



UCO HARDSHIP LOAN



SCOPE

The University College of Osteopathy (UCO) appreciate that things can happen unexpectedly that put students in a position of financial hardship. To support our students during this period of difficulty, the UCO offer the Hardship Loan.

The loan has been designed as an emergency loan to provide short-term relief by assisting students with maintenance costs (food, travel, bills etc). Decisions are made within two weeks of your application being received and payments will be made within four weeks of receipt of your application. It is with regret that we cannot offer this loan as a long-term solution or to cover the cost of tuition fees.

Plans for repayment of the loan can be discussed with the Student Support team. Students can apply for up-to £300. If your application is unsuccessful you will be provided the details of external sources that may be able to assist you further.

ELIGIBILITY

All current students are welcome to apply.

EVIDENCE

ESSENTIAL

- A copy of your last 3 bank statements from all bank accounts.
- Your income should be clearly highlighted on the bank statements **and** any outgoings over £100 should be explained.
- Evidence of **unforeseen** hardship (e.g. redundancy, homelessness, unexpected bills or costs). Please speak to the Student Support Department if you experience any problems in providing this.

WITHOUT ALL OF THE ABOVE YOUR APPLICATION WILL NOT BE CONSIDERED.

WHERE APPLICABLE

- Tenancy agreement, evidence of mortgage repayments or confirmation of any other living arrangements (e.g. paying rent to parents).
- A letter from your financial sponsor(s) (e.g. Student Finance England, Scholarship, Sponsorships) on the loans and/or grants that you will receive from them for the academic year.

HOW TO APPLY

The online application will open at the beginning of the academic year 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