

Birkbeck Hardship Fund

Introduction

This document details the Birkbeck Hardship Fund procedures and processes, and explains its regulations. We hope that the advice here will be useful to students considering making an application to the Birkbeck Hardship Fund and to those who have received an award and wish to better understand their assessment. Please note that Birkbeck reserves the right to amend the terms outlined in this document at any time, based on availability of funding and changes in UK Government policy.

Overview

Birkbeck Hardship Fund aims to assist students who need additional financial support due to an unforeseen change of circumstance in their personal situation while they are studying, such as redundancy, illness, or domestic problems. Applicants for this fund must have made realistic financial provision to cover fees and course costs prior to the start of the academic year. Examples of realistic provision include permanent employment, a confirmed sponsor, or a suitable level of savings. This fund is available to assist with short-term urgent situations only and cannot provide primary support for a student's costs.

The Hardship Fund should not be confused with Birkbeck's other financial support schemes (such as the Access to Learning Fund or Birkbeck Undergraduate Cash Bursary) and should only be considered once all other funding options, including government support such as student loans and state benefits, have been exhausted. Hardship Funding is limited and therefore the budget may close before the application deadline if its funds are exhausted. Students are therefore encouraged to apply as soon as possible, and to ensure all required documentation is submitted at the point of application. Hardship Fund Awards are based on study intensity and will not usually exceed £1000.

Costs we can help with

The Birkbeck Hardship Fund can provide support towards unexpected costs that have been incurred as a result of an emergency or unforeseen change in a student's personal situation. Examples of situations in which we may be able to assist include redundancy, priority debts, an inability to work or increased travel costs due to illness, or costs associated with the death of a close relative. **It cannot under any circumstances be used towards fees**, and students must show that they have made adequate provision to cover their fees and will be able to cover their remaining costs should they be made an award. Students should contact Student Advice to discuss their situation if they are unsure whether or not they should make an application.

Eligibility Criteria

- Applications are accepted from students who are Home/EU or International, studying at any level and are either full-time or part-time.
- To be eligible for an award from the Hardship Fund students must also meet the following criteria:

- be fully enrolled and have completed at least one term of study at Birkbeck in the current academic year
- demonstrate an unforeseen change in circumstances in the current academic year
- demonstrate that realistic provision for financing the course was made prior to the start of the academic year
- have no other source of government financial support available (including student loans or state benefits)
- normally be up to date with fee payments
- be studying a minimum of 30 credits over at least two terms in one academic year
- have a household income for the tax year 2016/7 which must usually meet the criteria listed in the following table:

Your personal status	Qualifying gross annual income
Single student, no dependent children	Up to £28,065
Single student, one dependent child	Up to £30,065
Single student, two dependent children*	Up to £31,065
Married/Partnered student, no dependent children	Up to £30,065
Married/Partnered student, one dependent child	Up to £32,065
Married/Partnered student, two dependent children*	Up to £33,065

**If you have more than two dependent children, add an extra £1000 for each additional child*

How to apply

Application forms for each academic year will normally be available from the Student Advice Service from January of the relevant academic year. The deadline for receipt of applications in the 2017/8 academic year is 1st June 2018, although students are encouraged to apply as soon as possible.

Students will need to contact the Student Advice Service to check their eligibility for the fund, and request an application form.

Application Assessment

Birkbeck Hardship Fund is discretionary and applications are assessed on a case-by-case basis. We aim to process applications as soon as possible but during our busiest times this may take 4-6 weeks from the date they are received. Assessments will examine how well the applicant meets the eligibility criteria for the fund, with a particular focus on:

- **Provision:** All students must have made realistic provision for all course related costs, including tuition fees, before starting on their course. Examples of provision may include permanent employment, a suitable level of savings or agreed third-party sponsorship. The Hardship Fund can only assist with urgent, short-term situations and should therefore not be considered as a primary source of funding.
- **An unforeseen change in circumstances:** This must occur after the start of the course, and in the same academic year that the student is applying for the fund. Examples of unforeseen change in circumstances may include redundancy, illness or domestic issues.
- **Supporting statement:** This should outline the student's situation, with regards to the two points above, and include any other relevant information about their case. We advise students to refer to the guidance on the application form in order to ensure that they present a strong and complete case for support.
- **Financial situation:** In addition to the information provided in their personal statement, we will look at the student's income and expenditure in order to understand their financial situation. Please note that students who have high levels of non-essential expenditure may be rejected. Applicants may be required to attend a budgeting appointment with the Student Advice Service and even if they are not required to we would strongly recommend this to any student who is having financial difficulties.

All information provided in support of an application will be considered and we encourage students to provide as much relevant information as possible in order to give us a full picture of their circumstances.

Documentary Evidence

All students must provide documentary evidence in support of their application. Original documents should not be submitted as we may not be able to return them. Documents can be photocopied at the My Birkbeck Student Centre at our main building in Malet Street. Essential documentation includes but is not limited to:

- **Proof of Household Income (for part-time undergraduate students, and all postgraduate and international students):** This should be a P60 for the 2016/7 tax year or a Statement of Earnings from HMRC. If your income was zero or if you have an emergency tax code (e.g. ending in M1, W1, or T) you must submit a Statement of Earnings instead of a P60 unless you are claiming benefits (see below). If you are living with a partner you will also need to provide proof of their income even if it is zero, unless you or they are claiming one of the means-tested benefits listed below.

- **Proof of means-tested benefits:** If you are claiming Income Support, JSA/ESA Income-based, Universal Credit or Housing Benefit you must submit a recent benefit letter that confirms this (instead of a P60/Statement of Earnings).
- **Proof of Household Income (for full-time undergraduate students only):** You must have been means-tested by Student Finance England and have consented to share your 'bursary data' with Birkbeck. You must also submit a copy of your Student Finance Breakdown which details which loans/grants you will receive during the academic year.
- **External Funding:** You must provide proof of any Student Loan/Grant, Professional and Career Development Loan (PCDL), or any other Bursary/Scholarship you are in receipt of, including an itemised list of payments already received and those still to be released to you.
- **Bank Statements:** You must provide copies of recent bank statements for each account you and any partner hold (including any savings) that cover the three consecutive months prior to the date that you submit the application. Each statement must be annotated to explain each transaction over £100. Internet printouts are acceptable provided that they are complete. Please be aware that we may also ask you to clarify any other uncommon transactions (e.g. large purchases just under the £100 threshold, or non-UK payments).
- **Supporting Statement:** You must provide information on your change of circumstances and you must also provide evidence of this. Further information will be provided on the application form.
- **Evidence to support your change of circumstances:** As noted above you will need to provide evidence of your change of circumstances. This may include, for example, a redundancy letter or doctor's letter.

Applications which are submitted without the supporting documentation will not be considered. Applicants should be aware that they may be asked to provide additional supporting evidence which is specific to their case.

Payment of Awards

Awards will normally be paid to the student directly, by BACS payment to the account details supplied on the application form. If any other payment arrangement is deemed more suitable, it will be agreed with the applicant (such as payment to a creditor directly).

Interrupted and withdrawn students

We are not able to accept applications from students who are on a break in studies or have withdrawn from their course.

Repeat year students

Students repeating a year of study are able to apply for the Hardship Fund but should address their reasons for repeating in the Supporting Statement of their application and provide any relevant supporting documentation. Students who are registered for exams only in an academic year are not eligible to apply for this Fund.

Appeals

Appeals may be made on two grounds:

- You believe that your application has been assessed incorrectly.
- You have further information which was not included in your original application.

Appeals should be made to the Head of Academic Services in writing at the following address: Head of Academic Services, The Registry, Birkbeck, University of London, Malet Street London, WC1E 7HX

If you have any questions regarding the Hardship Fund, please contact the Student Advice Service on 0203 907 0700 or at studentadvice@bbk.ac.uk.