

Greenwich Hardship Fund guidance

Purpose and Scope

The Greenwich Hardship Fund provides additional support to home full-time or part-time undergraduate and postgraduate students who are experiencing extreme unforeseen financial difficulties. The primary purpose of the fund is to relieve financial hardship that might impact on a student's participation in higher education, and assisting those who need extra financial help to meet particular costs which are not already being met from statutory or other sources of funding such as the Disabled Students' Allowance. The fund is not able to meet the cost of tuition fees.

Students are expected to apply for and accept all loans, grants and bursaries to which they are entitled to before asking for help from the fund. Postgraduate students should be able to demonstrate that they have made adequate provision to cover both their course costs and living expenses before considering applying.

The fund will compare your income and essential expenditure to see if there is a shortfall and then aim to provide a contribution towards that cost. A non-standard award may be considered if no shortfall is identified if a student has exceptional circumstances.

Terms and Conditions

- You must be a UK or EU national who meets all of the eligibility criteria to qualify for full student support from Student Finance England
- Where applicable students must have had their household income assessed by Student Finance England before applying
- Applications and supporting documentation should be submitted by email to: fab@gre.ac.uk
- In certain circumstances you may be contacted separately and asked to supply relevant original copies, a further explanation or additional documentation.
- All correspondence regarding your application will be sent to your University Email account and it is your responsibility to read the emails sent to you.
- Applications that do not have supporting documents are incomplete and will not be processed.
- If you fail to provide all documentation or any additional information requested by the assessors within the given time frame, we will not carry out an assessment and your application form and supporting documents will be deleted.
- You do not need to repay any money awarded

How we assess application forms

We use the National Association of Money Advisers Guidance when assessing application forms.

The guidelines model best practice within the administration of funds but each institution will use its

own discretion where applicable.

Applications that are complete will normally be assessed and a decision made within four weeks.

How to complete the application form:

The following is a guide to each section on the application form - help is also available from your Student Fees and Funding team based in your local Student Centre.

Part 1A: Personal Details

Complete all sections.

Address – provide your current address (including postcode).

Email – Correspondence will be sent to your university email address only.

Mobile Number – a valid number where we can contact you concerning your application

Part 1B: Accommodation Details

Complete all sections

Part 1C: Dependants

Complete this section, if relevant, giving details of any children and/or adults who are financially dependent upon you.

Part 2: Care Leaver and carer

Complete this section if relevant

Part 3: Disability / Special medical needs

Complete this section if relevant. Students with specific learning difficulties may receive help in meeting the cost of the DSA £200 computer equipment shortfall and/or a preliminary diagnostic test through the Greenwich Hardship Fund.

Please note: if you only wish to apply for help with the DSA shortfall or a diagnostic test you need to complete the appropriate form through our Wellbeing Team: wellbeing@gre.ac.uk

Part 4: Programme Details

Complete all sections

Part 5: Income

You can insert figures for weekly/monthly or annual income. You will need to provide an official letter from the awarding body of any income listed in this section.

Student's income:

Student Maintenance Loan

NHS Social Work Bursary

NHS Training Grant/Specialist subject payment

Initial Teaching Training Bursary

Postgraduate Loan

You must be in receipt of your full student support entitlement. If you are estranged from your parents and in receipt of the non-means tested loan only please speak to one of our Student Finance advisors.

Other SFE Grants/Allowances

The Adults Dependant Grant, Childcare Grant and Parents Learning Allowance will be included as income in any assessment. Please note if at any point during the year you are reassessed for childcare or any other grants, you will need to provide us with a copy of your updated support notification.

Student & Academic Services



Means Tested benefits and Allowances

If you or your partner are eligible for any of the following means tested benefits, they will be included as income.

Universal Credit

Income based JSA or income related ESA

Income support

Housing Benefit/Local Housing Allowance

Council Tax Benefit

Tax Credits

You can make a claim for Universal Credit if you're in full-time education and any of the following apply:

you live with your partner and they're eligible for Universal Credit

you're responsible for a child, either as a single person or as a couple

you've reached State Pension age and live with a partner who is below State Pension age

If you are eligible for any of the above benefits but are not currently receiving them you will be asked to provide evidence that you have made an application and the outcome of that application.

University Bursary/Scholarship

Any University of Greenwich Bursary or Scholarship will be included as income unless you are in receipt of a means tested university bursary, in which case any amount above £500 will be added as additional income.

Scholarships / Trusts / Grants

Any funding received as an award from an external charity or a postgraduate research grant must be declared in your application form.

Other income

You must declare any other income you may be in receipt of including savings and child maintenance.

Partner's income

If you have a partner living with you please detail any income they have in this section, including earnings and benefits.

Part 6: Expenditure

This section must be completed in full and all expenditure listed. When assessing your application a set of figures will be used for certain elements of your expenditure, this is known as composite living costs and the amount designated will depend upon your circumstances. You may also include expenditure related to course field trips and any debts that you have incurred during your course. Students with disabilities or traveling to their placements may have higher travel costs included if using a car and may be higher than the capped public transport amount.

Managing debts:

A capped amount may be included for debt where a student is able to provide evidence that they have an agreed realistic payment plan in place and they can demonstrate that they have stopped using that source of credit.

In some circumstances applicants may be referred to the Citizens Advice Bureau for advice before we carry out an assessment.

Part 7: Commuter Bursary

If you are from a low-income family and face challenging travel costs from home to University you may qualify for the Commuter Bursary as part of your application for the Greenwich Hardship Fund. The bursary is worth 50% of your monthly commuting costs up to a maximum £1000 per academic year. The fund is offered on a first-come, first served basis and a capped number of awards are available.

You must provide evidence of your travel costs and if traveling by car provide evidence as to why this is essential in order to travel to and from university. If you wish to be considered for the commuter bursary you must select yes at Part 7 of your application form.

Part 8: Digital Access Bursary

If you are from a low income family and don't have a suitable computer/laptop or have poor broadband connection and can't afford to upgrade, you may qualify for the Digital Access Bursary as part of your application to the Greenwich Hardship fund. This is a cash bursary of up to £300. Please complete part 8 if you wish to be considered for this.

Part 9: Energy Bill Support

If you are from a low income family and are struggling with the Cost of Living increases you may qualify for the Energy Bill Support as part of your application to the Greenwich Hardship fund. This is a one off cash payment of £200 towards your energy bill; there are a capped number of awards. Applicants must provide a copy of their energy Bill (Gas & Electricity) in their name.

Part 10: Supporting Statement

You are required to complete the supporting statement section.

Part 11: Payment

Payment will be made directly to your nominated bank account uploaded through the student portal. Payments to students will be made in one instalment where the award is for less than £500. Awards over £500 will be made in either one or two instalments depending upon specific circumstances identified at the time of assessment and will be clarified in the award letter you will receive. You can also request any payment goes towards your university accommodation fees or a third party.

Part 12: Declaration

Please tick all the relevant boxes that apply to your circumstances and remember to sign and date your application form.

Evidence required

You are required to provide all relevant supporting documentation as listed on the back of your application form; this should be sent by email to: fab@gre.ac.uk

Appeals

All applications to the hardship fund are assessed within the guidelines set down by the National Association of Student Money Advisors and National Union of Students. The university will not accept letters of appeal against the value of award for any reason. If you feel that you have not been assessed correctly you should make an appointment with a Finance Manager on campus in the first instance.

Reassessment

Should you experience a significant change in your circumstances following submission of an application, you must submit additional documentary evidence to substantiate the change. You should note that not all changes in circumstances will entitle you to a reassessment or to an additional payment from the fund.

Student fees and funding

Tel: 0208 331 8272

Email: studentfinance@gre.ac.uk

Web: www.gre.ac.uk/finance