



# Financial Support Policy

September 2024

This document sets out the eligibility and distribution of discretionary funds relating to student support

## Financial Support Eligibility Criteria

### 1. SCOPE

#### 1.1 Purpose

The purpose of this document is to outline the eligibility criteria and assessment for applications to the University financial support funds for current students in the 2024/25 academic year. The delivery outcomes of this document are the effective management and distribution of limited funds assigned by Aston University to students who are in genuine unexpected financial difficulties.

#### 1.2 What is covered

This document outlines the basis on which current students in the 2024/25 academic year will be eligible and assessed for the University financial support funds.

#### 1.3 Who is covered

To be eligible for consideration for an award from the Fund you must be a fully enrolled student at Aston University in the 2024/25 academic year. Students must have applied for all funding available to them and have received their first payment before making an application to the Fund i.e. Student Finance Loans.

#### 1.4 Implementation

The following procedures implement this document:

- Aston Support Fund Procedure
- Susan Cadbury Fund Procedure
- DSA Specialist Equipment Contribution Procedure

All students who are applying for the University financial support funds should be aware of and comply with this document.

All those who undertake a role relating to the payment of support funds at the University, including staff, must be aware of and comply with the document.

### 2. GLOSSARY OF TERMS

The terms set out in this section 2 apply to this document.

**Academic Debt:** A student will be considered to be in academic debt to the University if they have received the third notice that a payment is overdue as outlined in the Tuition Fee Charging Policy.

**Academic term:** The academic year is divided into three academic terms as defined in the University calendar.

**Academic year:** a 12-month period beginning on 1st August and ending on the 31<sup>st</sup> July in the following year.

**Care Leaver:** A student who has been in the care of, or been given accommodation by, their Local Authority (LA) for a period of at least 13 weeks before the age of 16 and has not reconciled with their parents between leaving care and starting their course. This has been assessed and agreed by Student Finance.

**Composite Living Costs (CLC):** A weekly cost of living determined on a national level which includes provision for groceries, utilities, TV licence payments and home contents insurance, amongst other weekly costs. These amounts are varied as shown in the table.

If you are a single student living on your own	If you are a student in a relationship living with your partner	For each child who is dependent on you
Total weekly cost £128	Total weekly cost £197	Total weekly cost: £151 for one child £114 for each additional child

**Dependent Child:** A dependent child is any person aged 0 to 15 in a household (whether or not in a family) or a person aged 16 to 18 in full-time education and living in a family with his or her parent(s) or grandparent(s).

**DSA Specialist Equipment Contribution:** a contribution towards the purchase of recommended specialist equipment for students in receipt of Disabled Student Allowances.

**Estranged Students:** A student who has no written or verbal contact with either parent usually for a period of at least twelve months, and this is unlikely to change. This has been assessed and agreed by Student Finance.

**Grants:** An amount of money awarded by the University that does not have to be paid back.

**Home student:** The rules about qualifying as a home student depend on nationality, the immigration status of the student and their family members and where you have all been living. This is a student who qualifies to be considered for a tuition fee loan and grants and loans for living costs from the UK government.

**Household Income:** This is the household income as calculated by the relevant funding authority for a student's application for student funding from the UK government. It is not possible for Aston University to accept any alternative assessment method of a student's household income.

**Leave of absence:** This is when a student stops their studies for a period (normally longer than 60 days) for reasons such as illness. Applications to take leave of absence should normally be made through MAP. An application to take leave of absence has been formally approved when it has been considered by the relevant College of study and a final decision has been made. The status of the request in the MAP task at this stage will normally show as "Request approved and processed by academic College."

**Low Participation Postcode Area:** A postcode area that is defined as being in Polar 4, Quintile 1 as defined by the office for students using the following link: <https://www.officeforstudents.org.uk/data-and-analysis/young-participation-by-area/search-by-postcode/>

**Non-Priority Debts:** Debts where the consequences of not paying are less serious than priority debts, as defined by the Money Advice Service. Some examples of non-priority debts are overdrafts, personal loans, bank loans, credit card loans.

**Overseas student:** This is a student who is a non-UK national who does not meet any of the other eligibility criteria to pay 'home' fees. Overseas students will not be eligible for loans from the UK government and will need to pay for their own tuition fees and living costs in the UK.

**Placement year:** This is a period of industrial, professional, linguistic or occupational training/work experience or study abroad which is approved by the University and forms part of the assessment for a sandwich degree or language degree at Aston University. Sometimes a student is paid during their placement for the work they do by their placement employer which is called a paid placement. In other cases, students do not receive any money from their placement employer for their work and this is called an unpaid placement. If the placement takes place outside of the UK, then it is considered to be a work or study

placement overseas. A placement year also incorporates those undertaking an integrated work-based learning year as part of an Integrated Masters Programme (MEng/MBiol/MOptom/MPharm/MPhys).

**Priority Debts:** Debts that carry the most serious consequences if you don't pay them as defined by the Money Advice Service. Some examples of priority debts are rent / mortgage arrears, utility arrears or council tax.

**Re-enrolment:** All students are expected to re-enrol each September, irrespective of their start date. The purpose of re-enrolment is to confirm that the student accepts the University's terms and conditions and the University's Regulations for that specific academic year. The re-enrolment process is also used to update any changes to the student's personal information. Re-enrolment is via MAP and the student will be emailed when the MAP task is available for the student to complete.

**Student Awards Agency for Scotland:** This is the organisation that assesses and awards student funding from the UK government to home students who live in Scotland.

**Student Finance:** This is the organisation that manages the payment and repayment of loans and grants for student support funding. This organisation is also responsible for collating information about household income and sharing this information with universities. This encompasses the Student Awards Agency for Scotland, Student Finance England, Student Finance Northern Ireland, and Student Finance Wales.

**Student Finance England:** This is the organisation that assesses and awards student funding from the UK government to home students who live in England.

**Student Finance Northern Ireland:** This is the organisation that assesses and awards student funding from the UK government to home students who live in Northern Ireland.

**Student Finance Wales:** This is the organisation that assesses and awards student funding from the UK government to home students who live in Wales.

**The Aston Support Fund:** financial support grants for home students who find themselves in unexpected financial difficulty.

**The Hub:** The Hub is a central location on the Ground Floor of the Main Building where the central student support services are based it is also used to refer to the services those areas provide.

**The Susan Cadbury Fund:** financial support grants for Overseas who find themselves in unexpected financial difficulty.

**Vacation Periods:** The weeks in between each term when teaching or exams are not taking place as defined in the university calendar.

**Young Adult Carers:** Young adult carers are young people aged 16–25 who care, unpaid, for a family member or friend with an illness or disability, mental health condition or an addiction.

### 3. GENERAL PROVISIONS

**3.1** Grants from University financial support funds are available to students experiencing unexpected financial difficulties which have impacted on their ability to afford basic living costs.

**3.2** Grants may not be offered simply because a student is in debt. Consideration will be taken into how and when a debt was accumulated and how it could be reduced and managed through methods other than financial support.

- 3.3** All students are expected to begin the academic year having made realistic and adequate provision to fund their studies and living expenses through other sources of income prior to and during their attendance at university. This includes, but is not limited to, maintenance loans from Student Finance, savings, parental contributions, overdrafts and salary. If adequate provision cannot be evidenced, then financial support may not be given.
- 3.4** You must have applied for all funding available to you and received your first payment before making an application to the Fund i.e. Student Finance Loans or welfare benefits etc.
- 3.5** Grants are offered as part of a short-term solution and should not be relied upon each academic year. Short-term is considered to be a maximum of 12 weeks.
- 3.6** The University does not expect that grants are repaid.
- 3.7** The total amount of each grant will be assessed on a case-by-case basis following submission and appraisal of requested evidence. No grant given in any academic year will exceed the maximum amount of £3000.00.
- 3.8** Applications to financial support funds are made with the knowledge that information may be shared between fund administrators, University advice services (the Hub), the International Team and other University schools and departments where necessary.
- 3.9** During an assessment of the application the assessor will not disclose any information contained within the application to any third parties, nor will it discuss the application with wider University colleagues or the Advice & Representation Centre (ARC) in Aston Students' Union, without firstly seeking the applicant's permission.
- 3.10** Grants will not be given to meet the cost of tuition fees, or where paying tuition fees has caused the short-term inability to afford living costs.
- 3.11** The University would not normally consider an application where a previous financial support grant has been given, except in exceptional circumstances. The University shall consider each case of exceptional circumstances on a case-by-case basis.
- 3.12** The University financial support funds are not normally awarded to students that have declined or not engaged in advice given by the Hub or SU student advisors that could have positively changed their financial situation.
- 3.13** The University financial support funds cannot normally assist PhD students who are in extended correction or writing periods.
- 3.14** The University financial support funds cannot normally assist exchange-students.
- 3.15** Students who are currently on a leave of absence may apply for financial assistance. However, they will need to demonstrate within their application the unexpected and unforeseen circumstances that they are experiencing for their application to be considered.
- 3.16** Students who are in their placement year may apply for the University financial support funds however they would need to provide additional information to support their application. If an application is made in the academic year in which the student is deemed to be in their placement year the student will be asked to provide:
- a) Details of how the student planned to cover their living costs and tuition fees prior to accepting their placement.
  - b) Evidence to support how their circumstances have changed.

If upon assessment of the information provided the University deems the student did not make plans to cover their basic living costs before accepting the placement position the University will not normally be able to offer the student financial assistance.

#### 4. PRIORITY GROUPS

4.1. Applications for University financial support funds are welcomed from all students, however, students who are in one or more of the following groups are prioritised for financial support:

Priority Group	Undergraduate	Postgraduate
Students with dependent children (under the age of 18)	X	X
Students who are young adult carers for another adult	X	X
Students who are unable to work due to a disability	X	X
Students with priority debts	X	X
Care leavers up to age of 24	X	X
Final year students receiving the reduced final year loan rate	X	
Students who are estranged from their family	X	
Students who were living in temporary accommodation (for example Foyer, YMCA, Hostel or St Basils) prior to enrolment and have no parental family home to return to over the vacation periods	X	
Students from low-income backgrounds (£25,000 & less before tax) as assessed by Student Finance	X	
Students from low participation postcode areas (POLAR 4)	X	

#### 5. APPLICATION

5.1 To make an application to the University financial support funds the student must complete and submit an application form available on the University webpage: <https://www2.aston.ac.uk/current-students/hub/student-advice/fau/Aston-Support-Fund>

5.2 To apply for the university financial support funds the student is required to submit three months of up-to-date bank statements for all accounts held and any other relevant supporting evidence as listed on the University webpage. After submission and initial consideration of an application we may request further evidence, and the student's application cannot be considered or approved until we have received the requested evidence. If this evidence is not provided within four weeks of the request date the application will be closed and the student will be required to re-apply.

5.3 Applications can be made at any time throughout the normal academic year (August to June) although applications made outside of this time will be considered on a case-by-case basis. If the students' academic year is different to the standard year, we will consider it appropriately.

- 5.4** When applying for the fund the student will be asked to describe their personal circumstances and the unexpected situation they are currently facing, in a short statement on the application form. The student will need to show that the situation they are in is unexpected and/or short-term and that they have no other sources of income to cover their expenses.
- 5.5** For the student's application to be considered they may be required to consult University advice services (the Hub) who are able to look at other sources of income that the student may be eligible for. If other sources of income are identified, we will ask the student to apply for these first before we will consider their application.
- 5.6** To evaluate the student's application, we will need to see supporting evidence, some of which may be personal in nature and as such some requests may be considered intrusive. If the student is unable to provide evidence that they had planned to cover their full tuition fees and basic living costs and that the situation they are in is unexpected and short-term we may be unable to accept their application.
- 5.7** Before applying to the financial support funds the student will be required to confirm that the information they have provided is accurate. The student will also be asked to confirm that they have sought and acted upon any advice given by university advice services regarding all available sources of income.
- 5.8** The completed application form and supporting documentation will be scanned into an electronic Case Management System and held securely for a period no greater than six years. The Case Management System is accessible to advisers in the Hub and financial support fund administrators, and information held on this system may be shared between the Hub and financial support fund administrators when reviewing the application.
- 5.9** To establish that the student has made adequate provision to cover tuition fees and a basic level of living costs before starting their course, upon application the student will be asked to indicate on the application form the sources of income that are or were available to them. The table below outlines some sources of income. This list is not exhaustive and dependent on the student's circumstances, there may be other sources which are not listed which the student may be asked to provide evidence of.

Sources of income	Examples of evidence that could be provided
<b>Tuition Fee Funding</b> <ul style="list-style-type: none"> <li>• Family contributions</li> <li>• Partner's salary</li> <li>• Postgraduate study loan</li> <li>• Salary</li> <li>• Savings</li> <li>• Scholarship</li> <li>• Sponsorship</li> <li>• Studentship</li> <li>• Student Tuition Fee Loan from Student Finance England</li> </ul>	<ul style="list-style-type: none"> <li>• Letter from family member</li> <li>• Partner's salary slip</li> <li>• Loan confirmation letter</li> <li>• Salary Slip</li> <li>• Savings statement</li> <li>• Scholarship letter</li> <li>• Sponsor letter</li> <li>• Studentship letter</li> <li>• Loan letter or statement</li> </ul>
<b>Living Cost Funding</b> <ul style="list-style-type: none"> <li>• Benefits – Social Security</li> <li>• Bursary</li> <li>• Family contributions</li> <li>• Loans</li> <li>• Overdrafts</li> <li>• Partner's salary</li> <li>• Pension</li> </ul>	<ul style="list-style-type: none"> <li>• Benefits letter</li> <li>• Bursary letter</li> <li>• Letter from family member</li> <li>• Loan letter or statement</li> <li>• Partner's salary slip</li> <li>• Pension statement</li> </ul>

<ul style="list-style-type: none"> <li>• Placement salary</li> <li>• Postgraduate study loan</li> <li>• Savings</li> <li>• Sponsorship</li> <li>• Student Finance England maintenance payments</li> <li>• Studentship</li> <li>• Salary</li> <li>• Tax Credits</li> </ul>	<ul style="list-style-type: none"> <li>• Salary Slip</li> <li>• Loan letter</li> <li>• Savings statement</li> <li>• Sponsor letter</li> <li>• Loan letter or statement</li> <li>• Studentship letter</li> <li>• Salary Slip</li> <li>• Tax credit notification letter</li> </ul>
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## 6. ASSESSMENT OF THE STUDENT'S FINANCIAL SITUATION

**6.1** An assessment will be made against the general provisions as shown in Section 4 and the priority groups as shown in Section 5.

**6.2** Upon receipt of a completed application form and essential documentation the University will assess the provision made to cover the cost of tuition fees and basic living costs prior to enrolment/re-enrolment.

**6.3** If it is evident from the application that the student is experiencing an unforeseen short-term situation the University will perform an assessment of their needs. This calculation will be based on the income that the student has available at the point of application and their expenditure based on the evidence submitted.

**6.4** The assessment will also be based on establishing the student's weekly cost of attendance at Aston University which is assessed over four areas:

**a) Unforeseen event / one-off costs**

An assessment is made of the unexpected event which has caused the financial difficulty and how this has affected their ability to afford living costs. These one-off events could be emergency childcare, the breakdown of essential household goods or loss of earnings.

**b) Income and expenditure**

Evidence of income and expenditure are assessed to determine the students cost of living. Such evidence could be Student Finance maintenance amounts, wage slips and tenancy agreements.

**c) Composite Living Costs**

A weekly cost of living is determined for the application which is based on the student's circumstances. Within this calculation the costs associated with the running of a vehicle are not normally considered for single students. Costs for running a vehicle may only be considered essential in this case if the student has a mobility disability and are unable to use public transport.

**d) Debt**

As part of the application the student will be asked to provide information and evidence of any unpaid debts at the point they are applying to the Fund. The Fund considers priority debts over non-priority due to the long-term consequences of mismanagement. Non-priority debt is not normally considered in the assessment of the student's circumstances.

**6.5** If the application is made during academic term 1 or term 2, the assessment will commence at the point the application to the financial support fund is received and end at the point the student is expected to receive their next instalment of funding (student finance, family contribution or salary) or for a period of 12 weeks, whichever is sooner.

**6.6** If the application is made during academic term 3 it will be considered (a) for a 12-week period, (b) until the next instalment of funding or (c) until the end of the standard academic year, whichever is sooner. A



further application may be made prior to or during the summer vacation should there still be short term financial difficulties.

**6.7** In exceptional circumstances awards may be made during the summer vacation, i.e., June to August. The summer vacation is a continuation of the preceding academic year and any awards made during the preceding academic year will be taken into consideration when awarding during the summer vacation. If the student's academic year is different to the standard year it will be considered appropriately.

**6.8** When assessing an application, a student may be deemed ineligible to receive an award for the University financial support fund if they are considered by the University to be in academic debt.

**6.9** If a student deems that their circumstances have changed during the period that the application is being assessed, the student may reapply during this period by describing this change in writing and forwarding relevant documents to support the change in circumstances, to the Student Funds Team [financialsupport@aston.ac.uk](mailto:financialsupport@aston.ac.uk).

**6.10** When undertaking an assessment, we may use information in the public domain to safeguard the fund and to ensure information provided is accurate. This may include but is not limited to Electoral Roll search and Companies House.

## **7. AWARDS**

**7.1** If an application is successful, grants are credited to the student's Aston Journey account. Students will then be contacted to withdraw these funds. Payment by cash is not possible.

**7.2** Awards may be provided from either the Aston Support Fund or the Susan Cadbury Fund dependent upon if the student is a home or overseas student.

## **8. DISABLED STUDENT ALLOWANCES (DSA) SPECIALIST EQUIPMENT CONTRIBUTION**

**8.1** Undergraduate students with a household income of less than £25,000 and who are unable to contribute £200 towards specialist equipment as recommended by a recent needs assessment will be considered for a grant from the University financial support funds, upon receipt of a copy of the students Recommendation Letter ('DSA02') or by recommendation from the Enabling Team.

**8.2** Household income will be assessed based on information provided through Student Finance relating to the academic year in which the application is made. It is not possible for Aston University to accept any alternative assessment method of a student's household income.

**8.3** The DSA contribution will usually only be awarded once during a student's standard four-years of study.

## **9. APPEALS**

**9.1** The student has the right to appeal if they believe their application has not been properly considered. The appeal may be submitted within 14 calendar days of the student receiving the decision on their application. The appeal will be considered by an independent advisor who has not been involved in the original decision.

**9.2** Appeals will only be considered under the following grounds:

- There has been an administrative error
- The University has not followed the procedure correctly
- The student can provide new evidence that they were unable to provide earlier, for valid evidenced reasons.

- The student would like consideration of whether the outcome was reasonable given all of their circumstances.

**9.3** Appeals must be submitted by using the online form:

<https://forms.office.com/e/g3LwUhuHj6>

**9.4** The University may ask for recent bank statements to be provided for all of the student's accounts which show the balance at the point the appeal is submitted. The student should submit any additional documents that support the reason for their appeal.

**9.5** Appeals are assessed by an independent advisor who will consider the original decision alongside the appeal submission. The decision will be conveyed within three weeks of the appeal being submitted, and the decision of the independent advisor is final.