tested and assessed on a case by case basis. Therefore, there is no guarantee that a student will be eligible for re-imbursement.

September 2023
The below diagram summarises the £200 Disabled Students’ Allowance (DSA) Equipment Contribution Fund:

- Full-Time Home Undergraduates who receive the [Warwick Bursary](#)
- OR
- Part-Time Home Undergraduates who receive a [Part-Time Fee Waiver](#)
- OR
- Home Postgraduates (Full-Time or Part-Time) who receive a qualifying UK Government Means-tested Benefit

These students should complete an [Online DSA Equipment Contribution Application Form](#) and include the relevant evidence.

- Students who have already paid the £200 themselves.
- Students who are unable to pay the £200 in the first instance, can request that the University pays the £200 on their behalf.

For the University to be able to pay this in the first instance, students will need to send their £200 invoice to [disability@warwick.ac.uk](mailto:disability@warwick.ac.uk)

- If a student has submitted their application and evidence correctly, this is passed to the Senior Student Funding Adviser for approval.
- If a student has submitted their application and evidence correctly previously, this is passed to the Senior Student Funding Adviser for approval.

Once the Disability team receive the invoice, they pay £200 on behalf of the student and the £200 charge is added to the students’ University account as a debt to be repaid by the end of the academic year.

- Students who are eligible for an award and have submitted all the required evidence, will have their award paid directly to their bank account. Students will receive an award email with instructions on how to upload their bank details for this payment.

Students who are eligible, will have their award credited to their University account to clear the £200 debt.

Please note, for the above £200 DSA Equipment Contribution Fund, PGCE and Medical Students who receive a qualifying UK Government Means-tested benefit can apply for re-imbursement by following the above orange flowchart. In addition to this, first year Medical Students who receive the Warwick Bursary, can also apply for re-imbursement in this manner.

If a PGCE or Medical Student does not receive a UK Government Means-tested benefit or the Warwick Bursary, they will need to apply for re-imbursement by following the below pink flowchart (i.e., by undertaking the WHF process in full).

September 2023
The below diagram summarises the £200 Disabled Students’ Allowance (DSA) Equipment Contribution, when applied through the WHF:

Students who are NOT:
- Full-Time Home Undergraduates receiving the Warwick Bursary
- Part-Time Home Undergraduates receiving a Part-Time Fee Waiver
- Home Postgraduates (Full-Time or Part-Time) receiving a qualifying UK Government Means-tested Benefit

These students should complete an Online DSA Equipment Contribution Application Form and include the relevant evidence in the first instance.

Students who have or are going to pay the £200 themselves in the first instance.

Students can then submit a Warwick Hardship Fund (WHF) Expression of Interest form. Students will need to undertake the full WHF process.

If a student is found to have an additional need following a standard WHF assessment, they will be eligible for the £200 DSA Equipment Contribution re-imbursement, on top of their standard WHF award.

Students will be notified of their application outcome in two emails.
- One will inform the student of the award towards essential living costs (WHF award).
- The other will inform the student of their £200 DSA Contribution award.

Students will need to upload bank details for the WHF and DSA £200 Contribution separately, as these are paid from different University funds.

Students who request that the University pays the £200 in the first instance. Students will need to send a invoice to the University’s Disability Team (disability@warwick.ac.uk).

Students can then submit a Warwick Hardship Fund (WHF) Expression of Interest form. Students will need to undertake the full WHF process.

If a student is found to have an additional need following a standard WHF assessment, they will be eligible for the £200 DSA Equipment Contribution re-imbursement, on top of their standard WHF award.

Students will be notified of their application outcome in two emails.
- One will inform the student of the award towards essential living costs (WHF award).
- The other will inform the student of their £200 DSA Contribution award.

Students will only need to upload bank details for the WHF award. The £200 DSA Contribution award will be directly credited to the students University account to clear the debt.

If the students’ invoice has not yet been paid by the University, the Student Funding Team will automatically process the £200 DSA award, once the invoice has been paid. These students will receive their £200 DSA Contribution award email once this has been completed.

If a student is NOT found to have an additional need, following a standard WHF assessment, then they will NOT be eligible for a £200 DSA Equipment Contribution award.

If any of these students requested that the University pay the £200 invoice on their behalf in the first instance, they will need to repay the £200 themselves by the end of the academic year.