



BOURNEMOUTH UNIVERSITY FINANCIAL SUPPORT FUND

Student Guidance Academic Year 2018-19

This document is a shortened version of the BU Financial Support Fund 18-19 Operating Policy and Procedure document which can be found under the Finance section of the following BU page:

<https://www1.bournemouth.ac.uk/students/help-advice/important-information>

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Introduction to the Bournemouth University Financial Support Fund 2018-19

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 BU Financial Support Fund will be non-repayable.

2.0 Overview of 2018-19 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 Adviser 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 Adviser 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.

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 on sandwich courses, including any periods of work placement
- Students who are studying abroad as part of their BU course
- Postgraduate (including MRes, PGDip and PhD) students meeting the same criteria as 'home' undergraduate students as defined above and following a course that is a minimum of 1 year
- 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

3.2 Eligible Courses

3.2.1 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 degree such as MA, MBA, MSc, LPC, CPE, GDL, MRES, PGDip, PhD

4.0 Application Process

- 4.1 The application form to apply for the BU Financial Support Fund is online through MyCareerHub. Students will be required to request the link from AskBU to make an application. 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 to AskBU or to fsf@bournemouth.ac.uk.
- 4.2 A decision on a BU Financial Support Fund application 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.
- 4.3 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 the maximum award has not already been made. Students will need to provide any 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 electronic scans of documents and is unable to return any originals submitted. Additionally, due to Data Protection, all evidence will be destroyed by the start of the next academic year.
- 5.2 When assessing an application for the BU Financial Support Fund, it is expected that the student will provide certain evidence as listed below to enable an assessment to be undertaken. The Student Money Adviser may require further evidence which is not listed below to enable them to complete an assessment.

Evidence required for every student

- Student Finance England or respective funding body and/or NHS Award Notification
- Most recent banks statements for all accounts covering 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

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.

- For students to be assessed they must have applied for all available funding including means tested student loans, means tested grants, NHS bursaries, Post Graduate Loans, Doctoral Loans, Professional and Career Development Loans as appropriate, before submitting an application to the Fund.
- Students have to demonstrate by submitting bank statements that they have little or no funds remaining.
- Students can apply for the BU Financial Support Fund until the end of their academic year. The assessor will check the student is enrolled for the current academic year on the Student Record System (SITS). Students who can evidence that they are unable to work or have dependent children can apply for funding after their academic year has finished and before their next one commences. Consideration will also be given to students who are Care Leavers, estranged or have resits during the summer period.

6.1.1 NHS courses – Nursing, Midwifery, Physiotherapy*, Occupational Therapy, ODP and Paramedic Science are treated as 52 week courses for assessment purposes, along with final year BA Social Work students.

*Final year Physiotherapy assessed based on 39 weeks

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

Student Group - Full Time	Course Length	Maximum Award Payable
Undergraduate students with dependent children (excluding Level P)	Up to 52 weeks	£3,500
Final year undergraduate (Level H/6) without dependent children	Up to 43 weeks	£1,000
Final year undergraduate (Level H/6) without dependent children	52 weeks	£1,340
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	£750
Second year undergraduate (Level I/5) without dependent children	52 weeks	£1,000
First year undergraduate (Level C/4) without dependent children	Up to 43 weeks	£500

First year undergraduate (Level C/4) without dependent children	52 weeks	£670
Postgraduate (including PGDip) 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 £3,500 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 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 made, the student will receive confirmation by email of the amount and when and where to collect their award which is paid by cheque. Cheques are normally collected from the AskBU Students Service and students will be asked to provide their BU Student Card as proof of identity. For students who are unable to collect their cheque in person, AskBU will post the cheque to the student at an address recorded on the Student Record System (it is the student's responsibility to ensure that the university has the correct term time, home and correspondence addresses at all times and students are able to update this in [myHub](#)). In exceptional circumstances, we will allow a third party to collect a cheque on a student's behalf. The student must provide written authority of the person who will collect the cheque. The person collecting the cheque must bring photo ID in order of BU to release the cheque.

BU's Finance Department are advised by the Student Money Adviser Team on a weekly basis, typically on a Wednesday of any award which needs to be made, who will then raise the cheque. It can take up to 10 working days from an award being made to the time when a student can collect their award.

8.2 BU Financial Support Fund Awards will be made in one instalment. 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. Where the student owes money to BU (Emergency Loan), any Fund award would usually be used to reimburse an outstanding debt. Also, 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 unsatisfied with the outcome of their application should first discuss their case with the Senior Student Money Adviser in AskBU. 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 application was submitted. Appeals against the University's judgement of the merit of an applicant against the published criteria will not be accepted.

10.0 Reasonable Living Costs

BU has judged that the amounts listed below are Reasonable Living Costs for the 2018-19 Academic Year.

Outgoings	Maximum levels
Rent for single students <i>For students living in the parental home, the composite living costs are classed as any rent paid, which cover the student's living</i>	£390 per calendar month (£90 per week)
Rent for students living with partner	£780 per calendar month (£180 per week)
Rent for students with dependent children	Uncapped
Course requirements – books, printing, stationary	£250 per year
Course requirements – equipment (if relevant to course)+	£250 per year

Phones	£25 per month
Help with house/flat deposits and estate agents fees*	£200 per year
Assistance for students at risk of withdrawing – up to 4 weeks Composite Living Costs (£78 per week for 18-19)	£312**

* Items noted with an asterisk can be considered for exceptional awards.

****If a student states they are at risk of withdrawing from the course, we will award £312 as an exceptional award. If the student's standard award is higher than £312, then only award standard award. If the standard award is less than £312, award £312 only.**

+ 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.

11.0 Composite Living Costs

11.1 Composite Living Costs (CLC) figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment, etc, 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.

11.2 The following table illustrates CLC amounts for 2018-19 and has scope to change for each academic year

Student profile	Based on DWP applicable amount (assuming no disability in family)	
	Elsewhere Per week	London per week
Single student	£78	£121
Student with partner	£122	£165
Dependent children* (each)	£72	£72

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

12.0 Variable expenditure

12.1 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. Students will need to provide evidence of their expenditure on these items, and BU will use caps relating to some expenditures as outlined through Appendix 10, 11, 12 and 13.

12.1.1 Travel

Capped amounts for travel

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 3rd 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 3rd year Social Work students and Paramedic Science students - £20 per week + car costs (tax/insurance/maintenance)*
- *Students with evidenced caring and travel responsibilities - £20 per week + car costs (tax/insurance/maintenance)*
- *Students without dependents who live in outlying areas - £20 per week + car costs (tax/insurance/maintenance)*
- *Students without dependents who live on UNIBUS routes - £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.

13.0 Debts

13.1 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.

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.*

13.2 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 Bureau).