



# **BOURNEMOUTH UNIVERSITY FINANCIAL SUPPORT FUND**

## **OPERATING POLICY AND PROCEDURE Academic Year 2020-21**

**Owner:** Mandi Barron, Director of Student Services

**Version number:** 2.0

**Effective Date:** 1<sup>st</sup> September 2020

**Updated:** 31<sup>st</sup> July 2020

**Due for review:** 1<sup>st</sup> July 2021

## Contents

1.0	Scope and Purpose.....	3
2.0	Overview of 2020-21 Provision .....	3
3.0	Overview of the BU Financial Support Fund .....	4
3.1	Eligibility.....	4
3.2	Eligible Courses.....	5
4.0	Application Process.....	5
5.0	Evidence Requirements .....	6
6.0	The Assessment Process.....	7
7.0	Maximum Amounts Payable.....	12
8.0	Payment of BU Financial Support Fund Awards.....	13
9.0	Appeals.....	14
	APPENDIX A - Assessment of Income .....	15
A1	Treatment of income .....	15
A2	Maintenance Loans and Grants.....	18
A3	Household contribution.....	18
A4	Assumed income .....	19
A5	Postgraduate students and Minimum Required Provision (MRP) .....	20
A6	Part-Time Students .....	20
A7	Estrangement .....	21
	APPENDIX B – Treatment of Expenditure .....	21
B1	Reasonable Living Costs.....	21
B2	Composite Living Costs .....	22
B3	Variable expenditure.....	23
B4	Debts .....	25
	APPENDIX C - BU Financial Support Fund Application Flow Chart.....	27
	APPENDIX D - Acronyms and abbreviations.....	28
	APPENDIX E – Santander Funding.....	28
	APPENDIX F – Lesley Milne Estate .....	29

# **Introduction to the Bournemouth University Financial Support Fund 2020-21**

## **1.0 Scope and Purpose**

- 1.1** Bournemouth University (BU) provides financial support to students in the form of the BU Financial Support Fund. This document details how the BU Financial Support Fund (referred to hereafter as the Fund) operates and aims to promote consistency, clarity and fairness in the way the Fund is managed and allocated. Further details on the way in which assessments are made are contained in the appendices.
- 1.2** The most important consideration of the Fund is to assist with the relief of financial difficulty that may impact on a student's continued participation in their studies at BU. This includes assisting those who need extra financial help to meet particular costs (other than tuition fees) which are not already met from statutory (or other) sources of funding and providing one-off emergency payments for unexpected crises. Any award made from the Fund will be non-repayable.
- 1.3** BU reserves the right to contact all applicants to the BU Financial Support Fund to seek feedback on the outcome of an assessment and to understand further the impact that the assessment outcome has had for the student.
- 1.4** If BU award funding to students who send us any written feedback or response about this, we may use quotes from the feedback in publications (e.g. on our website) about BU's financial support funds and services. These will be published in anonymous form and will not identify the student in any way. If students have any concerns about this, they can let us know when sending the feedback to us (detailed in application form).

## **2.0 Overview of 2020-21 Provision**

- 2.1** The Fund will be reviewed on a regular basis and BU reserves the right to amend the Fund eligibility criteria or to cease the fund at any time.
- 2.2** Applications for assistance from the Fund will be administered by the Student Money Advice Team. The fund will be monitored and percentages of assessments of awards to be made may be reduced in order to manage the fund availability throughout the academic year, however it should be noted that if the annual allocation has been

spent in full before the end of the academic year, further applications to the fund may not receive any payments if there are insufficient funds remaining.

- 2.3** BU allocates an annual budget for distribution through the Fund. The Student Money Advice Team is required to account for the way in which the funds have been administered and distributed each year.
- 2.4** Eligibility criteria and exclusions for the Fund are subject to annual review.
- 2.5** BU aims to create a consistent, transparent assessment process in considering applications but it is not possible to provide for every eventuality and BU reserve the right to use discretion to make decisions on complex applications.
- 2.6** BU use the Department of Work & Pensions (DWP) 'composite living costs' (CLC) in reaching a 'Reasonable Living Costs' (RLC) calculation which is determined to cover basic costs such as food, household bills, clothes, entertainment etc. This ensures that all applicants to the BU Financial Support Fund are treated fairly regardless of where they study and their individual lifestyle choices. These calculations take account of the different household needs for different groups of students. The RLC are fixed for each academic year and are used in **all** standard award assessments. The RLC amounts for 2020-21 are listed at Appendix B.
- 2.7** A proportion of the annual amount within the BU Financial Support Fund for 2019/20 and 2020/21 is provided by Santander and it is a requirement that funds attributable to the Santander provision will be allocated to students who meet Widening Participation Criteria. Please see Appendix E for further information.

### **3.0 Overview of the BU Financial Support Fund**

#### **3.1 Eligibility**

##### **Who is eligible to apply?**

- Students who are classed as Home students for fee purposes on an eligible HE course as defined at 3.2. This includes:
- Full Time and Part-time students (studying at least 50 per cent of a full-time equivalent (FTE) course). Any student whose disability (including physical and mental health) prevents them from studying at least 50 per cent of a full time course is eligible to apply to the BU Financial Support Fund provided they are studying for at least 25 per cent (30 credits) FTE. Students who are repeating study on a full time course are classed as full time students

- Students on sandwich courses, including any periods of work placement
- Students who are studying abroad as part of their BU course
- NHS students eligible to apply for a means tested or non-means-tested bursary
- Students from Scotland, Wales and Northern Ireland who are eligible for support from the appropriate devolved administration and are able to otherwise satisfy the eligibility conditions can apply for assistance from the BU Financial Support Fund.

#### **Who is not eligible to apply?**

- Students who are classed as International, EU, Channel Islands and Isle of Man for fee purposes
- Students who have interrupted or withdrawn from their studies at BU, are not eligible to apply to or receive funding from the BU Financial Support Fund
- Students on validated courses

### **3.2 Eligible Courses**

Students applying for assistance from the Fund must be studying on one of the following eligible HE Courses:

- First degree such as BA, BSc or Integrated Masters
- A Diploma of Higher Education (DipHE)
- A Foundation Degree
- A postgraduate/doctoral degree such as MA, MBA, MSc, LPC, CPE, GDL, MRES, PGDip, PhD
- A foundation year which is an integral part of a BU first degree

### **4.0 Application Process**

- 4.1** The application form to apply for the BU Financial Support Fund is provided online through MyCareerHub. Students must request the link to the application form from AskBU. All applications where possible, should be accompanied with uploads of the relevant evidence required as listed on the application form. If a student is unable to upload the evidence, they can provide this by email to [fsf@bournemouth.ac.uk](mailto:fsf@bournemouth.ac.uk).
- 4.2** Students can apply for the BU Financial Support Fund until the end of their academic year, as recorded on the student records system. The Student Money Adviser will check the student is enrolled for the current academic year on the Student Record System (SITS). Students who are continuing with their studies and who can evidence that they have dependent children, students who are Care Leavers or estranged from

their family can apply for funding after their academic year has finished and before their next year starts. Consideration may also be given to those students who can evidence they are unable to work due to ill health or who have resits during the summer period.

**4.3** A decision on an application to BU Financial Support Fund will normally be provided within 20 working days from receipt of the application. Where further information or clarification is requested to inform assessment of an application this decision may take longer. The Student Money Advisers have the discretion to consider exceptional cases ahead of other applications based on a priority assessment. Decisions will normally be communicated to students by email to their student email account.

**4.4** If a student experiences a change of circumstances during the year or an emergency situation arises, they may submit subsequent applications to the Fund, providing they have not already received the maximum award. Students will need to provide relevant evidence to support any further application.

## **5.0 Evidence Requirements**

**5.1** All applications must be supported by evidence of circumstances, although this should be kept to the minimum necessary to verify the information provided. Specifics may vary depending on whether the student is undergraduate or postgraduate. BU can only accept photocopies and digital documentation provided by email and is unable to return any originals submitted. Additionally, in line with GDPR policies, all evidence provided through the Fund application process, will be destroyed by the start of the next academic year.

**5.2** When assessing an application for the Fund, it is expected that the student will provide evidence as listed below to enable an assessment to be undertaken. The Student Money Adviser may also request further evidence which is not listed below, in order to complete an assessment for support.

### **Evidence required for every student**

- Student Finance England or relevant funding body and/or NHS Award Notification
- Most recent bank statements for all accounts covering the last 3 months
- Tenancy/Rental/Mortgage agreement

### **Evidence required depending on circumstances**

- Evidence showing any means tested benefits. This will include benefits such as child and working tax credits, universal credit, housing benefit. This list is not exhaustive

- Evidence of childcare costs
- Evidence of partner's income and expenditure
- Evidence of priority debts and repayment of debts
- Evidence of other expenditure listed on the application form. This may include exceptional but essential expenditure

**5.3** If a student declares, or demonstrates through bank transactions, that there is regular and substantial non-essential spend, Student Money Advisers may refer students to relevant services prior to making an award. Examples of this may be a student with regular gambling activity or excessive spending on entertainment, shopping or other non-essentials. Awards from the BU Financial Support Fund are to assist with essential outgoings, therefore it is important that students seek support with issues leading to excessive non-essential expenditure and evidence may be required that the student has accessed relevant support, prior to an award being made.

## **6.0 The Assessment Process**

### **6.1 Assessment Overview**

There are two types of awards that may be made: a standard or an exceptional award. Students will usually be considered for a standard award unless exceptional circumstances have been outlined on their application form that fall outside of the criteria for a standard award.

- For students to be assessed they must have applied for all available funding including means tested student loans, means tested grants, NHS bursaries, Postgraduate Loans, Doctoral Loans, Professional and Career Development Loans as appropriate, before submitting an application to the Fund.
- Students will be assessed in accordance with the mainstream funding their course is eligible for. For example, some PGDip healthcare courses attract undergraduate funding, therefore the assessment will be carried out using the undergraduate assessment criteria.
- Students have to demonstrate by submitting bank statements that they have little or no funds remaining.

### **6.2 Standard Awards**

**6.2.1** Standard awards are assessed using the student's income (**see appendix A**) and their essential expenditure (**see appendix B**) as listed and evidenced as part of their application. If applicable the income of a student's partner and expenditure will also be included as detailed in Appendix B. The period of

assessment is dependent on the course the student is studying as outlined below:

<b>Category</b>	<b>Student Group</b>	<b>Period and Type of Assessment</b>
<b>A</b>	Students on a course with standard course dates without dependents	39 Weeks Assessment
<b>B</b>	Students on a course with standard course dates with dependents or who are unable to work due to ill health	43 Week Assessment (in line with DWP benefit assessments)
<b>C</b>	Students on sandwich placement	39 weeks Assessment
<b>D</b>	Students on courses studying longer than 45 weeks. Typically healthcare students.*	52 weeks Assessment
<b>E</b>	Students on postgraduate courses	52 Weeks PG Assessment

\* Occupational Therapy and Physiotherapy have standard course lengths under category A.

**6.2.2** The period of assessment for an award from the Fund remains the same regardless of the point in the year that the student applies to the fund within the academic year. This also applies to students with dependent children who apply after their academic year has finished. Discretion will be used where it is clear a student's financial situation has significantly changed within the academic year. It may be required to calculate the award based on the weeks remaining in the academic year since the change in the student's financial situation. An example of this would be where a student no longer has the financial support of a partner due to separation. Students who apply after their academic year has finished due to ill health or resits, funding will be covered under the Exceptional Awards.

**6.2.3** To be able to complete an assessment, it is required to know the student's income and essential expenditure and this must be evidenced where required. The income and expenditure is calculated into weekly amounts to determine whether a student has a deficit or surplus per week.



- 6.2.4** All income for undergraduate study will be calculated based on the number of weeks of assessment. For example, if a student falls under category A as above, receives a student maintenance loan of £4,500, this will be divided by 39 weeks to provide a weekly figure.
- 6.2.5** In most cases it will be required to calculate expenditure over 52 weeks to determine a weekly figure, for example a mobile phone. Course costs will be calculated based on the weeks of assessment. For example if a student falls under category B as above and lists £200 of course costs, this will be divided by 43 weeks of study.
- 6.2.6** Once the assessment is completed, if there is a deficit between the student's income and essential expenditure, a standard award can be made. This is calculated by multiplying the deficit by the number of weeks of assessment. If there is a weekly surplus between the student's income and essential expenditure, then no standard award can be made. The maximum awards permitted are detailed in section 7.
- 6.2.7** If a student has returned from interruption part way through the year or is studying less than the standard course length, any assessed deficit should be multiplied by how many weeks of study, as reflected on the student's enrolment record.
- 6.2.8** The Student Money Advice Team will use their discretion whether the student has adequate funds based on the current balance of the student's bank statements. It is at the discretion of the Student Money Advice Team whether an award is made or to deduct any positive bank balance from the award made.

### **6.3 Exceptional Awards**

- 6.3.1** Exceptional awards can be made for students who have to meet exceptional and unexpected costs such as replacement or repairs to essential household equipment and emergency situations. These awards will be capped. **In most cases evidence will be required.** The table below outlines exceptional awards which can be considered. This list is not exhaustive.

<b>Exceptional Award</b>	<b>Capped amount</b>
Washing Machine	Up to £200
Fridge Freezer	Up to £200
Cooker	Up to £200
Children's Bed	Up to £200
Boiler Costs	up to £500
Essential evidenced Medical/Dental costs where not covered by HC1 Low income scheme	Up to £500
New Born Baby start-up costs (cot, bedding, essential items)	Up to £500
Assistance with eye test/glasses	Up to £100
Travel assistance/costs in the event of bereavement in the immediate family	Up to £500
Occupational Health referral from the Faculty of Health & Social Sciences	Up to £50
Help with resit/resubmission costs after academic year (travel/living)	Up to £100
Students unable to work due to ill health who apply after their academic year has finished*	Up to £368 (4 weeks composite living costs)
Laptop/computer repairs/replacement for students with caring responsibilities	Up to £250

Car repairs/replacement car where a car is considered essential – students with dependent children and those courses listed in 3.2	Up to £500
DSA assistance, EP assessment or equipment/software requirements**	Up to £400 (£200 assessment and £200 equipment software)
Help with house/flat deposits and estate agents fees	£250 per year/£350 in London
Assistance for students at risk of withdrawing – up to 4 weeks Composite Living Costs (£92 per week for 2020-21)	£368 <b><i>If the student's standard award is higher than £368, then only award standard award. If the standard award is less than £368, award £368 only.</i></b>

\*Students who apply after their academic year has finished, will need to evidence they are unable to work due to ill health. The Student Money Adviser will need to determine whether the student has essential day to day costs to cover (food, medication, bills, phone or other) whilst not working, as most students will have returned home.

\* \*\*This funding can be provided either as part of an application to the main Financial Support Fund or an application to the DSA Support Fund.

**6.3.2** Additional essential expenditure, not fully met through statutory grants, may also be considered, for example additional childcare costs not met by the HE Childcare Grant for Full Time HE students.

Childcare should initially be assessed based on the Childcare Grant from SFE or the NHS. This will be anything up to 85% of a student's actual childcare costs. Therefore by using the childcare grant and dividing this by 85%, will give the amount of childcare we use in our calculation. However, if a student is able to provide evidence either from their childcare provider or through bank statements, where the childcare is higher than the calculation, we will use the actual childcare being paid.

**6.3.3** Exceptional awards can be made for students with priority debts, where the consequence of non-payment is significant – for example, court action, removal of property.

**6.3.4** Exceptional awards can be made to students where they require an Affidavit from a solicitor to evidence estrangement or separation, to allow them to access funding from Student Finance England or NHS Bursaries. In most cases where we have met with the student to discuss their situation, we can advise for the solicitor to invoice us. Payment would be made directly to the solicitor.

**6.3.5** The Fund is not intended to provide additional study support that is available from the Disabled Students' Allowances (DSAs), unless the DSAs are insufficient to cover the whole cost, or the cost cannot be met from the DSAs. Therefore the Fund can assist with shortfall in DSA support and assistance with the DSA assessment, where evidence is provided.

## 7.0 Maximum Amounts Payable

**7.1** To effectively manage the annual allocation of available funds, upper limits to the amounts that can be awarded to students have been set and are listed below. BU will review the threshold limits each academic year and also retains the discretion to amend the limits in-year, normally if the fund balance is at risk from significant underspend or overspend (based on demand).

### 7.2 Maximum award payment for students on full time courses

<b>Student Group - Full Time</b>	<b>Course Length</b>	<b>Maximum Award Payable</b>
Undergraduate students with dependent children (excluding Level P)	Up to 52 weeks	£3,750
Final year undergraduate (Level H/6) without dependent children	Up to 43 weeks	£1,250
Final year undergraduate (Level H/6) without dependent children	52 weeks	£1,700

Undergraduate placement (Level P) students (with or without dependent children)	Up to 40 weeks	£1,500
Second year undergraduate (Level I/5) without dependent children	Up to 43 weeks	£1,000
Second year undergraduate (Level I/5) without dependent children	52 weeks	£1,350
First year undergraduate (Level C/4) without dependent children	Up to 43 weeks	£750
First year undergraduate (Level C/4) without dependent children	52 weeks	£1,000
Postgraduate and PhD students (with or without dependent children)	Up to 52 weeks	£1,000

The minimum payment amount will be £100 and the maximum payment amount will be £3,750 as listed above.

For students on part time courses, an award will be made pro-rata based on intensity of study. This will typically be 50% based on BU's part time courses.

Care Leavers and estranged students will be assessed based on their income needing to stretch over 52 weeks. However, any award will be calculated on course length of 39 weeks.

## 8.0 Payment of BU Financial Support Fund Awards

- 8.1** Once an award has been assessed, the student will receive confirmation by email of the amount and when the payment will be made to the student by BACS. As part of the application process, the student provides their bank account name, sort code and account number so payment can be made.

The Student Money Advice Team provide details to the BU Finance Department on a weekly basis (typically a Wednesday) of any awards from the Fund that have been approved.

- 8.2** BU Financial Support Fund Awards are normally made in one single payment. BU does however have the discretion to make the awards in more than one instalment if deemed appropriate.
- 8.3** Payments can only be made payable to a third party at the student's request or with their agreement. Making a payment to a third party may be appropriate where it will ensure the funding is used for the purpose it is being provided for, for example to cover rent, where eviction is a possibility. Where the student owes money to BU (Emergency Loan), any Fund award would usually be used to reimburse an outstanding debt. Where the student owes money to BU the debt and/or debt repayments will **not** be taken into account in making an assessment.

## **9.0 Appeals**

- 9.1** Students who are dissatisfied with the outcome of their application should first discuss their case with the Student Money Advice Team Leader by replying to the outcome email. If the student believes that they have grounds to appeal, they should follow the [Financial Support Appeals Procedure](#). Students who are thinking about appealing a decision on their application for an award from the BU Financial Support Fund are strongly recommended to seek advice from SUBU Advice.
- 9.2** Appeals will only be considered when there is evidence that a procedural irregularity has occurred in processing the application or new evidence becomes available that was not available at the time the assessment was completed. Appeals against the University's judgement of the merit of an applicant against the published criteria will not be accepted.

## APPENDIX A - Assessment of Income

### A1 Treatment of income

**A1.1** BU will look at the combination of statutory, institutional, household and personal financial support available to the student. These will vary according to level and mode of study however there are some common areas which are treated similarly. The student's own income and expenditure should be assessed, along with that of their partner where applicable (where spouse/partner is used, civil partner should be assumed).

**A1.2** The table below provides an overview of how certain types of income should be treated. It is important to read the individual sections on how income is treated for both part time and postgraduate students.

<i>Income</i>	<i>Count as Income</i>
Means-tested benefits which can include, tax credits, housing benefit, universal credit among others	In full
Earnings Replacements Benefits	Include as part of assumed income
Non-means-tested benefits which can include Child Benefit, PIP and DLA	No
Pension credit	In full
BU Maintenance and Care Leavers Bursary	No - disregard in full
Scholarships	No – disregarded in full
Maintenance Grant from Student Finance England and equivalents from other parts of the UK (Wales, Scotland, Northern Ireland) where relevant	In full
Student Loan for pre-2016 entrants	In full
Student Loan for post 2016 entrants	disregard in full
Additional funding grants (Parent Learning Allowance, Childcare Grant and Adult Dependants Grant)	In full
NHS Funding – Bursary or Training Grant	In full

Partner's Income (and expenditure in full)	In full (net)
Capital	In full
Additional Parental/Family Contributions	See A3
Child Maintenance Support	In Full
Local Authority Care Leavers Bursary*	No – disregard in full
Student Savings (including inheritance)	Funding will be declined where student has sufficient funds to live

The list is not exhaustive if a student is receiving other income which is considered as contributing to their living expenses.

\*Care Leavers may be eligible to a non-taxable £2,000 bursary paid by Local Authorities when they enter Higher Education (for both full and part time students). This bursary should be disregarded in BU Financial Support Fund assessments for undergraduate students.

### **A1.3 Means tested and non means tested benefits**

In assessing Fund applications it is important to know which benefits to count and which to disregard in the calculations. As a general rule any means-tested benefit (such as Housing Benefit, Tax Credits, Universal Credit or Income-based Jobseeker's Allowance) for which a student is eligible should be counted in the assessment. Means-tested benefits should be counted in full in the assessment, for both the student and their partner (if applicable). Any non-means-tested benefit the student has is generally disregarded.

**A1.31** The relevant tax credit should be included in the income section of a Fund assessment. The majority of students with children should be in receipt of Child Tax Credit or Universal Credit. If they do not appear to be receiving it, they should be advised of the availability of this funding.

**A1.32** Pension Credit is a means-tested allowance. There are two parts to it and it is possible to receive one part of Pension Credit or both. There is more information about Pension Credit on the Gov.uk website at <https://www.gov.uk/pension-credit>.

**A1.4** Similarly, as a general rule, BU will include any income from statutory support for which students are eligible, even if they have not included this in their application. BU (with assistance from SUBU Advice if appropriate) will advise students to apply for any statutory support they may be entitled to, in the response to such applications. The Fund is intended to be an additional assistance rather than an alternative.



**A1.5** It is expected that a student's full (less any disregards as per A1.2) student support entitlement will be taken into account together with any additional support, irrespective of whether the student has applied for or received the full entitlement.

**ALL undergraduate students must be means tested by their relevant authority before their BU Financial Support Fund application can be assessed.**

*\* The only exception to undergraduate students being means tested is students who are on a placement year as part of their sandwich degree, as typically these students are non-means tested.*

#### **A1.6 Earnings Replacement Benefits**

Some benefits from both means-tested and non-means-tested groups are known as earnings replacements. These Earnings Replacement Benefits (ERBs) are paid to claimants who do not or cannot earn a full wage. For example, a person who is in receipt of Jobseeker's Allowance (JSA) receives this benefit whilst they are trying to find work.

**A1.7** These are benefits that may be available to those who are unable to work:

- Contribution-based Jobseeker's Allowance, Incapacity Benefit (after 28 weeks) and contribution-based Employment and Support Allowance (ESA)
- Statutory Maternity Pay
- Maternity Allowance
- Statutory Sick Pay
- Carers Allowance
- Retirement Pensions
- Bereavement Benefits

**A1.8** For full-time students, income from these non means-tested ERBs should not be counted separately (it can form part of the 'assumed income' figure for full-time undergraduates and part of the 'Minimum Required Provision' for full-time postgraduates. Income from ERBs should be included in full where it is the income of a full-time student's partner or the income of a part-time student or their partner.

#### **A1.9 Other non means-tested benefits**

Entitlement to these benefits usually depends upon the individual's personal circumstances rather than income levels. For example, if you have an eligible dependent child you will receive Child Benefit.

- Disability Living Allowance (DLA)
- PIP
- Attendance Allowance (AA)
- Industrial Injuries Disablement Benefit
- Child Benefit (CB)
- Guardians Allowance
- Adoption Allowance

These non means-tested benefits should be fully disregarded in the BU Financial Support Fund assessment but can be a useful indication of the person's particular circumstances i.e. a person in receipt of DLA clearly may have extra needs relating to their disability.

## **A2 Maintenance Loans and Grants**

**A2.1** Where eligible, all students must have applied for their full entitlement of student maintenance loan and grant (where applicable) and must have received their first instalment before receiving any payment from the Fund. This can be determined from the payment schedule letter issued by Student Finance England (SFE) and bank statements.

**A2.2** Where a student is not eligible for student funding because they have a previous HE qualification or are unable to receive the loan on religious grounds, the student may still apply for help from the BU Financial Support Fund if they satisfy all other eligibility requirements. However, the 'missing or declined' support will be taken into account as assumed income, as the BU Financial Support Fund cannot replace a 'non-award' from Student Finance.

*The full support to include would be based on the full loan of £9,698 (39 week course) for 2020-21.*

**A2.3** It is expected that most students will apply for a tuition fee loan. However there might be students who have paid their fees and then fallen into financial difficulty, though these cases should be rare. Such students will be advised to apply for a tuition fee loan as soon as they are able to do so.

## **A3 Household contribution**

**A3.1** For undergraduate students the assessed contribution (family contribution) to a student's income will need to be determined in line with the Student Support Regulations (link below). For example – for a 2016 cohort student whose household income is £50,000, the assessed contribution from the family would be £940. This figure would then be divided by the weeks of assessment.

Assessed contribution amounts are provided in the following document:

<https://www.practitioners.slc.co.uk/media/1750/financial-memorandum-for-202021-v2.pdf>

(Page 19 for 2016 cohorts and Page 26 for 2012 cohorts)

**A3.2** Where parents are contributing more than the assessed contribution follow this calculation (parents contribution should be calculated based on assessment period):

Parents contribution - Assessed Contribution = A

If A is higher than the assumed income then

A - assumed income = B

Create new entry 'Additional contribution from parents' and include B

Do not remove assessed or assumed income when creating new entry

## **A4 Assumed income**

**A4.1** It is expected that students will be able to supplement their income from a variety of routes, for example, part-time work, vacation work, bank overdrafts, savings or additional parental/family support where appropriate.

**A4.2** The standard assessment uses an 'assumed income' figure to cover these elements of income rather than taking into account the actual income. Actual earnings from part-time work are disregarded to give students the capacity to earn larger sums without affecting their payment from the Fund. This enables them to meet expenditure which is either not covered in the assessment e.g. mobile phone bills, or course costs and other items which exceed the standard/capped amounts used in the assessment. Assumed income rates are set out below.

### **A4.3 Assumed income rates**

The assumed income rates to be used for full time undergraduate students are as follows:

	Standard	Healthcare Courses*
Year 1 students	£35 a week	£17 a week
Year 2 students	£20 a week	£10 a week
Final year	£0	£0
Students with dependent children or unable to work due to ill health/disability	£0	£0

\*Students on healthcare courses are recognised as having less availability to work due to commitment to placements throughout each academic year. Based on this, the assumed income is 50% of a standard course.

For students on sandwich placements, use the student's actual income. Where the placement is unpaid, then the income will be £0.

### **A4.4 Exceptions to assumed income**

The assumed income is not used for students with dependants (even if the student is working) or those unable to work due to ill health/a disability. These two priority groups should have a zero assumed income. ***Evidence is required for those students who are***

*unable to work. This would usually be a letter from a medical professional, or can be evidenced through the type of benefit the student may be receiving (for example PIP/ESA/DLA).* In addition, BU has the discretion to reduce or remove the assumed income level for students with caring responsibilities. However, other types of benefit income may need to be included for these students relating to their caring responsibilities.

## **A5 Postgraduate students and Minimum Required Provision (MRP)**

**A5.1** For postgraduate students, which includes PhD\* students there will be a set income level. This is detailed in the table below. This encompasses any income from the PG Loan/Professional Career Development Loan, NHS Grants, part time work and support from family and friends. **There is the expectation that realistic provision has been made to fund both tuition fees and living costs before embarking on the course.**

*\*For PhD students, if a studentship exists where the tuition fee is covered and an income is received, if the income is above the MRP, use the income figure instead.*

<b>MRP Figures: Student</b>	<b>MRP Amount per week</b>
Student living elsewhere	£207
Student living in London	£264
Student with dependants* or students who are unable to work due to disability, living elsewhere.	£166
Student with dependants* or students who are unable to work due to disability, living in London.	£211

\*who are financially reliant upon the student

Other than the income, postgraduate students will be assessed typically over 52 weeks, using the same assessment criteria as an undergraduate student.

## **A6 Part-Time Students**

**A6.1** Part time students will be assessed using the same assessment criteria as full time students, as their enrolment period will be the same. Although, there will be some difference to the assumed income and how the award is calculated as per below. The period of assessment remains the same regardless of when the student applies during the year. Amounts of awards should not be pro-rated if the student applies in the second or third term.

### **A6.2 Income**

Assumed income should be removed for part time students. Instead a student's actual income should be used, including any relevant income as per the table in A1.2.

### A6.3 Award calculation

The outcome of the assessment, if a deficit, should be multiplied as per full time students by the full number of weeks of the assessment. The award should then be calculated based on intensity of study. In most cases BU part time courses are 50%. Therefore, a student will receive 50% of the total award calculated. If the initial full time calculation results in an award at the cap level or above, then the cap should be applied and again calculated on intensity of study. Please see 6.2 for award caps.

**A6.4** Any statutory or discretionary fee support should be disregarded.

## A7 Estrangement

**A7.1** Where students declare that the expected household contribution is not met, for example such as through estrangement, evidence will be required.

**A7.2** The Fund will not be used towards subsidising the household contributions as calculated by SFE for cases other than genuine relationship breakdown. Students who find themselves in financial difficulty because their parents are no longer able to meet the cost of the household contribution due to a drop in income (of 15% or more), should be encouraged to contact SFE for a reassessment. However, parental outgoings such a high housing costs etc, will not be a factor in the anticipated household contribution.

## APPENDIX B – Treatment of Expenditure

### B1 Reasonable Living Costs

**BU has judged that the amounts listed below are Reasonable Living Costs for the 2020-21 Academic Year.**

<b>Outgoings</b>	<b>Maximum levels</b>
Rent for single students <i>For students living in the parental home the composite living costs of £92 per week will be used, instead of any rent paid to parents.</i>	Up to £520 per calendar month (£120 per week)
Rent for students living with partner	Up to £840 per calendar month (£193.85 per week)
Rent for students with dependent children	Uncapped
Rent for students on placement in London	Up to £728 per calendar month (£168 per week)

Course requirements – books, printing, stationary, copying	£7 per week
Course requirements – equipment (if relevant to course)+	£7 per week
Phones	£30 per month/£50 per month for Carers*

*\*Students asking for consideration to be given to costs associated with caring responsibilities will be asked or provide evidence that they are recognised as having caring responsibilities. This could be through a letter from their GP, carer’s centre, medical professional, previous education establishment or documentation that shows they are in receipt of Carer’s Allowance.*

*+ These costs would only be considered if the equipment was essential to their course and the student could not access this through alternative means. It is generally expected for students to be able to access software they require through AppsAnyWhere portal, this includes Adobe Creative Cloud. Therefore there is not the need for a monthly subscription and to exclude this from any assessment.*

## B2 Composite Living Costs

**B2.1** Composite Living Costs (CLC) figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment and household essentials such as toiletries, which ensures that all applicants are treated fairly, regardless of where they study and regardless of their individual lifestyle choices. These take into account the different household needs for different groups of students. The CLCs are fixed and will be used in **all** standard award assessments.

**B2.2** The following table illustrates CLC amounts for 2020-21 and has scope to change for each academic year:

<i>Student profile</i>	<i>Based on DWP applicable amount (assuming no disability in family)</i>	
	<i>Elsewhere Per week</i>	<i>London per week</i>
Single student	£92	£129
Student with partner	£141	£176
Dependent children* (each)	£83	£106

\*As evidenced through student’s child benefit/child tax credits/universal credit award notifications

**B2.3** In addition add an extra one-off cost of £25 (family premium) where a student has at least one dependant child.

**B2.4** The amounts for London apply to students eligible for the London rate of loan (and are calculated in line with the difference between the London and elsewhere loan rates). BU students on placement in London qualify for the higher levels of support.

**B2.5** Where a student or their partner is receiving a premium, e.g. disability premium through a means-tested benefit, the amount of this premium should be added to the amounts shown above. The benefits notice from the DWP will give this information.

**B2.6** The table below lists the elements that should/should not be included as CLC. This list is not exhaustive.

<b>Item</b>	<b><i>Composite Living Costs</i></b>	<b><i>Variable expenditure</i></b>
Independent or Commercial Rent/mortgage		Yes
Rent whilst living with parents	Yes	
Food	Yes	
Utilities	Yes	
Phone / Mobile		Yes
TV Licence	Yes	
Clothes	Yes	
Travel to and from University		Yes
Course requirements		Yes
Medication		Yes
Priority debt repayments		Yes
Entertainment / Clubs / Societies	Yes	
Childcare		Yes
Council Tax		Yes

### **B3 Variable expenditure**

**B3.1** Expenditure on rent, travel, course-related costs, childcare and other exceptional costs is excluded from the CLC, and actual or capped costs will be included in the assessment. BU will use caps relating to some expenditures as outlined through Appendix B.

### **B3.1.1 Travel Related Costs**

The amount the student specifies on their application will be used in the calculation, providing it is not above the capped amounts as listed below.

It is generally expected that students on NHS courses, Paramedic Science and 3<sup>rd</sup> year Social Work students will need to be running a car due to placement.

- *Students with dependent children - uncapped + car costs (tax/insurance/maintenance)*
- *Students without dependents on NHS courses, including 3<sup>rd</sup> year Social Work students and Paramedic Science students - £25 per week + car costs (tax/insurance/maintenance)*
- *Students with evidenced caring and travel responsibilities - £25 per week + car costs (tax/insurance/maintenance)*
- *Students without dependents who live in outlying areas - £25 per week + car costs (tax/insurance/maintenance)*
- *Students without dependents who live on UNIBUS routes - £10 per week*
- *Parking – for students where a car is a requirement and have parking costs related to their course/placement the following cap will apply - £10 per week*

Further consideration can be given if students have other significant reasons for high travel costs, for example, a disability, if evidence is provided.

If the Student Money Adviser considers the travel costs are unrealistically high, then further information or break down of costs can be requested.

### **B3.1.2 Child Support Maintenance**

Payments that a student has to make from their salary, following an order to pay Child Support Maintenance should be counted as variable expenditure.

### **B3.1.3 Students with caring responsibilities**

If the student has children who are living with a former partner, and the student is not receiving Child Tax Credit/Universal Credit or Child Benefit for them, a level of expenditure will still be considered for costs associated with visits/weekend or holiday care, linked to the level of contact/care. For students who are caring for an elderly relative, either at weekends or during



holidays or if the relative is living with them, the income of that person should not be included but a level of expenditure associated with their caring responsibilities will be included.

**B3.1.4** Where a student has advised and evidenced on bank statements that they have incurred charges relating to overdraft fees, these can be included in expenditure. These are calculated by adding up any fees/charges listed and dividing by 52 weeks.

## **B4 Debts**

**B4.1** Set out below are debts that are classed as priority and those that are classed non-priority. The BU Financial Support Fund cannot normally be used to assist with repayment of non-priority debts, only priority debts.

**B4.2** The amount used in the assessment should be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year.

### **Priority Debts**

- Loan repayments which are subject to a realistic and minimum repayment plan
- Rent arrears where non-payment may result in eviction or court action
- Council tax where non-payment may result in eviction or court action
- Debt which will result in serious action if not paid, for example, court action, eviction, re-possession of goods
- Car Finance/Hire Purchase/Conditional sale agreements for goods that are essential for the debtor to retain\*

### **Non-Priority Debts**

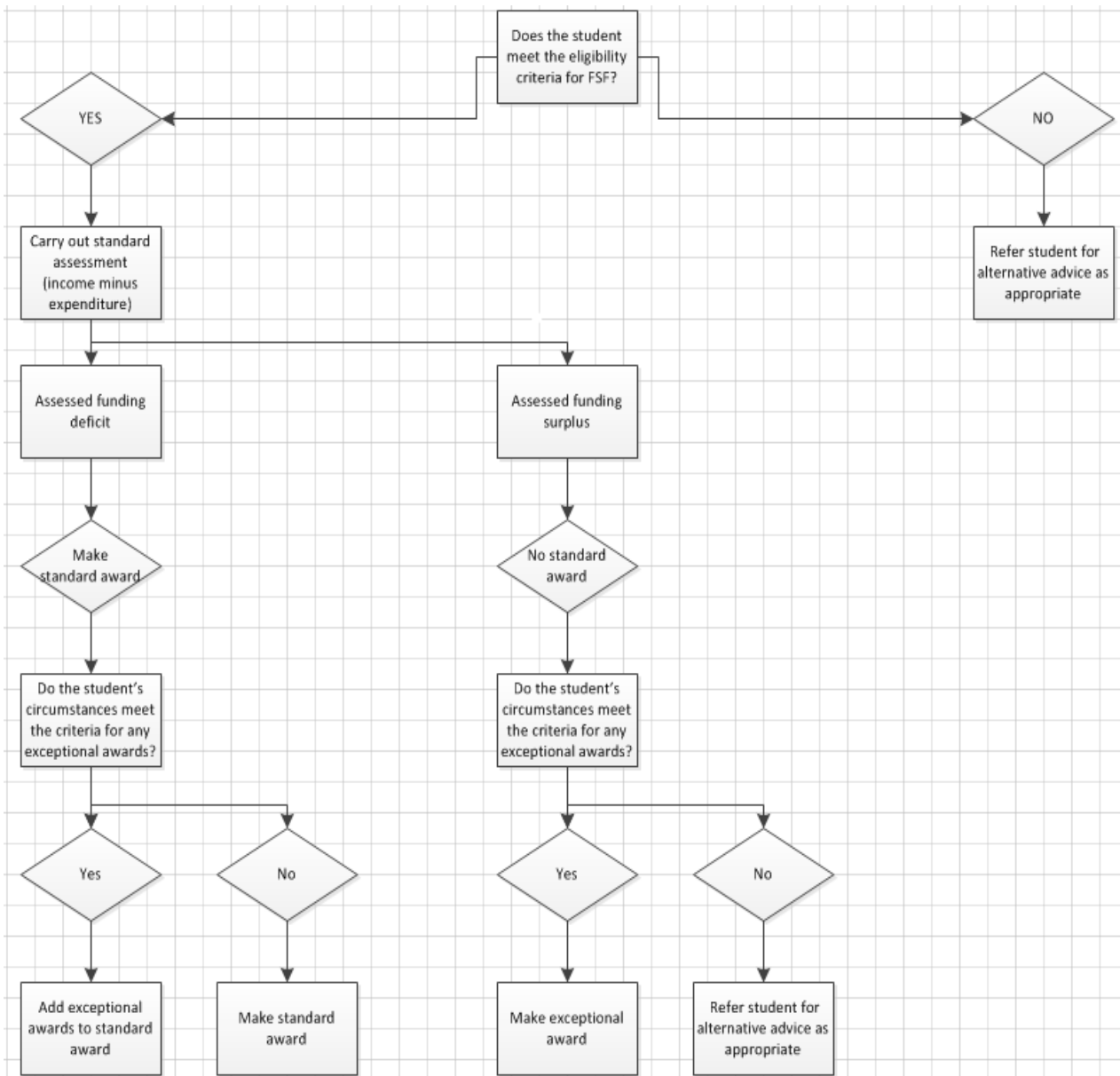
- Loan repayments to family members and friends
- Bank overdraft facilities
- Credit card and store card debt\*\*
- Tuition fee debt
- Debts which relate to non-essential items or items that could have been purchased at a more reasonable value
- Credit and store card debt for a student's partner
- Those where non-payment will not result in the loss of the debtor's home, liberty, essential goods or services

*\*Where a student has Car Finance/Hire Purchase or other loan relating to a purchase of a car prior to the current academic year, up to £500 will be factored into the assessment, thereby disregarding the actual amount paid by the student.*

*\*\*Where a student has already agreed a realistic repayment arrangement of a non-priority debt and has stopped using that source of credit, the repayments can be included as expenditure in the assessment for a standard award.*

- B4.3** It is recommended that students with debts should be encouraged to seek advice from a debt advice service (e.g. SUBU Advice) or externally (e.g. Citizens Advice or Step Change) - [www.bournemouth.ac.uk/students/help-advice/financial-support/external-funding-guidance](http://www.bournemouth.ac.uk/students/help-advice/financial-support/external-funding-guidance)

### APPENDIX C - BU Financial Support Fund Application Flow Chart



## APPENDIX D - Acronyms and abbreviations

BU	Bournemouth University
CB	Child Benefit
CLC	Composite Living Costs
DLA	Disability Living Allowance
DSA	Disabled Students Allowance
DWP	Department for Work & Pensions
FTE	Full Time Equivalent
HE	Higher Education
MRP	Minimum Required Provision
PG	Postgraduate
RLC	Reasonable Living Costs
SFE	Student Finance England
SLC	Student Loans Company
UG	Undergraduate

## APPENDIX E – Santander Funding

As detailed in 2.7 of this document, a proportion of the funding is provided by Santander. This funding will be allocated to students where an award has been made to the value of up to £1,230 for those that meet the following Widening Participation criteria, as well as the standard Fund criteria as outlined in this document:

- Either household income of £25,000 per year or less

OR

- Household income of £40,000 per year or less together with at least one of the following:
  - Mature students - HESA benchmark 21 or over
  - Additional learning needs/disability
  - Care leaver
  - Students from low participation neighbourhoods
  - Black Minority Ethnic
  - First in family to attend university
  - Female students taking STEM subjects (science, technology, engineering, and mathematics)

Any assessment resulting in an award that is greater than the £1,230 limit for the Santander funds, will result in the remainder of the assessed award being made from the BU Financial Support Fund. Allocation example: for a student who is assessed for an award of £3,500, £1,230 would be allocated against Santander funds and £2,270 allocated against BU funds. Students will be informed if they have been allocated funding from Santander.

Students who have been awarded Santander funds will be provided with information inviting them to feedback. Students may also be invited to Santander events, however, this will be initially facilitated by BU. No personal student details will be provided to Santander.

Once the budget provided by Santander has been allocated, all remaining awards will be made from the BU Financial Support Fund budget.

## **APPENDIX F – Lesley Milne Estate**

BU have received a donation from the estate of Lesley Milne who was a Senior Lecturer in Midwifery.

Lesley's wishes were for the donated funds to support midwifery students who face financial difficulty.

For awards which are made to students on midwifery courses during 2020-21, the first £500 of each award made to a student, will be awarded from the bequest.

Any assessment resulting in an award that is greater than the £500, will result in the remainder of the assessed award being made from the BU Financial Support Fund. Allocation example: for a student who is assessed for an award of £3,500, £500 would be allocated against the Lesley Milne donation and £3,000 allocated against BU funds. Students will be informed if they have been allocated funding from Lesley Milne's Estate.