**UCO EU and International Hardship Fund**

The EU and International Hardship Fund provides discretionary funding to EU and international students who are experiencing financial difficulties due to unforeseen and unpreventable circumstances. The fund is created as a safety net for those students who have exhausted all other avenues of support and are at risk of withdrawing due to financial issues.

The fund is only designed to support EU and international students with their living costs. Applications requesting support with tuition fees or visa costs will not be accepted. The fund cannot be used to subsidise the long-term costs associated with studying at the UCO.

EU and international students are expected to have a credible plan to support themselves due to immigration requirements and the limited statutory support available in the UK. Awards will not be provided to students who do not have a credible financial plan to fund their studies before they joined their course. A successful application will require a student to outline their initial provisions to finance their studies and the circumstances that have created their financial difficulty.

Students will not be able to apply for funding on the grounds that their national currency has depreciated.

##  ELIGIBILITY

The fund is only available to EU and international students who are enrolled on the Full-time M.Ost, Part-time M.Ost and the Pre-Reg course.

For the purpose of applying to this fund, an international student is defined as a student who is liable to pay international tuition fees at the UCO.

For the purpose of this fund, an EU student is a national from the European Economic Area (EEA) or Switzerland and is eligible for the tuition fee loan from Student Finance England but not the maintenance loan. EU nationals eligible for both the tuition and maintenance loan should apply to the Access to Learning Fund for financial support.

Students who are repeating a year will need to be completing more than 50% of their Units to be eligible for financial support.

If you have any queries regarding your eligibility, please speak with the Student Support team at studentsupport@uco.ac.uk .

##  AWARDS

An award is made by calculating the difference between a student’s income and costs.

Where a student has costs greater than their income the difference will be classed as their “additional need”. Usually, awards will cover 50% of a student’s additional need but the exact percentage is decided on a case-by-case basis and dependant on available funds. Students with dependants or a disability will be prioritised.

A maximum of £1,000 will be provided to a student throughout the academic year. The amounts awarded are at the discretion of the assessor and cannot be challenged.

All awards will be provided as non-repayable grants. In very rare circumstances and at the discretion of the Student Support Manager, awards may be provided as a short-term loan.

## EVIDENCE

Documentary evidence is necessary to assess an application. Students who fail to submit evidence will not receive an award.

The following documentary evidence, where appropriate, is required with an application:

* 3 months’ worth of bank statements from **ALL** bank and building society accounts held in a student’s name
* Tenancy agreement or evidence of mortgage payments
* Evidence of student finance from the UK or a student’s home government
* Evidence of any bursaries and scholarships institutional or otherwise
* Evidence of sponsorships
* Evidence of costs claimed where specified (e.g. childcare)
* Any statutory benefits letter

Please note that this list is not exhaustive, and we may ask to see other supporting documents or evidence to show that you have applied for other sources of income available.

When submitting bank statements, please highlight and explain expenditure over £100. Failure to do so may affect your entitlement for an award

## ASSESSING COSTS

GENERAL EXPENDITURE

Costs such as food, clothes, utilities and entertainment are considered general expenditure. General expenditure is set at the following amounts:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Student Profile  |   | Elsewhere Per Week  | London Per Week  | Total For Elsewhere  | Total For London  |
| Single student (see note below)  |   | £78   | £121  | £3,042 (39 weeks)  | £4,719 (39 weeks)  |
| Student with partner  |   | £122  | £165  | £4,758 (39 weeks)  | £6,435 (39 weeks)  |
| Each Dependant  |   | £72  | £72  |   |   |

HOUSING COSTS

Housing costs will be calculated according to housing need and generally follow the UK government’s Local Housing Allowance rules. This means students under 35 will only have housing costs covered for shared accommodation up to a maximum of £110 per week regardless of where they live.

Where a student is living with someone as an adult couple or they are over 35, they can get costs for a one-bedroom property covered at their Local Housing Allowance rate.

Where a student has a child, regardless of age, costs for a single dwelling property are covered. An additional bedroom is taken into account during the assessment in instances where a student has:

* 2 children aged under 16 of the same sex
* 2 children under 10
* any other child

Example A:

Chloe is a 23 year-old 3rd year Full-Time M.Ost student who has submitted an application to the EU and International Hardship Fund for financial support. Chloe has no disability and has one child aged seven. She lives in a two-bedroom property in Camden and her rent is £350 per week.

As Chloe has a child, she is eligible for the cost of a 2-bedroom property to be considered.

Camden’s Local Housing Allowance for a 2-bedroom property is £311.40 per week. Therefore, a maximum of £311.40 per week will be counted as Chloe’s housing costs when assessing Chloe’s application.

Example B:

Josh is a 27 year-old 2nd year Full-Time M.Ost student. Josh lives with three friends in a four-bedroom house in Bermondsey. Josh applies to the EU and International Hardship Fund for financial support. He has no children or disability. His share of the rent is £150 per week. However, due to Josh being under 35 and in shared accommodation, his housing cost when calculating his application will be capped at £110 per week.

 TRAVEL

Travel costs are capped at £43.60 per week.

 CHILDCARE COSTS

Childcare costs are only considered when:

* a student’s childcare provider is registered with Ofsted or the General Childcare Register;
* the student is a permanent resident of the UK; and
* the child is financially dependent on the student.

Childcare costs will only be covered for part-time care and are only available for full-time students. Costs for childcare will be capped at £156.67 per week.

## INCOME ASSESSMENT

EU and international students are assumed to have, as a minimum, the below weekly income.

|  |  |
| --- | --- |
| Student Profile  | Assumed Weekly Income  |
| Student living elsewhere  | £177  |
| Student living in London  | £214  |
| A student with dependants or students who are unable to work due to disability, living elsewhere.  | £142  |
| A student with dependants\* or students who are unable to work due to disability, living in London  | £178  |

Weekly income from other sources such as government, family, sponsorships, grants and savings should be included in a student’s application. Where this income is greater than the assumed weekly income, the higher figure will be used in a student’s assessment.

## PART-TIME STUDENT INCOME

A threshold system is used to calculate awards for part-time students. Here, a student’s gross yearly income determines the maximum percentage of the additional need the fund will cover, see table below.

|  |  |  |
| --- | --- | --- |
| Band  | Income  | Maximum Percentage Of Additional Need Covered  |
| 1  | Below £16,845  | 50  |
| 2  | £16,846 - £26,029  | 35  |
| 3  | >£26,030  | 25  |

## APPLICATIONS

The online application will open on 18th September 2020 on the Student Support Financial Support page. Applications are welcome throughout the academic year. Please complete the form and upload your supporting evidence.

For any further questions, please contact StudentSupport@uco.ac.uk

## DECISIONS

Once an application has been received the assessor will take a maximum of four working weeks to assess the application. In most instances, applications will be assessed within 10 working days of the Student Support team receiving the application. All decisions will be emailed to the student’s university email address.