HARDSHIP FUND REGULATIONS
2017/18
Part 1. Standard Awards

Full-Time Assessments

Undergraduate Students

Eligibility

All students must be enrolled for the academic year. Students must have paid their tuition fees or provided confirmation that they are receiving a tuition fee loan. The following full-time undergraduate students are eligible to apply for assistance from the Hardship Fund:

- Home students following courses of Higher Education, including first degrees and Foundation Degrees. Students must have applied for the maintenance loan and taken out their full entitlement and received the first instalment.
- EU and International students. All students must have applied for the maximum funding opportunities that they are entitled to.

Assessment Period

All students will be assessed on a 39 week basis.
Treatment of Income

Current System Students and 2008 Cohort Students

Maintenance Loans
The student must have taken their full maintenance loan entitlement before they can apply for assistance from the Hardship Fund. If they have not taken their full entitlement, they should be advised to contact Student Finance England.

The full amount of maintenance loan should be included as income.

Parental / Partner Contributions to Living Costs
Assessed parental contributions to living costs should be taken into account in full. If the parents are contributing more than the assessed level, the actual contribution should be taken into account.

If the student states that they are not receiving the parental contribution, you will need to investigate the reasons for this. If you are satisfied that there are genuine reasons why the parental contribution should not be included if it is not being made, for example, relationship breakdown between the student and their parents where there is insufficient evidence to establish estrangement for statutory support purposes, the student should be asked to include this information in the personal statement.

Parent Learning Allowance, Adult Dependants’ Grant, Childcare Grant
Take into account in full.

Disabled Students’ Allowances
Disregard

RHUL Bursary (paid through HEBSS)
Disregard

Local Authority Care Leaver Bursary (£2000)
Disregard

Assumed Income
Non Final Year £1,828
Final Year £ 610

Do not include an Assumed Income figure for students with children, caring responsibilities or disabilities

With children: Birth certificate, Evidence of CTC, Child Benefit, Dependant Allowance etc.

Caring responsibilities: Receipt of Carer Allowance or signed statement from student that they are caring for a relative. Full time students in most cases are not eligible for Carer Allowance.

Disabilities: Receipt of Disability Living Allowance and / or Incapacity Benefit.
Old System Students

Maintenance Loans
The student must have taken their full maintenance loan entitlement before they can apply for assistance from the Hardship Fund. If they have not taken their full entitlement, they should be advised to contact their LA.

The full amount of maintenance loan should be included as income.

Parental / Partner Contributions to Living Costs
Assessed parental contributions to living costs should be taken into account in full. If the parents are contributing more than the assessed level, the actual contribution should be taken into account.

If the student states that they are not receiving the parental contribution, you will need to investigate the reasons for this. If you are satisfied that there are genuine reasons why the parental contribution should not be included if it is not being made, for example, relationship breakdown between the student and their parents where there is insufficient evidence to establish estrangement for statutory support purposes, the student should be asked to include this information in the personal statement.

Parent Learning Allowance, Adult Dependants’ Grant, Childcare Grant
Take into account in full.

Disabled Students’ Allowance
Disregard

Assumed Income
Non Final Year £1,828
Final Year £ 610

Do not include an Assumed Income figure for students with children, caring responsibilities or disabilities
Hardship Fund Regulations 2017/18

All Full-Time Undergraduates (where applicable)

Scholarships and other Bursaries Educational Trust Funding
Any income from these sources should be taken into account in full.

Partner’s Earnings
Partner’s net earnings should be taken into account in full, over the period of assessment. Evidence of earnings can be gained from bank statements, pay slips or a P60 for the most recent tax year.

Benefits and Tax Credits
Students are expected to apply for all other statutory support to which they are entitled (in particular tax credits and DWP benefits):

<table>
<thead>
<tr>
<th>Type of Benefit</th>
<th>Name of Benefit</th>
<th>Include in assessment?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Means tested benefits</td>
<td>Income Support</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Income based JSA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Housing Benefit</td>
<td></td>
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<tr>
<td></td>
<td>Council Tax Benefit</td>
<td></td>
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<tr>
<td></td>
<td>Pension Credit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Income related ESA</td>
<td></td>
</tr>
<tr>
<td>Earnings Replacement Benefits</td>
<td>Contribution based JSA</td>
<td>No – it is notionally included in the Assumed Income figure. Where no Assumed income is included, disregard</td>
</tr>
<tr>
<td></td>
<td>Incapacity Benefit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Contributory ESA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Statutory Maternity Pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Maternity Allowance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Statutory Sick Pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Carers Allowance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Retirement Pension</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bereavement Pension</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Any War Pension</td>
<td></td>
</tr>
<tr>
<td>Non means tested benefits</td>
<td>Disability Living Allowance</td>
<td>No – disregarded in full</td>
</tr>
<tr>
<td></td>
<td>Attendance Allowance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Industrial Injuries Benefit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Child Benefit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Guardians Allowance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adoption Allowance</td>
<td></td>
</tr>
<tr>
<td>Tax Credits</td>
<td>Child Tax Credit</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Working Tax Credit</td>
<td></td>
</tr>
</tbody>
</table>
Hardship Fund Regulations 2017/18

Start Balances

In the student’s main account
Disregard the starting balance in the student’s main account (the one their loan or bursary is paid into).

In the partner’s main account
Disregard the starting balance in any partner’s main account (where their salary or benefits are paid).

In a Child Trust Fund
Disregard £250 from the start balance and include the rest.

In any other accounts
Include the start balance in full.

If the student has savings, we will need to see either an up to date statement or their Building Society Book showing the current balance. Take into account in full the balance at the start of the academic year (first day of term), or at the beginning of the three month period, as appropriate. Where it is clear that the student has been transferring money from their loan or other student support income into a savings account during the academic year then this should be disregarded as it has already been taken into account as income. Where there are unexplained deposits on the savings then these should be taken into account in full.

Any unexplained deposits or income on bank statements should be included as income.

In both cases, disregard the amount equivalent to the assumed income for that student.

For example:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>SAVINGS</td>
<td>£1,800</td>
</tr>
<tr>
<td>DEPOSITS</td>
<td>£1,000</td>
</tr>
<tr>
<td>Total</td>
<td>£2,800</td>
</tr>
<tr>
<td>LESS Assumed Income</td>
<td>£1,832</td>
</tr>
</tbody>
</table>

Include in assessment £968

For continuing students, any deposits on bank statements made after 29 September should be counted as income – either towards the level of Assumed Income, or in addition to Assumed Income. For new students, take into account any deposits made after 22 September. Refer to relevant start dates for students on non standard academic years.

Talented Athlete Scholarship Scheme

This is a national scheme to support those who have the potential to succeed at national level. Full scholarship should be included as income.
Postgraduate Students

Eligibility
All students who are enrolled for this academic year on postgraduate taught and research courses are able to apply.

Period of Assessment
All postgraduate students are assessed on a 52 week basis.

Treatment of Income

Notional Postgraduate Income
Postgraduate students are expected to have made reasonable provision for their support during the course. The Hardship Fund can only ever be a safety net for these students, never the main source of funding. The Notional Postgraduate Income assumes a basic level of income from which the student can support themselves. It can come from a number of sources, for example, grants, scholarships, part-time work, CDL, other bank loan or additional parental / spouse / partner support.

<table>
<thead>
<tr>
<th>Student</th>
<th>NPI Amount Per Week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student studying at Royal Holloway</td>
<td>£173</td>
</tr>
<tr>
<td>Student with dependants who are financially reliant on the student; or students unable to work due to having a disability, studying at London</td>
<td>£140</td>
</tr>
</tbody>
</table>

Remember that this is the minimum income to be included for a postgraduate student. This is also the figure that the DIUS advise as an indicator of adequate provision for living costs in their guidance. If they have not made enough provision for living costs, an assessment can still be done but the NPI figure must be included.

Income in Excess of NPI

Any income over and above the NPI level should be taken into account in full unless it is on the list of disregarded income.

The following should be DISREGARDED in full:
- Any income received for the purpose of paying tuition fees (i.e. the element of a CDL specifically identified for fees, parental contribution or savings equal to the amount of fees to be charged)
- Disabled Students Allowance
- Disability Living Allowance
- Attendance Allowance
- Industrial Injuries Benefit
- Child Benefit
- Guardians’ Allowance
Expenditure

For all Full-time Students

Composite Living Costs

The Composite Living Costs is a composite figure for living costs for the student. It combines together:

- Housekeeping
- Telephone costs
- Gas and electricity costs
- Television Licence
- Contents Insurance
- Water Bills

Rent

We need to see proof of the rent that the student is paying.

Students in Halls
Information can be taken from Agresso.

Student in Rented Sector
Students need to provide a copy of their tenancy agreement.

Rents should be capped at £150 per week (unless student has dependants):

Student in receipt of Housing Benefit
Do not cap rent for these groups of students but do not include charges listed as water, heating, “Heating & Hot water” etc – these are included in the CLC.

If the rent includes service charges, include this in the rent figure.

Where rent includes bills, deduct £7 per week from the rent in the hardship fund assessment.
Where the rent includes meals, deduct £23 per week from the rent.
Where the rent includes both bills and meals, deduct £30 per week from the rent.

This is because these items have already been included in the Composite Living Costs.

Mortgage Payments

For single students (including postgraduates), cap mortgages at £150 per week.
For all other students, mortgages are capped at £1,000 per month. Include in the mortgage payment amounts towards endowments or Mortgage Payment Protection.

Rent and Mortgage Arrears

Refer to section on priority debts for how to treat these.
Hardship Fund Regulations 2017/18

Buildings Insurance

If a student paying a mortgage shows evidence of payment of buildings insurance, this can be included as a separate expenditure item.

Contents Insurance is included in Composite Living Costs. In cases where a student states that insurance tied to the mortgage covers both buildings and contents then include half the cost of the insurance.

Travel Costs

Do not include public transport for students who are within walking distance of the place of study (i.e. less than one mile away)

If the student needs to use public transport, they need to provide evidence of the cost, these costs should be checked online. **Cap public transport costs at £50 per week.**

Car Costs

Car costs can only be included for students with dependants or disabilities or for those where travel by public transport is not a realistic option because there is no accessible public transport between where they live and their place of study. If a student has a partner who is working and using a car, then car costs for the partner can be included at the same capped rates as for students.

General Running Costs

For students where the cost of running a car is included, allow a flat rate of **£1,500** in the assessment to cover road tax, MOT, insurance, servicing costs and fuel up to 10 miles each way per day.

Additional Fuel Costs

If the distance from home to place of study is greater than 10 miles each way, include additional fuel costs as follows:

- More than 10 miles but less than 16 miles: **£30 per week**
- More than 16 miles distance: **£40 per week**

Childcare Costs

Registered Childcare

If the student uses registered childcare, they should provide receipts or other evidence of payment. Where this is not possible, they should ask their Childcare Provider to complete a Confirmation of Childcare Costs Form. Without proof of the actual cost, we cannot include the childcare charges. Cap formal childcare at:

- Where there is one child: **£175 per week**
- Where there is more than 1 child: **£300 per week**

Claims for help with registered childcare **MUST** include the childcare provider’s OFSTED registration number.

Informal Childcare

The student must get their childminder to complete a Confirmation of Childcare Costs Form. The auditors will not accept any other evidence of informal childcare payment.
Amounts paid for informal childcare are subject to a maximum weekly amount of £100, regardless of the number of children.

If the student says they are paying more than these amounts for informal childcare, they should be advised that it will not be covered by the Hardship Fund.

**Total Cost of Childcare**
The total cap is the registered childcare rate, so where a student is claiming that they use both registered and informal childcare the maximum allowable amount of £175 per week for one child or £300 per week for more than one child.

**Course Costs**
Each student will have £500 automatically added to their assessment to cover this cost.

**Payment of Non-Priority Debts**
These should not be included. Refer student for money advice instead.

**Payment of Priority Debts**
The following are examples of priority debts:

- Secured loans (e.g. loans that are secured against a debtor's home)
- Rent arrears (but not if they have already been included in a previous year's ALF application)
- Council Tax (where the debt pre-dates the student starting their course and where we have not taken it into account previously)
- Fines, maintenance and compensation orders
- Gas and electricity charges
- Tax and VAT
- National Insurance contributions
- Hire purchase/conditional sale agreements for goods that are essential for the debtor to retain.

If there is a clear arrangement to pay the debt at a reduced rate then the amount of the arrangement to pay can be included unless the payment arrangement is unrealistic given the student’s circumstances. Otherwise, refer the student for debt advice before including the amount. This includes rent and mortgage arrears.

**Part time and part time repeating students**
Students who are repeating a full-time course on a part-time basis should be assessed using the standard model with the following differences but amend the calculations to reflect that they are only attending 50% of the course.
Part 4. Non Standard Awards

Non Standard Awards

Non-standard awards are provided for students who have to meet unexpected one off costs such as household repairs, broken laptop or other emergency situations. Students will be assessed on a case by case basis. If the student has a cash flow problem and do not warrant a non-standard award, they will be offered the option of a £500 short term loan to cover their costs until their next loan payment or wages are received.

Dyslexia and other Educational Psychologist Assessments

Students who have attended a pre-screening with a Dyslexia Adviser and been referred for an assessment for Specific Learning Difficulties (SpLD) can apply for assistance with the cost. There is a special short form which is held by Disability and Dyslexia Services. Students must complete this form and submit to the Finance & Funding Office only with payment of £100 towards the cost of the test. Funding will be provided for the balance of the test by Royal Holloway for all 1st and 2nd year undergraduate students.

Application Procedure
D&DS will retain the application until the report and invoice are received. They will then send the application to the Student Financial Advice Manager for processing.

1. Check student has HOME status (if not, the funding will be provided from the Disability and Dyslexia Services budget)
2. Provide relevant costs codes and send to Payments.

Additionally from 2015-16, students who are in receipt of DSA and require a computer and have to pay for the first £200 will be able to claim this from the Hardship Fund.
This will be re-assessed each year dependant on funding available.