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| **Guidance Notes for the Student Support Fund (SSF)** |
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| *Please Retain for your Information* |

# What is the Student Support Fund?

The University operates a discretionary fund which can, depending on circumstances, provide students with a non-repayable award to support them with unforeseen costs or changes to their financial situation. There is no automatic entitlement to the fund. Any award made is not expected to fully resolve a student’s situation and it cannot be expected to provide support for those who have not made realistic provision for their studies. Students can apply to the fund once at any point throughout the academic year. Students cannot apply to the fund for help in paying Tuition Fees, Debt to the University or Visa and Immigration related expenses.

I**MPORTANT:** One application can be accepted per academic year. Should financial circumstances change during the academic year, students are advised to contact our Student Financial Guidance Team in the first instance, email:[studentfinancialguidance@sunderland.ac.uk](mailto:studentfinancialguidance@sunderland.ac.uk) tel: 0191 5152284. Further information can be found here: [Student Financial Guidance | The University of Sunderland.](https://sj.sunderland.ac.uk/studentfinancialguidance/)

# Can I apply?

You should meet the following criteria to apply:

* Based in the UK (United Kingdom).
* Current registered student studying an eligible course at the University of Sunderland (UoS), University of Sunderland in London (UoSiL), or a UoS franchised Higher Education (HE) course at a Partnership College.
* The UoS must be the main provider for your course of study.
* Part-time students must be registered for at least 50% of the full-time equivalent course (25% for those students who have a disability unable to study at the 50% rate).
* Applied for all Student Finance available to you (if applicable).
* Applied for all other statutory funding available to you (Benefits etc.).
* Applied for an overdraft facility on your student bank account.
* Not deemed unfit or under investigation to receive funding from Student Finance UK.
* Demonstrate adequate financial provision to support both your tuition fees and living costs.

# Where do I send the completed form?

Please email/scan your completed application form and all supporting evidence to: [studentsupportfund@sunderland.ac.uk](mailto:studentsupportfund@sunderland.ac.uk)

# How long does an assessment take and how will I be notified of the outcome?

Applications can take 4 weeks maximum providing the application form has been fully completed and the necessary supporting evidence has been provided.

**Please note** there may be further delay if all evidence is not provided at the time of application. Students will be notified of the outcome via their university student email address.

# Should my application be successful, how are awards paid?

A successful award will be paid via the University’s Sunderland Aspire payment platform.

You will receive detailed guidance on how to access this when you receive your award notification email. You will be able to transfer an award easily and quickly, which is paid in the form of a grant and is non-repayable, to a UK bank account of your choosing.

There may be circumstances in which the University deems an award would be more appropriate paid direct to an individual or business on behalf of the student with their permission e.g.: direct to Landlord etc.

# How can the Student Support Fund Team be contacted?

Email: [studentsupportfund@sunderland.ac.uk](mailto:studentsupportfund@sunderland.ac.uk) Tel: 0191 5152946/2090

Visit: [Student Support Fund | The University of Sunderland.](https://sj.sunderland.ac.uk/student-support-fund/)

# How is the Application assessed for Home Full Time Undergraduate (UG) and Foundation Degree (FD) Applications?

The assessment process considers two support elements:

**Standard Assessment**

A means test will be completed using a common assessment process to ensure a fair and transparent calculation. It looks at the difference between expected income and reasonable expenditure (please see information below which explains both income and expenditure included during the standard assessment process). If reasonable expenditure is higher than expected income this would mean an **‘*additional need*’** had been identified and result in a successful outcome. Assessments are calculated over the number of weeks of a student’s studies i.e. (39/43/52). Students whose studies include a long vacation – i.e., students who do not receive 52 weeks student funding – are expected to financially support themselves during this period by using a variety of sources, i.e., budgeting their student funding, using income from employment or savings, and/or Department of Works and Pensions (DWP) where applicable.

An **exception** to this rule will be those students who are studying full-time but do not receive 52 weeks of student funding and who fall into one of the following categories: lone parents living with dependent children; students who have an illness/disability that prevents them from working; or students who are required to re-sit elements of their course during the vacation period.

In these circumstances, a **Discretionary Vacation** capped hardship fund payment **may** apply and will be considered during the initial standard assessment process and paid over and above any standard award made.

**Non-Standard Assessment**

Applications will be considered for an additional award over and above any standard/vacation award made, where students can demonstrate, an unforeseen circumstance has contributed to their current financial hardship situation. Any additional amount awarded will be at the University’s discretion.

# What is included as income for Home Full Time Undergraduate (UG) and Foundation Degree (FD) Students?

**Assumed Income (AI)** – Students are expected to be able to supplement their income from a variety of sources, e.g., part-time work, bank overdraft, savings, and/or additional parental/family support where appropriate. The standard means-tested assessment uses an ‘assumed income’ figure to cover these elements of income rather than considering the actual income from these sources. This allows students to earn larger sums to cover expenditure which is either not covered in the assessment (e.g., mobile phone bills and course-related costs etc.) which exceed the standard/capped amounts set by the University.

**Other Income -** If the student declares any other income, for example from savings, additional parental contributions or an occupational pension, any amount over the relevant AI will be counted in full. This does not apply to earnings from part-time work as this will still form part of the AI.

**Full Time Home Undergraduate and Foundation Degree students ‘assumed income’ (AI)**

**rates included in the assessment.**

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| **Year of Study** | **Assumed Income (AI) Rates – 2025/2026** |
| STANDARD YEAR OUTSIDE LONDON | £2363 |
| STANDARD YEAR LONDON | £2372 |
| PENULTIMATE YEAR OUTSIDE LONDON | £1576 |
| PENULTIMATE YEAR LONDON | £1601 |
| FINAL YEAR OUTSIDE LONDON | £789 |
| FINAL YEAR LONDON | £835 |
| A zero AI would apply for students with dependent children and/or a disability/illness who are unable to work for the duration of their course (evidence is required) \*\* | £0 |

\*\*Exceptions to zero AI – if a student is receiving an Earnings Replacement Benefit (ERB) this would not be counted separately. ERB is made up of both means-tested and non-means-tested income. Therefore, the appropriate AI depending on year of study and academic year rate would apply as above.

**Actual income included in the assessment (please note: if a student lives with their parents their parent’s income will not be counted as income). Any partner’s income will be counted.**

* Maintenance Loan (non-income-assessed) - will be included in full.
* Maintenance Loan (income-assessed) - the applicable standard year rate of AI above will be deducted from the income-assessed loan and the remainder will be included in full.
* University Bursaries/Scholarships - will not be included as income except for the Social Work Bursary, PGCE Bursary and NHS Bursary (Medicine). Please also note: the NHS Learning Support Fund Training Grant, Parental Support and any Specialist Subject payment will also be included.
* All other household income except for non-means-tested benefits ·
* Earnings Replacement Benefits (ERB’s), which is income from both means-tested and non-means-tested benefits will not be counted separately; this will form part of the appropriate (AI) rate as per the appropriate year of study and academic year rate.

# How is the Application assessed for Home Full Time Postgraduate (PG) Applications?

**The assessment process considers two support elements:**

**Standard Assessment**

A means test will be completed using a common assessment process to ensure a fair and transparent calculation. It looks at the difference between expected income and reasonable expenditure (please see separate information below which explains income included and expenditure included during the standard assessment process). If reasonable expenditure is higher than expected income this would mean an **‘*additional need*’** had been identified and result in a successful outcome. Assessments are calculated over the number of weeks of a student’s studies i.e. (usually 52 weeks).

**Non-Standard Assessment**

Applications will be considered for an additional award over and above any standard award made, where students can demonstrate, an unforeseen circumstance has contributed to their current financial hardship situation. The amount awarded will be at the University’s discretion.

# What is included as income for Home Full Time Postgraduate (PG) Students?

Postgraduate students are expected to have made adequate financial provision before starting their course. An Assumed Income (AI) will apply in the assessment process which is the University’s measure that a student has made adequate financial provision. The AI table below assumes income from a variety of sources including work. Actual household income will be applied if this is higher than the AI rate. **Please note** non-means-tested benefits are not included as income, Earnings Replacement Benefits (ERB’s) also form part of the applicable AI figure for PG students, therefore, not counted separately.

**Home Full Time PG students assumed income (AI) rates included in the assessment (per week)**

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| **Year of Study** | **2025/2026** |
| STUDENT LIVING OUTSIDE OF LONDON | £225 |
| STUDENT LIVING IN LONDON | £269 |
| Students with dependents\* or unable to work due to disability (outside London) | £179 |
| Students with dependents\* or unable to work due to disability (London) | £227 |

# How is the Application assessed for International and EU Applications studying both full-time (F/T) and part-time (P/T) undergraduate (UG) and postgraduate (PG)?

The assessment process considers two support elements:

**Standard Assessment**

A means test will be completed using a common assessment process to ensure a fair and transparent calculation. It looks at the difference between expected income and reasonable expenditure (please see separate information below which explains income included and expenditure included during the standard assessment process). If reasonable expenditure is higher than expected income this would mean an **‘*additional need*’** had been identified and result in a successful outcome.

**Non-Standard Assessment**

Applications will be considered for an additional discretionary award over and above any standard award made, where students can demonstrate, an unforeseen circumstance has contributed to their current financial hardship situation. The amount awarded will be at the University’s discretion.

# What is included as income for International and EU Students studying both Full Time (FT) and Part Time (P/T) undergraduate (UG) and postgraduate (PG)?

International students need to show they have enough money to support themselves whilst studying in the UK for both their tuition fees and living costs. Your partner and child must also each have a certain amount of money available to them (if living with you in the UK).

**How much money you need for living costs depends on where you will be studying. You will need either:**

* **£1,483 per month for courses in London**
* **£1,136 per month for courses outside London.**

**How much money you need for a partner/child living in UK whilst studying:**

* **£845 per month for partner and each child (London Rate)**
* **£680 per month for partner and each child (Outside London).**

# How is the Application assessed for Part Time (P/T) Home Students studying either Undergraduate (UG), Foundation Degree (FD) or Postgraduate (PG)?

**The assessment process considers two support elements:**

**Standard Assessment**

A means test will be completed using a common assessment process to ensure a fair and transparent calculation. It looks at the difference between expected income and reasonable expenditure (please see separate information below which explains income included and expenditure included during the standard assessment process). If reasonable expenditure is higher than expected income this would mean an **‘*additional need*’** had been identified and result in a successful outcome. Assessments are calculated over the number of weeks of a student’s studies only i.e. (39/43/52).

**Non-Standard Assessment**

Applications will be considered for an additional discretionary award over and above any standard award made, where students can demonstrate, an unforeseen circumstance has contributed to their current financial hardship situation. The amount awarded will be at the University’s discretion.

# What is included as income for Part Time (P/T) Home Student Applications studying either Undergraduate (UG), Foundation Degree (FD) or Postgraduate (PG)?

Students studying part time will be expected to have made adequate financial provision before starting their course. Self-funding student’s ineligible for student support for Living Costs from the Student Finance Body should have made adequate financial provision to fund both their tuition fees and living costs.

An Assumed Income (AI) will apply in the assessment process which is the University’s measure that a student has made adequate financial provision. The AI table below assumes income from a variety of sources including work. Actual household income will be applied if this is higher than the AI rate.

**Part time students assumed income (AI) rates included in the assessment (per week)**

|  |  |
| --- | --- |
| **Year of Study** | **2025/26** |
| STUDENT LIVING OUTSIDE OF LONDON | £225 |
| STUDENT LIVING IN LONDON | £269 |
| Students with dependents\* or unable to work due to disability (outside London) | £179 |
| Students with dependents\* or unable to work due to disability (London) | £227 |

## Basic and Variable expenditure Living Costs – per week for all students.

For all students, there are basic and variable expenditures included in the assessment process. BASIC LIVING COSTS: A capped amount is included in the assessment process for basic living costs i.e., food, toiletries, household bills, entertainment etc. (see table below).

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|  | **2025/26** |
| Single student (outside London) | £133 |
| Student with partner (outside London) | £204 |
| Single Student London | £181 |
| Student with partner London | £245 |
| \*One dependent child (London) | £158 |
| \*Each additional child (London) | £121 |
| \*One dependent child (Elsewhere) | £156 |
| \*One additional child (Elsewhere) | £118 |

**VARIABLE EXPENDITURE:** The University will apply discretionary capped rates for travel and course-related costs. The Local Housing Allowance (LHA) rates will apply for higher rent and mortgage costs. Where students are unable to provide a current Tenancy Agreement in their own name a capped amount for board will be applied in the assessment process set at a rate of £50 p/w and £75 p/w if London based.

**\*If in full time further education, children will be counted as dependents up until their 20th birthday.**