

COSS Access and Participation Fund Guidance 2025-26

Purpose and Scope

The CoSS APP Student Support Fund is designed to relieve financial hardship for (UG &PGT) students who are struggling to meet their basic living costs and undermining their ability to participate fully in higher education. It supports:

- Students from backgrounds identified in the University's Access and Participation Plan (APP).
- Costs not covered by statutory or institutional funding (e.g. Student Hardship Fund, Guild Funding and Gateway Funding). See the end of this document for available institutional funding
- Emergency financial assistance.
- Retention support for students at risk of leaving due to financial pressures.

Eligibility for CoSS APP Funding

Priority will be given to students from one or more APP priority backgrounds, including:

- Free School Meals (FSM) eligibility at KS4
- Care experienced students
- Students from IMD Quintile 1 or POLAR Q1/Q2 areas
- Ethnic minority students
- Students with declared disabilities
- Mature learners
- Commuter students
- International students
- Participants in Pathways to Birmingham, Realising Opportunities, Sanctuary Scholarship, or Postgraduate Access Scholarship programmes

***If you are unsure whether you are in one of these categories you may still apply to the fund and we will confirm your eligibility**

Applicants should also:

- Have accessed all statutory support available (e.g., maximum level of available student loans)
- Be able to cover tuition fees, as the fund supports living and course-related costs only
- For international students, it is a requirement of your student visa that you must have enough money to pay for your course and support yourself while you are studying in the UK. International students can apply to the fund for support with one-off costs caused by exceptional circumstances that cannot be met from any other source. This fund cannot be used to help with the payment of tuition fees

Eligible Expenditure

The CoSS APP Hardship fund supports students who are struggling to meet their basic living costs. Whilst priority is given to the categories of students listed above, all normally registered University of Birmingham students on a taught programme in the College of Social Sciences are eligible to

apply. Any students studying at our Dubai campus should apply to the Dubai Emergency Assistance Fund.

What counts as Basic Living Costs

All students have costs for food, bills, clothes, leisure activities, etc. You may also have to pay for rent, travel and course costs. When assessing applications for support we use pre-set living costs, which are referred to as 'Reasonable Living Costs' (RLC).

RLC provides an allowance for basic costs such as food, household bills, clothes, entertainment, travel and mobile phone use. This ensures that all applicants are treated fairly, regardless of their individual lifestyle choices. RLC take into account the different household needs for different groups of students. We sometimes need to adjust the RLC if, for example, your accommodation is catered or has bills included or if you live at home or commute to university. This is to ensure that there is no double counting of the same expenditure and all students are considered fairly.

The weekly RLC Rates for funding calculations are as follows:

Category	Weekly RLC
Single student	£145
Each dependent (child/adult)	£145
Example: Student with partner & financially dependent children	£580
Example: Single student with two financially dependent children	£435

Other Items Covered by APP Funding

Rent, course costs and childcare will vary quite dramatically between students and are therefore not included in the RLC figure. This means that we assess these items in addition to, and separately from, the basics covered by RLC. To ensure parity and protect the availability of funds, accommodation costs are capped as follows:

- Up to £210 a week if living away from the parental home.
- Students who normally live at home with their parents, or in a house belonging to a member of their family, will have their rent capped at £0. Their food and a contribution to household bills are covered by the RLC.

Course costs (for books, travel, placements, etc.) are also included in assessments. Students on placements, undertaking field work or on a year abroad will receive higher course costs in recognition of their higher expenses. This all means that you do not need to provide evidence of your study-related costs as these are already automatically included in the assessment of basic living costs.

All requests will be assessed based on individual circumstances and supporting evidence. Students are encouraged to explain how the item or cost supports their academic participation or wellbeing.

What's Not Included

Medical costs: students with long-term and recurring medical costs should instead apply for financial assistance from the NHS via an HC1 form

Compensation fund cannot be used to compensate for losses as a result of scams, fraud or theft. Legitimate cases in these instances should be sought from the financial institution or insurance. Where the student is no longer able to continue with their studies then support would be limited to assistance with returning home, if needed.

Car costs: We do not include car insurance, road tax or car purchase separately in our assessment figures. However, our RLC figure does include a travel element which is deemed to cover essential travel costs.

Tuition Fees are not covered by this fund. Students in hardship due to self-funded tuition should be advised to seek tuition fee loans.

Alternative Sources of Funding at the University of Birmingham

- **University of Birmingham Funding:** [The Student Support Fund](#) The Student Support Fund (SSF) is open to all students and offers non-repayable support to help with essential living and course-related costs.
- **The Guild Funding:** [Guild Hardship Fund](#) You should apply to the Guild fund if you are struggling to meet your basic living costs. All current, normally registered University of Birmingham students are eligible to apply, regardless of level of study or whether you study part time or full time
- **Careers Network Funding:** [Gateway to Work Experience Bursary](#): This bursary helps specific underrepresented undergraduate students at the University of Birmingham access UK-based professional work experience and/or career insight (e.g. insight days, conferences, careers expos and interviews) which they might otherwise be unable to afford). Up to £1000 is available to support work experience, interviews, internships, summer programmes, accommodation for and travel to such activities and formal clothing for interviews.

Support and Advice

- Students can access financial advice via [Guild Advice](#).
- [Wellbeing Officers](#) are available for students experiencing financial stress impacting academic progress or wellbeing.

How to Apply

Summary and link to online form [here](#) (please read all information below before applying):

- Decisions made within 3 weeks of receiving a complete application.
- Incomplete applications should be returned with a request for missing evidence.
- Applications from previous academic years cannot be reconsidered.