

Warwick Hardship Fund

Guidance notes for full-time undergraduate students 2022-23

1. What is the Warwick Hardship Fund?

The Warwick Hardship Fund is intended to provide selective help to undergraduate students who have unforeseen financial difficulties. Awards from the Warwick Hardship Fund are discretionary, needs-related and are intended to help students' stay in higher education. Awards are non-repayable and are awarded to help with day-to-day expenses and some course-related costs, such as the cost of accommodation, utilities, childcare, transport and books. Students considering leaving higher education because of unforeseen financial problems are encouraged to apply.

2. Can Warwick Hardship Funds be awarded to assist with the payment of academic fees?

No. Funds cannot be awarded to assist with the payment of academic fees under any circumstances. Home and EU undergraduate students can apply for a Tuition Fee Loan from Student Finance England (SFE) by visiting www.gov.uk/studentfinance.

3. Am I eligible to apply?

Your eligibility to apply to the Warwick Hardship Fund will have been discussed and provisionally determined during your triage appointment with a Student Funding Adviser. If you are yet to attend a triage appointment, please complete an [Expression of Interest Form](#) to commence the process.

The Warwick Hardship Fund is intended for Home (UK) full-time undergraduate students who are following a higher education course. Postgraduate and part-time students are also eligible to apply and should refer to the [relevant web page](#) for their FAQs.

You will need to show and evidence genuine financial hardship and that you have explored and exhausted all other ways of supporting yourself. Full-time undergraduates should have taken out their full entitlement of student Maintenance Loan. The Warwick Hardship Fund is intended as a safety net for students in unforeseen financial difficulties, not their main source of support. The Fund is there to help eligible students who have particular financial needs, but we cannot meet every application we receive, and we cannot always meet the costs that you might apply for.

Priority is given to certain groups of students when deciding how to allocate funding, for example, students with dependants or disabilities. Other priority groups include:

- Students from low-income families
- Students who have entered higher education from care or who are estranged from their families
- Students from Foyers/Supported Accommodation or who are homeless
- Students receiving the final year loan rate who are in financial difficulty

If you are not in one of the priority groups, you can still apply but must provide as much evidence as possible to demonstrate why you have a particular need. Applications cannot be considered from students who have completed, permanently withdrawn from or abandoned their course, or whose entitlement to statutory support has been terminated by their funding body e.g., Student Finance England.

4. What is a Home Student?

A Home student is defined as a student who meets certain residency conditions (the same conditions apply to eligibility for government financial support). Usually this means that you must have an unrestricted right to enter and remain in the UK and you must have been ordinarily resident in the UK for three years prior to the start of your course. None of this time must have been spent in the UK wholly or mainly for the purpose of receiving full-time education. If you need further information on the residency rules, please contact the Student Funding team on 024 7615 0096 or email studentfunding@warwick.ac.uk.

5. I am an EU (without EUSS settled status) student. Can I apply?

EU students (without EUSS settled status) cannot apply to the Warwick Hardship Fund unless they are in receipt of a Maintenance (Living Cost) Loan from the UK government. EU students may be eligible for tuition fee support from Student Finance. For further information please visit www.gov.uk/studentfinance. In an emergency, EU students will be considered for an award from the [International Students' Emergency Fund](#). However, it should be noted that this is a fund for emergency and short-term support only. Guidance notes for applications to this Fund can be found on our [website](#). EU students with pre-school age dependants may be eligible for means-tested help with an approved childcare provider and should apply to the [International Students' Childcare Fund](#). Guidance notes for applications to this Fund can be found on our [website](#).

6. As a Home student in financial need what help can I expect to receive?

Awards from the Warwick Hardship Fund are needs-related and assessed on an individual basis. As a result, we are unable to give a clear indication of the likely value of any possible award until an application has been submitted and the assessment process has been fully completed. Awards from the Warwick Hardship Fund are intended to provide short-term assistance only and do not need to be paid back.

7. I am temporarily withdrawn from my studies. Can I apply?

If you are a Home student and temporarily withdrawn from your course, you can still apply for help from the Fund. Awards can be paid if you have not permanently withdrawn from or abandoned your course and intend to return to your studies.

8. How do I apply?

An application form for University Hardship Funds will be sent to you following your triage appointment with a Student Funding Adviser and can be completed online. If you cannot access the online application form, please contact us on studentfunding@warwick.ac.uk for assistance. If you are yet to attend a triage appointment, please complete an [Expression of Interest Form](#) to commence the process.

The evidence that you are required to attach with your application will have been discussed and identified during your triage appointment. Before you start the online application process, please ensure you have your documents ready to upload and attach.

Please note that spreadsheets of bank transactions will not be accepted. Any online banking statements **must include** your full name and account number. Any receipts or invoices associated with the application must be on headed paper and dated and signed.

9. I have completed the application form and provided the necessary documents. What happens next?

Once we have received your fully completed application form and all of your supporting documentation, the Student Funding team will contact you to arrange a short confidential interview with a Student Funding Adviser which will take approximately 30 minutes to one hour. The interview will be informal and will give you the opportunity to discuss your individual needs and circumstances in detail. We offer appointments over Microsoft Teams, however, if you would prefer to attend an in-person interview then please let us know and we will be happy to accommodate your request. You will be sent details of the appointment in a confirmation email. Please ensure you upload your University ID card prior to your appointment and a copy of all recent bank, trading, and cryptocurrency account balances.

Please be assured that the Student Funding Adviser will consider your best interests at all stages of the assessment process. However, you should be aware that the Funding Adviser works within the National Association of Student Money Advisers (NASMA) and University guidelines for the assessment of awards and distribution of funds. It may be necessary during the interview to refer to your bank statements, credit history and spending patterns. In some cases, the Student Funding Adviser may suggest that you speak to one of our specialist budgeting advisers. The discussion may also explore opportunities for part-time work and other funding that may be available to you. Any questions are not intended to be intrusive, but to allow the Student Funding Adviser to form a complete and comprehensive assessment of your financial situation and, if possible, to recommend a successful outcome to your application.

10. What happens after the interview?

After your interview, a short confidential report summarising your discussions will be prepared and your application will be assessed against NASMA and University guidelines for the allocation of funds. All recommendations for awards are considered by a minimum of two members of the Student Funding team, including a Student Funding Manager.

11. How will my application be assessed?

Your application to the Warwick Hardship Fund will be treated either as a 'standard' or 'non-standard' assessment. We will assess 'standard' applications under an additional need method that looks at the difference between accepted essential expenditure and income. If you have unforeseen circumstances, your application can then be considered under a 'non-standard' assessment. The majority of applicants require standard assessments in the first instance.

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 Fund.

Standard awards can help to meet general costs associated with being a full-time undergraduate student such as living costs e.g., rent/mortgage payments, food, utility bills etc. In addition, assistance with some course-related costs such as childcare, travel and books can be considered for all full-time undergraduate students. A figure for general course-related costs is pre-set at the start of the academic year and applied to the assessments (see appendix for the current year rate). Students using childcare should complete and submit a Childcare Information Form (one per child). This must be signed by the childcare provider.

Applications will be assessed against NASMA and University guidelines for the allocation of funds. It is expected that students will be able to supplement their income from a variety of sources such as part-time or vacation work. The standard assessment procedure for full-time undergraduate students uses an assumed income figure, which is less for final year students. These figures are set annually (see appendix for the current year rate). The assumed income is not applied to students with dependants, a disability or ill-health.

The agreed guidelines also set an expenditure level for essential living costs for day to day living expenses such as food, clothes, utility bills etc. The relevant amount will depend on your circumstances, for example if you have a partner and/or child living with you (see the appendix for the current year rate). Variable expenditure on items such as rent and childcare costs will also be taken into account.

A cap is applied to the cost of rent, utilities and travel to and from the University. This is applied to students living on or off campus or in their parental home (see appendix for the current year rate). All students, including those living at home, should provide evidence of an accommodation contract or regular rent payments. This cap does not apply to students with a mortgage, dependants, a disability or ill-health.

For the majority of single students, local travel is included at the local bus pass rate. For students living further away from the university, for example, in their parental or family home, travel is capped at the cost of a travel card available to full-time students of all ages. Evidence of travel costs should be provided. In some cases, for example students with dependants or a disability, car costs may be considered. In these cases, an essential car user rate to include tax, insurance and maintenance is applied (see the appendix for the current year rate).

Non-standard awards can help to meet exceptional costs, such as repairs to essential household equipment and assistance with priority debts. Emergency situations, such as travel costs for family illness or bereavement, can also be considered under the non-standard award assessment. In addition to these examples, costs for disabled students not met by Disabled Students' Allowances (DSAs) can be considered.

If you are unclear about how your application will be assessed, the Student Funding Adviser will be happy to discuss this further with you at your interview.

12. How and when will I find out if my application has been successful?

If your application form is fully and accurately completed and all appropriate documentary evidence supplied, an assessment and decision should be made within 10 working days of your interview. You will be notified of the outcome via your university email address. Any award made will be paid within a further 10 working days providing you have submitted your bank details on receipt of your award email, if applicable. Please note payments may be made in instalments.

However, in some cases we may need to defer your initial assessment or payment beyond 10 days to deal with a particular circumstance, for example additional evidence or bank, trading or cryptocurrency statements may be required. If this applies to your application, we will let you know the reason for the delay.

13. Can I reapply to the Warwick Hardship Fund?

Students are assessed for the whole academic year and therefore should only need to apply once. However, you **can** reapply to the Hardship Fund during the same academic year providing you are still fully registered on your course.

You will need to attend another triage appointment with a Student Funding Adviser to determine whether a re-application is appropriate for your circumstances. Please complete an [Expression of Interest Form](#) to commence the re-application process.

If your circumstances have changed since your original application, you will be invited to complete a new application form and documentary evidence for the change in circumstances. A change of circumstances may include marital status, number of dependants or a change in household income/expenditure. Please also provide bank statements for the last 3 months for all your bank, trading and cryptocurrency accounts.

If you are reapplying to the Fund for reasons other than a change in circumstances, for example in the case of an emergency situation, you will be invited to complete a Student Hardship Funds Re-application form and provide your bank, trading and cryptocurrency statements for the last 3 months for all accounts.

In both cases you will be asked to attend another brief interview with a Student Funding Adviser, and you will be notified of the outcome of your re-application as above.

14. Can I apply in the summer vacation?

If you are in financial difficulty you can apply to the Warwick Hardship Fund in the summer vacation, although usually this applies to mature students, students with dependants or a disability or students who are estranged from their families.

You will be required to attend another triage appointment with a Student Funding Adviser to determine whether a new application is appropriate. Please complete an [Expression of Interest Form](#) to commence this process. Students invited to apply after the 1st August will need to complete an application form for the new academic year. Students who are eligible for means-tested benefits during the summer vacation i.e., lone parents, student couples with dependants and students with qualifying disabilities, are expected to apply for them **prior to** expressing an interest in applying to the Warwick Hardship Fund.

The Warwick Hardship Fund can also offer short term help at the start of the new academic year (usually September) to eligible continuing students whose Income Support, Jobseeker's Allowance or Universal Credit has stopped and Housing Benefit/Local Housing Allowance has been reduced, but who have not received their student maintenance loan and any supplementary grants.

15. Will an award from the Fund affect my entitlement to benefits?

Payments from the Warwick Hardship Fund may have implications for your entitlement to benefits. If you receive help from the Fund, you can request a document to present to the Jobcentre Plus/Housing Benefit office to explain the circumstances of your award.

16. Can I apply for the cost of a diagnostic test in order to claim Disabled Students' Allowances?

Home (UK) students may be eligible for an award from the Warwick Hardship Fund of up to £350 to help with the cost of a preliminary diagnostic test. **All applications must be submitted within three months of the date of your assessment appointment and will only be considered following initial screening by the University Disability Service.**

If you are eligible for a Warwick Bursary

Please complete the [online form](#) within three months of the date of your test. Ensure that you upload a scanned copy of your invoice or receipt on the test centre's headed paper which clearly shows the date of your diagnostic test appointment and receipt of payment. If you are not sure if you are eligible for a Warwick Bursary, please contact us on 024 7615 0096 or email studentfunding@warwick.ac.uk.

All other full-time undergraduate students

All other full-time undergraduate students will need to attend a triage appointment with a Student Funding Adviser to determine whether an application to the Warwick Hardship Fund is appropriate. If you are yet to attend a triage appointment, please complete an [Expression of Interest Form](#) to commence the process.

If you are invited to apply to the Warwick Hardship Fund following your triage appointment, you will be sent a link to the Warwick Hardship Application Form. You will be required to complete this online form and electronically submit the relevant supporting evidence (please also include a copy of your receipt or invoice from your assessor on headed paper, which clearly shows the date of your diagnostic test appointment and receipt of payment). We will then contact you to arrange an appointment to see a Student Funding Adviser as soon as possible.

Please note that applications cannot be considered from students who have completed, permanently withdrawn from, or abandoned their course.

17. Can I apply for help with the cost of my £200 equipment contribution for my Disabled Students' Allowance?

If you have been recommended a computer or laptop as part of your assessment for a Disabled Students' Allowance (DSA), you will be required to pay £200 towards the purchase. You may be eligible for financial assistance to help with this cost. For details, please see the [Disability Services Disabled Students' Allowance](#) page. If you need to apply to the Warwick Hardship Fund, please include the information on your application form and provide evidence so that we can include this as part of your essential expenditure.

18. Can I apply for an emergency loan?

To apply for an emergency loan, you will first need to email us at studentfunding@warwick.ac.uk or telephone the Student Funding office on 024 7615 0096 and let us know the reason you require the loan. If you meet the eligibility criteria, you will be emailed a link to the online application form.

We are only able to accept online applications for emergency loans. You will need to attach a scanned/electronic copy of your student ID card and evidence of your current bank balance. If approved, funds will be paid into your bank account within 10 working days of you submitting your bank details.

Please email studentfunding@warwick.ac.uk for an application form or if you require any further information.

19. Evaluation

As part of our ongoing commitment to improving our service to students, you may be requested to complete an online evaluation of your application and assessment experience.

20. Appeals Procedure

You can download the [Hardship Funds Appeals Procedure](#)

21. Who should I contact if I have any questions?

If you have any questions related to the Warwick Hardship Fund, the application process or Student Funding in general, please do not hesitate to contact the Student Funding team on studentfunding@warwick.ac.uk, or by telephone on 024 7615 0096.

APPENDIX (Rates and Caps for Academic Year 2022/23)

➤ Assumed Income for Continuing Students	£2,109 per annum
➤ Assumed Income for Finalists	£704 per annum
➤ Core Living Costs for Single Students	£96 per week
➤ Core Living Costs for Lone Parents	£96 per week
➤ Core Living Costs for Couples	£148 per week
➤ Child Rate (first child)	£113 per week
➤ Child Rate (additional children)	£86 per week
➤ Rent Cap	£173 per week
➤ Essential car user travel rate	£30 per week
➤ Course Costs	£400 per annum