**Guidance notes – Please retain for your information**

You should read the following information before completing an application form

**What is the University Hardship Fund?**

The University Hardship Fund (UHF) is discretionary funding to help relieve financial hardship that might affect a student’s participation in higher education. It may not fully resolve a student’s situation and cannot provide large sums for those who have not made realistic provision for their studies.

# Can I apply?

You should meet the following:-







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

satisfy the residency criteria to receive student support funding for living costs from Student

Finance

are a current registered full-time student of the University of Sunderland (UoS), University of Sunderland in London (UoSiL), or studying a UoS franchised course at a Partnership College

have applied for all Student Finance available to you

are not deemed unfitted or under investigation to receive funding from Student Finance

have applied for all other statutory funding available to you.

**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 **up to 4 weeks** maximum providing the application form has been fully completed and the necessary supporting evidence has been submitted. **Please note:** there may be further delay if all evidence is not submitted at the time of application. Students will be notified of the outcome via their University student email address.

# How are awards paid?

# By direct credit to the registered bank account on the student’s e: Vision system.

# How do I register/change my bank account details?

# Log in to e: Vision via link [https://evision.sunderland.ac.uk](https://evision.sunderland.ac.uk/). Go to the ‘My Finance’ section. Go to ‘set up bank details to receive payments’. Follow the steps to register/change your bank details right to the end. You will receive email confirmation from our Revenues Department once these have been input, if you do not receive an email confirmation this means your bank details have not been registered. Please note: the University cannot be responsible for late payment if bank details are either not registered or incorrectly registered. It is your responsibility to ensure that your correct bank details are registered.

# How can the Student Support Fund Team be contacted?

If you are unsure how to answer any of the questions on the application form and need to seek advice, please contact us:

* by email at [studentsupportfund@sunderland.ac.uk](mailto:studentsupportfund@sunderland.ac.uk)

 by telephone: 0191 5152090/2946/2933

* visit [www.sunderland.ac.uk/studentsupportfund](http://www.sunderland.ac.uk/studentsupportfund)

# How is your application assessed?

Applications are means tested on household income to ensure a fair and transparent common calculation process, which looks at the difference between expected income and reasonable expenditure (please see next page for rates applied). If expenditure is higher, this would mean an **‘*additional need*’** had been identified and result in a successful outcome. Individual circumstances are also considered and awards made at the discretion of the University. I**MPORTANT:** One application only can be submitted per academic year. 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 that period by using a variety of sources; i.e. budgeting their student funding and/or use income from employment/savings, and benefits (where applicable). An **exception** to this rule will be those students who fall into one of the following categories: students living with dependent children, students who have an illness/disability that prevents them from working and students who are required to re-sit elements of their course during the vacation period. In these circumstances, a **discretionary** small capped Hardship Fund payment **may** apply and this will be considered during the assessment process of their application. Should your situation change and you suddenly fall into one of the above categories after submission of an application form, please contact our Student Financial Guidance Team on tel: 0191 5152933 or alternatively email them at studentfinancialguidance@sunderland.ac.uk.

# What is included as income for Undergraduate (UG) students?

# The UG Assumed Income (AI) table below assumes income from a number of sources including part-time work, additional support from parents, partner, bank overdraft, savings etc. and replaces actual amounts received from those sources.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Undergraduate students assumed income (AI) table rates included in the assessment** | | | | | | | |  | |
|  | **YEAR OF STUDY** | | **AY 2019/20** | | | **AY 2020/21** | |  |  |
|  | **Standard year** | | £1944 | | | £2000 | |
|  | **Final Year** | | £648 | | | £667 | |
|  | **Students with dependant children and/or disability/illness unable to work for the duration of their course (evidence required)** | | £0 | | | £0 | |
| **The following income is also included in the assessment process for all students:**   * maintenance loan (non-income assessed) will be included in full * maintenance loan (income-assessed) the applicable standard year rate of AI above will be disregarded and the remainder will be included in full * Bursaries/Scholarships will be included in full with the exception of those paid on a low-income basis i.e. £500 will be disregarded.   **UG students with a partner and/or dependent child/ren will also include the following income:**   * all other household income with the exception of non-means tested benefits * Earnings Replacement Benefits (ERB’s) income received will not be counted separately, instead we will use the applicable (AI) standard year rate for students above as opposed to a zero (AI). * zero assumed income. | | | | | | | |  | |
| **Postgraduate students assumed income (AI) table- per week** | | | | | | | |
|  |  | **AY 2019/20** | | | **AY 2020/21** | | |  |  |
|  | **Students living outside of London** | **£185** | | | **£190** | | |
|  | **Students living in London** | **£222** | | | **£228** | | |
|  | **Students with dependants\* or unable to work due to disability (outside London)** | **£148** | | | **£152** | | |
|  | **Students with dependants\* or unable to work due to disability (living in London)** | **£186** | | | **£191** | | |
| The PG AI table above assumes income from a variety of sources including work. Actual household income applies when income is higher than the applicable AI with the exception of non-means tested benefits. Earnings Replacement Benefits (ERB’s) form part of the applicable AI figure for PG students, therefore, not counted separately. | | | | | | | |  | |
| **Basic and Variable expenditure Living Costs –** per week | | | | | | | |
| For all students there are both basic and variable expenditure 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). | | | | | | | |
|  | | | | **AY 2019/20** | | | **AY 2020/201** |
| **Single student (outside London)** | | | | **£82** | | | **£84** |
| **Student with partner (outside London)** | | | | **£126** | | | **£130** |
| **Single Student London** | | | | **£125** | | | **£129** |
| **Student with partner London** | | | | **£171** | | | **£176** |
| **\*One dependant child (London and elsewhere)** | | | | **£96** | | | **£99** |
| **\*Each additional child (London and elsewhere)** | | | | **£74** | | | **£76** |
| **VARIABLE EXPENDITURE**: is separate from basic living costs and includes: rent/mortgage, travel; course-related costs; registered UG childcare etc. The actual or capped costs whichever is lower will be included in the assessment process.  ***\*If in full time further education will be counted as dependants up until their 20th birthday.*** | | | | | | | | | |