IMPORTANT UPDATE REGARDING COVID-19

We appreciate that our students are likely to experience a change in their financial circumstances as a result of the COVID-19 pandemic. In order to ensure parity between assessments and to enable us to continue to best meet the needs of our students within the parameters of the Fund, the following temporary amendments to the SSF Regulations and assessment procedures have been enacted.

1. We recognise that the Expected Provision (EP) figure that we normally use to assess first- and second-year undergraduate applications to the SSF from UK students is no longer an appropriate measure, given that most students are likely to experience a drop in earnings alongside a reduced ability from family/friends to make additional contributions to support them during their studies. We will therefore reduce the EP that we use in our calculations from the 20 March 2020 until the end of the academic year (to the end of the summer term) accordingly.

2. For international students, postgraduates and part-time students, we will not be enforcing the Minimum Realistic Provision (MRP) regulation from this point forward. You will still need to be able to demonstrate that you made MRP for the initial part of your course (prior to 20 March 2020), but we understand that continuing to do so under the current circumstances will be challenging.

3. There may instances in which a student has already received the maximum award of £2,500 but is now facing additional, exceptional financial issues as a result of the COVID-19 pandemic. Under these circumstances normally registered students can apply for up to £500 of additional support from the SSF, even if they have already received the maximum award. To be eligible for further support, they will need to have received their £2,500 award before 20 March 2020. Details of how to apply for this support are outlined on our website.

Please note that the SSF remains a Fund to support students who are experiencing genuine financial hardship. We appreciate that many people’s finances will have changed as a result of COVID-19 but if students still have sufficient funding in place to meet living costs then they will not be eligible for an award. As always, all applications are means tested and as such not all applications will be successful.
Section 1: Introduction to the 2019/20 Regulations

1.1 Purpose of the Regulations
These regulations contain detailed information on how the University of Birmingham's Student Support Fund (SSF) operates. Separate application forms and regulations apply to students studying in Dubai, who should apply to the Dubai Emergency Assistance Fund (EAF) instead. These regulations aim to promote consistency, clarity and fairness. The most important consideration of the Fund is to support students and try to 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) that are not already being met from statutory (or other) sources of funding and providing one-off emergency payments for unexpected crises.

The SSF (via Exceptional Funding) 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.

1.2 Key changes for 2019/20
Major differences from the 2018/19 Regulations include:

- The regional rate of Composite Living Costs for the West Midlands is £79 per week. Added to this we include £25 towards travel and £5 towards mobile phone costs, giving a Reasonable Living Cost of £109 per week for all students (and any partners and dependants).
- The regional rate of Expected Provision (EP) for the West Midlands is £631 (FT UG students in Years 1 and 2 only). Year 3 onwards and students with children, or those who are unable to work due to a disability, have an EP of £0.
- The regional rate of Minimum Required Provision regional is £180 per week (reduced to £123 for additional family members).

1.3 Glossary of Terms

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<td>Disabled Students’ Allowance</td>
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<td>Department of Work &amp; Pensions</td>
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<td>FGA</td>
<td>Funding, Graduation &amp; Awards</td>
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<td>JSA</td>
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<td>Reasonable Living Costs</td>
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2.1 Who is eligible to apply?
The SSF 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 to which they are entitled. Full-time undergraduates unable to receive statutory support (such as international students), all part-time undergraduates and all postgraduates that are not entitled to receive statutory support through the undergraduate loan system will be assessed using MRP.

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

Students wishing to apply for assistance with an Educational Psychologists' (EdPsych) Assessment for a Specific Learning Difficulty need to have been recommended for the assessment by the University’s Disability Service. A separate short application form is available from the Disability Service (full statutory support does need to have been taken out in order to be eligible for support with the EdPsych Assessment). Those wishing to apply for £200 assistance towards the cost of a laptop, as recommended on their DSA 2 letter, should also apply on a simplified form available from the Disability Service.
2.2 The assessment process
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 2.5). 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 while studying then they will be assessed as a single student.

2.3 Standard Awards

2.3.1 Income
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 2.10).

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, where applicable (we include partner in line with Government benefit regulations and will also include their expenditure as part of the assessment). Wherever spouse/partner is used, civil partner should be assumed. Where a student has over £1,000 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 that is being adhered to – see section 2.8).

2.3.2 Statutory support: treatment of grants and loans
Undergraduate support: A student’s full student support entitlement (which includes any assessed parental contribution, see section 3.3.7) 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 received by the applicant.

Postgraduate student loans: It is a requirement of the SSF that postgraduates must take out a Postgraduate Loan if they are eligible to receive one. The amount of loan used towards maintenance (i.e. after fees have been paid) each year will be used in our calculations. 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 received by the applicant. Please note that any amounts paid under the Disabled Students’ Allowances (DSAs) scheme will be ignored for the purposes of this fund.

Sometimes students’ current loan entitlements might be reduced owing to loan overpayments from earlier academic years. In such cases we would only include the actual amount being received in the current academic year.

2.3.3 Other statutory support (welfare benefits)
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.

2.3.4 Tuition fees
The SSF 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 receive one) or that they have made provision for paying the fees in addition to meeting the MRP towards living costs.

2.3.5 Expected Provision and Minimum Required Provision
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.

2.4 Expenditure
In arriving at the expenditure that is used in the assessment, both RLC and variable expenditure are considered. The latter is capped at agreed levels each year. More information is provided in section 3.

2.5 Exceptional Awards
Exceptional Awards are offered to students who have to meet unexpected one-off costs, such as repairs to essential household equipment and emergency situations. For international students the latter might include emergency flights home, unexpected and unforeseeable costs relating to visa extensions and internationally recognised crises (highlighted by the University’s Responding to International Students in Crisis Committee (RISC), for example). Additional essential expenditure not fully met through statutory grants may also be considered. Cash flow 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 SSF cannot be used to settle complaints made by the student against the University. Where these arise they should be directed to the Student Conduct, Complaints and Appeals team. Any settlement of such claims, if successful, is to be funded by the appropriate department. The SSF is also unable to provide compensation for errors and misleading statements from external organisations or University partners.

2.6 Declaration of accuracy
All applicants are required to sign a declaration about the accuracy of the information they have supplied in support of their application to the SSF. Should a student be found to have submitted a fraudulent application then the application will be refused and the University may decide to take disciplinary action against the student.

2.7 Re-assessments and appeals
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. 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 the initial period of assessment. Any amount initially paid will be included as income in any re-assessment/appeal pro-rata for the period in question.

A student can only make an appeal on either of the following two grounds:

1. They have new information that was not provided as part of their original application
2. There was an administrative error when processing their application

As part of any review/appeal, it might be necessary to delay any decision (or request the review takes place a number of months later) where new income has not been established or is highly variable/erratic.

2.8 Treatment of debt
We recommend that students with debts seek advice from a trained money advisor. The Birmingham Citizens Advice Bureaux should be able to help you in this regard. If students are worried about their finances and need support, they can talk to a member of Guild Advice. If money worries are impacting on a student’s academic progress then they should speak to their Welfare Tutor or Officer, who may refer the student to FGA for a private consultation and support with an SSF application.

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.

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.).

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. Please note that a payment plan for tuition fees cannot be included in any assessment.

2.9 Application timescales
Application forms for will be available from the beginning of the academic year (1 August for 4th/5th 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 August will relate to the coming academic year, rather than the year just ending. This is due to the fact that the University’s new financial year starts on 1 August. The Fund is limited and as such we reserve the right to close the SSF at any point in the academic year.

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.

2.10 Payment amounts
The minimum payment will be £50 and the maximum payment will be £2,500 in any academic year. We reserve the right to pay any award in instalments, where we deem this to be beneficial to the student. In some cases, where for example there is a concern about poor money management or an addiction that puts proper use of the funds at risk, it may also be necessary to make the payment to a third party, rather than directly to the student. We may also put certain requirements in place for receipt of the full award, such as attendance at a financial capability workshop or meeting with a trained wellbeing advisor.

Where the assessed shortfall is in excess of £4,000 we will withhold the payment of any award until the shortfall can be shown to have fallen to below this amount.
## Section 3: Assessments

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### 3.1 Period of assessment

The periods of assessment used when calculating an SSF award are as follows:

- **Postgraduate students** will be assessed over a 52 week period from 1 October to 30 September the following year.

- **Year 4 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.

- **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).

### 3.2 Evidence required from students

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 (which closed to new borrowers on 24 March 2019), 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.

- If appropriate, the assessment notice for any means-tested benefits or tax
credits.

- Evidence of any variable expenditure, including tenancy agreement, mortgage statement or childcare costs.
- Physical bank statements or a download of online statements (please note that we are unable to accept screenshots) covering the most recent three months, with all credits and transfers explained. For international students this should include 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 and as such you should not include these as part of your application.

3.3 Treatment of income

3.3.1 Social security benefits and tax credits
The table below illustrates how benefits and tax credits will be treated when assessing students and their partners for a standard award:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Counted as income?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Means-tested benefits and/or Universal Credit.</td>
<td>Yes</td>
</tr>
<tr>
<td>Earnings Replacements Benefits (such as contribution-based JSA or ESA, Incapacity Benefit (after 28 weeks), Statutory Maternity Pay, Maternity Allowance, Statutory Sick Pay, Carers Allowance, Pensions, Bereavement Benefits).</td>
<td>Included as part of EP/MRP. Included in full for part-time students and all partners (counts towards RP).</td>
</tr>
<tr>
<td>Non-means-tested benefits (such as DLA, PIP, DSA, Attendance Allowance, Industrial Injuries Benefit, Guardians Allowance, Adoption Allowance).</td>
<td>No</td>
</tr>
<tr>
<td>Child Benefit</td>
<td>Yes</td>
</tr>
<tr>
<td>Tax credit</td>
<td>Yes (excluding payments for disability)</td>
</tr>
<tr>
<td>Pension credit</td>
<td>Yes (excluding payments for disability)</td>
</tr>
</tbody>
</table>

3.3.2 Local Authority Care Leavers Bursary (CLB)
Any CLB, or equivalent, will be disregarded in our assessment.

3.3.3 Other income
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 £1,000 at the beginning of the relevant term (usually before any loan/bursary instalment) will be counted as income.
Part-time earnings are not included in the above for those students who are eligible to receive statutory support through the undergraduate loan system (i.e. assessed using the EP method – see section 3.3.5). Students assessed using the MRP will have all their earnings taken into consideration.

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. Partner’s net income and expenditure will always be included, as will any child support payments.

3.3.4 Institutional bursaries, awards and scholarships
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 having received the maximum cash award available to them. As such, the potential income from said award will be included as income for purposes of this assessment, despite the student having instead chosen to use this income for their tuition fees. Where the award has to be taken as a reduction in fees this will not apply (as there was never any possibility of using the money to meet living costs).

3.3.5 Expected Provision and Minimum Required Provision
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 is used when calculating awards for those students who are entitled to receive statutory support through the undergraduate student loan system.

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 contributions (above the parental contribution rate set by the SLC). Our standard award uses this figure, rather than requiring students to submit individual details of each element separately. EP is calculated as follows:

| EP for Years 1-2 (including students on a PG Dip (QTS) course)* | £603 |
| EP for Years 3+, or those students with children or who are unable to work due to a disability | £0 |

Minimum Required Provision applies to part-time undergraduates and any undergraduates that are not eligible for statutory support (such as international students). MRP is also used for all postgraduate students (so long as they are not entitled to receive statutory support through the undergraduate loan system).
Postgraduates are required to take out a Postgraduate Loan if they are eligible to receive one.

We will apply the MRP to all students, regardless of whether it is being met or not. It is important to note that the SSF is intended to be a safety net for students who encounter financial difficulties despite having made realistic provision for their studies and is not to be included as a main or guaranteed source of support when planning to come to university. As such, students assessed under the MRP method who do not meet the MRP will be deemed to have not made realistic provision to be on their course and therefore will not receive an award.

The MRP rates used by the University are as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>MRP amount per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard student rate</td>
<td>£180</td>
</tr>
<tr>
<td>Reduced student rate (if living with parents)</td>
<td>£123</td>
</tr>
<tr>
<td>For every other person in the household (children or adults), in addition to the student assessed using the standard student rate (this amount does not apply to students who are assessed at the reduced rate).*</td>
<td>£123</td>
</tr>
</tbody>
</table>

*Please note that the maximum rate of MRP per family will be capped at £672 per week, regardless of the number of people in the 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 £180 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 £9,360 for the academic year towards their living costs for a 52 week course. Any funds that are being used to pay tuition fees cannot form part of the MRP.

MRP can be made up of regular earnings, partner's earnings, sponsorship, scholarships, savings, official loans (including PCDL's), parental support, etc. Unsecured potential funding (e.g. hopes of finding part-time work, a better paid job, a scholarship, etc.) cannot be used.

3.3.6 Tuition fees
Any income received for the purpose of paying for tuition fees will be disregarded in full. For example, if a student gets a Postgraduate Masters Loan of £10,906 and £9,250 of this is used to pay tuition fees, only the remaining £1,656 will be counted as income. The same assessment approach is taken whether fees are paid directly to the University by the provider or out of the loan received by the student.

If you are in receipt of a research grant, we will need to see your confirmation/offer letter
to verify how much is intended for tuition fees. In cases where a course is spread over two or more years, the Professional and Career Development Loan (PCDL) is only counted as income towards living costs in the year in which it is paid.

3.3.7 Household contribution towards Student Loan

Full-time undergraduates are required to be means-tested by the relevant SLC agency before they can be considered for support from the SSF. Any assessed parental contribution will be counted in full. Full details of how much parents (households) are expected to contribute can be found through the SLC website.

Where parents contribute more than they are expected to by the SLC to, we will include any contributions above the expected provision figure in our calculations for the SSF.

3.3.8 Estrangement

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 (or similar official) should be provided as confirmation that part of the income should be ignored.

3.4 Treatment of expenditure

3.4.1 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 use, etc. This ensures that all applicants are treated fairly, regardless of their individual lifestyle choices. The figures do not include variable expenditure (see section 3.4.2).

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

Students on placements, undertaking field work or on a year aboard will receive higher course costs in recognition of their higher travel costs.

The following RLC are used in all standard award assessments:

<table>
<thead>
<tr>
<th>Category</th>
<th>Weekly RLC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student</td>
<td>£109</td>
</tr>
<tr>
<td>For every other adult/child who live as a family with the student</td>
<td>£103</td>
</tr>
<tr>
<td>Example: Student with partner &amp; two financially dependent children</td>
<td>£418</td>
</tr>
<tr>
<td>Example: Single-parent student with two financially dependent children</td>
<td>£315</td>
</tr>
</tbody>
</table>
3.4.2 Variable Expenditure
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 as outlined below.

Accommodation
Capped amounts exist to take into account different types of accommodation:

- Up to £200 per week (£175 if self-catered) for first-year students (or those on a Year Abroad) in Halls.
- Up to £200 per week for student couples/families or any student 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 telephone costs
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 the cost of purchasing a mobile telephone.

Childcare
Registered childcare will be capped at the maximum figure allowed by the Government under the Childcare Grant scheme. Informal childcare will not be recognised.

Child maintenance
Child maintenance payments will be counted in full.

Course costs
Course costs will be set at the rate determined annually by the University and will be detailed on the SSF application form.

Medical costs
Students with long-term and recurring medical costs should apply for financial assistance from the NHS via a HC1 form. No other medical costs are included in our assessment.

Car insurance
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.

3.4.3 Double counting expenditure
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.