

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 governmental 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. 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 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 Hardship Fund exists primarily to help with essential course related costs, such as books and travel. In exceptional cases it can also help with:

- Fees – students applying for help with fees must be able to demonstrate ability to pay the full fees for the academic year, up until they experienced their change in circumstances. Please note that fee awards are subject to the same caps as other awards, and are therefore unlikely to exceed £1000 in an academic year.
- Priority debts – priority debts are defined as meaning that non-payment would give the creditor the right to deprive the debtor of her/his home, liberty, essential goods and services, e.g. rental or utility arrears. Any student applying for help with these costs must be referred to this fund by the Students Union.

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 you must also meet the following criteria:
 - be fully enrolled and have completed 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 to you
- normally be up to date with fee payments
- be studying a minimum of 30 credits over at least two terms in one academic year
- your income for the tax year 2014-2015 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 Funding Advice Service in the spring term. The deadline for receipt of applications in the 2015/16 academic year is 27th May 2016.

Students will need to contact the Funding 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 within 4-6 weeks of receiving them. 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, 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 your course, and in the same academic year you are applying for the fund. Examples of unforeseen change in circumstances may include redundancy, illness or domestic issues.
- **Supporting statement:** This should outline your situation, with regards to the two points above, and include any other relevant information about your 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 your personal statement, we will look at your income and expenditure in order to understand your financial situation.

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. Please do not submit original documents as we will not be able to return them to you. If you need to make a photocopy of any documents, you can do so 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 (part-time undergraduate students, all postgraduate and international students):** This should be a P60 for the 2014/15 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 (full-time undergraduate students only):** You must have been means-tested by Student Finance England and have consented to share you data with Birkbeck. You must also submit a copy of your Student Finance Breakdown which details what 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.
- **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. Please be aware that you may be asked to provide additional supporting evidence which is specific to your 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. Exceptional awards towards tuition fees will be paid directly to the University, and any Priority debt may be paid to the relevant third party.

Interrupted and withdrawn students

Unfortunately 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 supporting documentation. Students who are registered for exams only 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, Registry, Birkbeck, University of London, Malet Street London, WC1E 7HX

If you have any questions regarding the Hardship Fund, please contact the Funding Advice Service on 0207 631 6316 or at fundingadvice@bbk.ac.uk.