

# Section 1

## Introduction to 2018/19 Regulations

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### Introduction and Purpose of the Regulations

1.1 These regulations contain detailed information on how the University of Birmingham's Student Support Fund operates. Separate application forms and regulations apply to student's studying in Dubai who should apply to the Dubai Emergency Access Fund (DEAF) instead. These regulations aim to promote consistency, clarity and fairness. The most important consideration of the Fund is to support students and try and relieve any financial hardship that might impact on a student's participation at the University wherever possible. This includes assisting those who need extra financial help to meet particular costs (other than tuition fees) which are not already being met from statutory (or other) sources of funding and providing one-off emergency payments for unexpected crises. The Support Fund is also able to contribute to the cost of a recommended Educational Psychologists' Assessment. Additionally £200 will be available to DSA recipients who are required to purchase a computer – but are required to pay the first £200 that is not funded by the Government.

### Glossary of Terms

1.1.1	<b>CLC</b>	Composite Living Costs
	<b>CTC</b>	Child Tax Credit
	<b>DSA</b>	Disabled Students' Allowance
	<b>DWP</b>	Department of Work and Pensions
	<b>EP</b>	Expected Provision
	<b>ESA</b>	Employment and Support Allowance
	<b>FGA</b>	Funding, Graduation & Awards
	<b>JSA</b>	Jobseeker's Allowance
	<b>MRP</b>	Minimum Required Provision
	<b>PCDL</b>	Profession and Career Development Loan
	<b>PGL</b>	Postgraduate Loan (from the SLC)
	<b>RLC</b>	Reasonable Living Costs

**SLC** Student Loans Company

**SSF** Student Support Fund

## Overview of the 2018/19 Regulations

### 1.2 Major differences from 2017/18:

- 2018/19 Composite Living Costs have been adjusted nationally to reflect regional differences in costs. The rate for the West Midlands is £74 per week. On top of this figure we include £25 towards travel and £5 towards mobile phone costs. This gives us a RLC of £104 per week for all students (and any partners and dependants) in 2018/19.
- A regional rate of EP has been established. For the West Midlands this is £603.
- All undergraduate assessments (apart from Years 4 medical students) will now be carried out over 42 weeks to more accurately reflect the largest part of student's expenditure, ie accommodation contracts.
- The MRP will revert back to the national guidance amount, where the West Midlands regional rate has been set at £168 per week.
- Any appeals/review requests will now need to complete an appeals/review form.

### Expected Provision

#### 1.3 For 2018/19 the Expected Provision (EP) for full-time undergraduates will be:

- £603 for students in Years 1-3
- £0 in years 3+ and those with children or those unable to work due to a disability

### Minimum Required Provision (MRP) towards living costs

#### 1.4 The MRP applies to postgraduate students, part-time undergraduates and those unable to obtain undergraduate statutory support (Postgraduates are required to take out a Postgraduate Loan). Any funds that are being used to pay tuition fees cannot form part of the MRP. The maximum rate of MRP per family will be capped at £628 per week, regardless of the number of people in the household:

- £168 per week for the student and £115 for every other person in the household

(Please note that if any student is living in the family home/with parents the MRP will be £115 for that student and there will be no other MRP's applied for any other family members living in the same household).

The MRP figure represents the minimum that the student should have secured towards their living costs for the academic year. It does not necessarily mean that the student should physically have a minimum of £168 coming into their bank account each week, but does mean that they should be able to evidence that they would be in receipt of at least £8736 for the academic year towards their living costs for a 52 week course. This can be met from savings, regular salary, sponsorship, scholarships, official loans, parental support, etc.

Unsecured potential funding (eg, hopes of finding part-time work, a better paid job, a scholarship, etc) cannot be used to form part of the MRP.

Any student assessed under this method who does not meet the MRP will be deemed to have insufficient provision to be on their course and therefore not receive an award.

## Section 2

### Overview

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### Who is eligible to apply?

- 2.1 The Fund can be used to help any normally registered (or internally repeating) undergraduate or postgraduate students, both full-time and part-time. Full-time UK undergraduates must have been fully means-tested by either their relevant SLC agency or the NHS Student Bursaries Unit to ensure that they are receiving and have taken out the full statutory support they are entitled to. Full-time undergraduates unable to receive statutory support and all part-time undergraduates will be assessed using the MRP applicable to full and part-time postgraduates.

Students who are writing up their thesis (thesis awaited), who are externally registered or on a leave of absence (except of medical reasons), who have not received a student loan because of SLC-related fraud or who have defaulted on previous SLC loans are all unable to apply.

- 2.1.1 Students wishing to apply for assistance with an Educational Psychologists' Assessment for a Specific Learning Difficulty (SpLD) need to have been recommended for the assessment by the University's Disability Service. A short application form requiring no further supporting

evidence, is available from Disability and Learning Support (full statutory support does need to have been taken out).

Those wishing to apply for £200 of assistance towards the cost of a laptop, as recommended on their DSA 2 letter should also apply on a simplified form available from Disability and Learning Support.

## The Assessment Process

- 2.2 There are two basic types of award that may be made: a 'Standard' or an 'Exceptional' award. Students will be assessed for a Standard Award initially and may be considered for an Exceptional Award if any exceptional circumstances outlined on their application form warrant this (see Section 2.10). Each application form will initially be assessed by an FGA Advisor, before being approved/amended by another member of FGA staff. Exceptional Awards will be considered and approved by an FGA Officer.

If a student is living away from their family whilst studying, then they will be assessed as a single student.

## Standard Awards

### Income

- 2.3 Standard awards are made to help with the general costs associated with being a student. An expected income level is calculated and offset against a reasonable level of expenditure. If the latter is higher, the student is viewed as having an 'additional need' and we will meet that shortfall in full – up to the agreed maximum permitted award (see Section 2.15).
- 2.4 In arriving at the level of student income that is assessed, we will look at the statutory, institutional, household and personal support available to the student and their partner (we include partner in-line with Government benefit regulations and will also include their expenditure as part of the assessment) where applicable. (Wherever spouse/partner is used, civil partner should be assumed). Where a student has over £1000 in their account we will count this as income, unless this constitutes statutory support payments already included as income. Also all loan payments obtained during the assessment period will be included as income (unless it has been repaid). Any loan repayments (excluding mortgage payments) will not be counted as expenditure (unless these are subject to a recent realistic repayment plan which is being adhered to - see Section 2.13).

### Statutory Support: Loans, Grants, etc.

- 2.5 Undergraduate support: A student's full student support entitlement (which includes any assessed parental contribution, see 3.11) will be taken into account together with any additional support such as the teacher training bursary for PG Dip (QTS) students (who are

treated as undergraduates for funding purposes). No award will be paid until the first instalment of any such support has been paid.

Postgraduate student loans: It is a requirement of the fund that postgraduates must take out a Postgraduate Loan if they are eligible. The amount of loan used towards maintenance (ie after fees have been paid) each year will be used. As such it is not expected to be the sole means of support available to the student and the student must still reach the MRP figure for their course. No award will be paid until the first instalment of any such loan has been paid.

Please note that any amounts paid under the Disabled Students' Allowances (DSAs) scheme will be ignored for the purposes of this fund.

## Other Statutory Support (Welfare benefits)

- 2.6 Students are expected to apply for all other statutory support to which they are entitled (in particular tax credits and DWP benefits). Eligibility for statutory support will be considered in any assessment, regardless of whether the student has applied for and received any statutory support. In cases where the student is newly applying for support (such as Housing Benefit or revised Tax Credits) an interim payment may be made until a full assessment can be completed.

## Tuition Fees

- 2.7 The fund cannot be used to meet the costs of tuition fees. Expenditure on tuition fees does not form part of the assessment. However, students must show that they have taken out a full tuition fee loan (for those entitled to Statutory Support) or that they have made provision for paying the fees in addition to meeting the MRP towards living costs.

## Expected Provision and Minimum Required Provision

- 2.8 These 'elements' of income are used in assessments for full-time undergraduates and postgraduates respectively. Most students will be able to supplement their income through part-time work, savings, bank loans, family contributions, etc. Rather than taking the actual amount of income gained in this way, the assessment uses fixed amounts to take account of this type of income. More information is given in Section 3.

## **Expenditure**

- 2.9 In arriving at the expenditure that is used in the assessment, both Reasonable Living Costs (RLCs) and variable expenditure are considered. The latter is capped at agreed levels each year. More information is provided in Section 3.

## **Exceptional Awards**

2.10 Exceptional Awards are offered to students who have to meet unexpected one-off costs such as repairs to essential household equipment, emergency situations. (For International Students - this could be flights home, visa extensions, international recognised crises (highlighted by Responding to International Students in Crisis Committee (RISC)) for example), etc. Additional essential expenditure not fully met through statutory grants may also be considered. Cashflow problems do not usually warrant an Exceptional Award. Students may qualify for both a Standard Award and an Exceptional Award. Applications will be considered on a case-by-case basis. The Fund cannot be used to provide compensation for errors and misleading statements from external organisations.

## Declaration of Accuracy

2.11 All applicants are required to sign a declaration about the accuracy of the information they supply to support their application.

## Re-assessments and Appeals

2.12 A student's assessment will take account of their circumstances across the course of one academic year/period of study, regardless of when a student applies for support.

2.12.1 However, if a student experiences a change of circumstances during the year, or an emergency situation arises, they may ask for a re-assessment – which will be considered by a Funding, Graduation & Awards Officer or the Head of Service – to cover the period between the change in circumstances and the end of initial period of assessment. Any amount initially paid will be included as income in any re-assessment/appeal pro-rata for the period concerned.

2.12.2 A student can only make an appeal on the following grounds:

- They have new information that was not provided as part of their original assessment
- That there was an administrative error when processing their application

## Treatment of Debt

2.13 We always recommend that students with debts seek advice from a trained money adviser within GuildAdvice or from a community organisation (eg CAB, etc.).

2.13.1 We do not ordinarily include debt in our assessment but in cases where a recent, realistic payment plan has been put into place and is being adhered to, we will consider this as essential expenditure. Where a recent, realistic payment plan has not been established then we may offer an interim award until such a plan can be arranged.

2.13.2 Furthermore where Priority Debts require urgent attention, we may offer an award at the minimum amount necessary to prevent further action (this may also include credit card debt for

example, where the card has been used to pay a court order, etc).

2.13.3 However, where a debt exists to the University, and as a result the student has a 'Hold' on their record, then any application will not be processed until the 'Hold' is lifted or an appropriate payment plan is in place and is being maintained, but please note that a payment plan for tuition fees cannot be included in any assessment.

## Applications and Timescales

2.14 Application forms for undergraduates and postgraduates will be available from the beginning of the academic year (1 August for 4th year medics). Applications from undergraduates may be submitted until 5pm on the last day of the summer term. Applications from continuing postgraduates may continue to be submitted over the summer, but any received after 1 September will relate to the coming academic year, rather than the year just ending. All applications will be assessed as covering the entire academic year as appropriate. All completed applications will usually be fully assessed and, where appropriate, paid within 28 days. In exceptional emergency situations it may be possible to give certain applications priority in order to achieve a much quicker turnaround.

## Payment Amounts

2.15 The minimum payment will be £50 and the maximum payment will be £3,000 in any academic year. We reserve the right to pay any award in instalments, where we deem this to be beneficial to the student.

2.15.1 Where the assessed shortfall is in excess of £4000 we will withhold the payment of any award until the shortfall can be shown to have fallen to below this amount.

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### Assessments

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#### Period of Assessment

- 3.1 Postgraduate students will be assessed over a 52 week period from 1<sup>st</sup> October to 30<sup>th</sup> September of the following year.

- 3.1.1 4<sup>th</sup> Year Medics will be assessed over 52 weeks from 23 July 2018 to 21 July 2019 – although they cannot apply until 1 August 2018 at the earliest.
- 3.1.2 All other students will be assessed over 42 weeks from 1 October 2018 to 21 July 2019. The assessment will include all of their Statutory Support from any SLC agency and/or the NHS (but please note that the NHS award will be averaged over 52 weeks).

## Evidence Required

- 3.2 All applications (except those linked to an Ed Psych assessment or DSA computer claim) should be supported by evidence of circumstances, although this should be kept to the minimum necessary to verify the information provided. This should include:
- A current Student Finance notification that details payment dates and amounts from the appropriate SLC agency
  - Evidence of savings or other income, or evidence to show that the student has applied for other sources of income available, including pensions, Professional Career Development Loans (PCDLs), loans/grants. Any scholarships or bursaries provided by the University. Or any other income from other funding bodies such as the NHS and the General Social Care Council (GSCC) etc.
  - Where appropriate, the assessment notice for any means-tested benefits or tax credits
  - Variable expenditure evidence, including tenancy agreement, mortgage statement or childcare costs
  - Physical bank statements or screenshots of online statements covering the most recent three months with all credits and transfers explained – this should include (for International Students) any statements used in support of your visa application. EXCEL-based lists of transactions cannot be accepted.

Please note that course-related costs representing the expected average costs for your course will be entered into your assessment directly.

## Benefits and Tax Credits

- 3.3 The table below illustrates how benefits and tax credits should be treated when assessing students and their partners for a standard award.

<b>Benefit</b>	<b>Count as Income</b>
Means-tested benefits (including Universal Credit)	Yes
Earnings Replacements Benefits - (such as	Include as part of Expected Provision/Minimum

Contribution-based JSA or ESA, Incapacity Benefit (after 28 weeks), Statutory Maternity Pay, Maternity Allowance, Statutory Sick Pay, Carers Allowance, Pensions, Bereavement Benefits)	Include in full for part-time students and all partners (counts towards Realistic Provision)
Non-means-tested benefits – (such as DLA, PIP, DSA, Attendance Allowance, Industrial Injuries Benefit, Guardians Allowance, Adoption Allowance)	No
Child Benefit	Yes
Tax credit	Yes (except any payments for disability)
Pension credit	Yes (except any payments for disability)

## Local Authority Care Leavers Bursary

3.4 Any LA Care Leavers Bursary (£2,000) will be disregarded in our assessment.

## Other Income

3.5 If the student declares any other income, for example from savings, wages additional parental contributions or an occupational pension, these amounts will be counted in full and will form part of the EP or the MRP. Any excess will be counted as 'Income over EP/MRP'. Where parental contributions are variable we will average any contributions shown on bank statements to get an annualised figure. Any savings/capital over £1000 at the beginning of the relevant term (usually before any loan/bursary instalment) will be counted as income.

3.5.1 Part-time earnings are not included in the above for those students receiving Statutory Support (ie assessed using the EP method). Student's assessed using the MRP will have all their earnings taken into consideration.

3.5.2 Partner's net income (and expenditure) will always be included, as will any child support payments.

## Institutional Bursaries, Awards and Scholarships

3.6 Where a student is receiving financial support from the University, and has chosen to receive that support as a reduction in fees (tuition fee waiver) instead of a cash award we will treat them as receiving the maximum cash award available to them, for purposes of this assessment.

## Expected Provision (EP) and MRP (Minimum Required Provision)

3.7 We will use an appropriate rate of Expected Provision (EP) or Minimum Required Provision (MRP) for all assessments, according to the student's individual circumstances

## Expected Provision (EP) - for those who receive Statutory Support

- 3.8 It is expected that students will be able to supplement their income from a variety of routes, for example, part-time work, vacation work, savings or additional parental support. Our standard award uses this figure, rather than requiring students to submit individual details of each element separately.
- 3.8.1 Students on our PG Dip (QTS) courses will have the non-final years rate of EP applied to them.

EP for Years 1-3	£603
EP for Years 3+ or those students with children, unable to work due to disability	£0

## Minimum Required Provision (MRP) and Realistic Provision (for those not receiving Statutory Support)

- 3.9 Realistic provision has to be made by all postgraduate/part-time/non-statutory funded students. We set this level at the appropriate rate of MRP for the student's individual circumstances – see below.
- 3.9.1 MRP can be made up of earnings, partner's earnings, savings, loans (including PCDL's), etc.
- 3.9.2 We will use the MRP on all postgraduate/part-time/non-statutory funded students assessments, regardless of whether it is being met or not as the basis of our assessment. **The fund is intended to be a safety net for students, not their main source of support.**

<b>Student</b>	<b>MRP Amount per week</b>
Standard student rate	£168
Reduced student rate (if living with parents)	£115
For every other person in the household (children or adults) along with the student assessed using the Standard rate, (This section does not apply to students who are assessed at the reduced rate).	£115

## Tuition Fees

- 3.10 Any income received for the purpose of paying for tuition fees should be disregarded in full. So if a student gets a Professional and Career Development Loan (PCDL) for £8,000, £3,465 of which is for tuition fees, only the remaining £4,535 should be counted as income. The tuition fee element of an approved PCDL is paid directly to the learning provider and some research councils also take this approach. The same assessment approach is taken with regard to PGLs,

however in this case fees will not be paid directly to the University.

3.10.1 We will need to see your grant letter to verify how much is intended for tuition fees.

3.10.2 In cases where a course is spread over two or more years the PCDL is counted as income towards living costs in the year it is paid only.

## Household Contribution towards Student Loan

3.11 Full-time undergraduates are required to be means-tested by the relevant SLC agency in order to apply for the Fund. Any assessed parental contribution will be counted in full. Full details of how much parents (households) are expected to contribute can be found at <https://www.practitioners.slc.co.uk/media/1609/financial-memorandum-for-201819-131217.pdf>

3.11.1 Where parents contribute more than they are assessed to do, we will include any contributions over and above the expected provision figure.

## Estrangement

3.12 Where estrangement has recently taken place (and therefore any contribution is not being paid, or the student cannot be means-tested), and this has not yet been recognised by the SLC, a signed affidavit from a Solicitor or Public Notary, or evidence from a support/key worker/etc should be provided as confirmation that part of the income should be ignored.

## All other income

3.13 Monies over and above the EP or MRP, including from Research Council grants, earnings, PCDLs, family and friends or other such sponsorship received, should be included in full.

## **Treatment of Expenditure**

### Reasonable Living Costs (RLC)

3.14 Reasonable Living Costs (RLC) figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment, travel and mobile phone bills etc, which ensures that all applicants are treated fairly, regardless of their individual lifestyle choices.

3.14.1 RLCs take into account the different household needs for different groups of students. The RLCs are based on annual amounts used by the DWP called Composite Living Costs (CLC's) with £25 added for travel and £5 for mobile phone costs per individual.

3.14.2 Students on placements/field work/year aboard will receive higher course costs in recognition of their higher travel costs.

3.14.3 These RLC's are used in all standard award assessments:

	<i>Per week</i>
Single student	£104
For every other adult/child who live as a family with the student	£98
Example: Student with partner & 2 financially dependent children	£398
Example: Single parent student with 2 financially dependent children	£300

## Variable Expenditure

3.15 Rent, course costs, childcare, etc, will vary between students and is not therefore included in RLC. However these amounts are capped annually at realistic levels:

### Accommodation

3.16 Capped amounts exist to take into account the different types of accommodation available.

- Up to £197 per week (£172 if self-catered) for first year students in Halls
- Up to £197 per week for student couples/families or those with a mortgage
- Up to £100 per week for all other students (£10 per week will be deducted from the RLC for those students who have bills included in their rent, £35 will be taken off for those who have bills and food included)
- Students who choose to live at home with parents or in a house belonging to a member of their family will have their rent capped at £0. Their food and bills expenditure will be covered by the RLC (effectively £35 per week).

### Mobile Costs

3.17 In recognition of the benefits of owning a mobile phone, £5 per week has been added to the RLC to recognise the ongoing costs of maintaining a basic contract. No allowance will be made for students wishing to obtain assistance with the cost of a mobile phone purchase.

### Childcare

3.18 Registered childcare will be capped at the maximum figure allowed by the government under the Childcare Grant scheme. More information can be found at: <https://www.gov.uk/childcare-grant/overview>. Informal childcare will not be recognised.

## Child Maintenance

3.19 Child maintenance payments will be counted in full.

## Course Costs

3.20 Course costs will be set at the rate determined annually by the University, and will be detailed on the Support Fund application form.

## Medical Costs

3.21 Students with long-term and recurring medical costs should apply for assistance from the NHS via an HC1 form, to cover these. No other medical costs are included in our assessment.

## Double-Counting Expenditure

3.22 Any amount that has already formed part of an assessment, whether in the current assessment period or not, cannot be included again in any subsequent application.

## Car Insurance

3.23 We do not include car insurance in our RLC figures, but our set rate of travel expenditure may be spent on this if any student prefers/needs to run a car instead of using public transport.