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# Student Financial Support Fund Guidance for Students

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2021-2022

City of Bristol College

## Student Financial Support Fund Guidance and Eligibility

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## Introduction

The City of Bristol College Student Financial Support Fund (SFSF) is a fund provided by the Office for Students and administered by the College to support UK undergraduate students who may need extra financial support to remain in higher education.

This guide has been produced to provide you with an overview of the assessment of SFSF applications. It doesn't cover all eventualities, and the College retains the right to use reasonable discretion for assessments.

The fund is finite and can become exhausted if we receive many applications. If the fund becomes exhausted then no payments can be made regardless of circumstances.

The 2021-2022 Student Support Fund opens to applications on Monday 4 October 2021 and will be open until 3 June 2022 for continuing students and 10 May 2022 for final year students.

## Applications

Applications are made through an online MS form which you may access here <https://forms.office.com/r/3V8y8HQjhX>. You will need to login to your City of Bristol College account to access the form (ending: @student.cityofbristol.ac.uk). An application will only be assessed once the following three criteria are met:

- The online application form is completed in full and submitted.
- You have completed and submitted an income and expenditure spreadsheet accessed from **tinyurl.com/h65pnhr9** (copy and paste the tinyurl into your browser).
- Supporting evidence is provided.

No applications will be considered until all of these criteria are met.

## *Processing applications*

Applications to the SFSF are processed by the Registry Team and then presented to a panel with your name withheld to ensure fairness.

Applications are processed in date order, by date of receipt of evidence. Applications are assessed within 28 working days of this date. The process consists of four stages:

- Eligibility checks
- Income assessment
- Expenditure assessment
- Decision making

You will then be notified of the decision or any further information we need by email to your City of Bristol College email address.

All four stages of the process are conducted in line with the rules of the SFSF, which are decided by the Registry Team in agreement with the Assistant Director FE and HE and informed by the guidelines produced by the National Association of Student Money Advisers (NASMA [www.nasma.org.uk](http://www.nasma.org.uk)).

## Eligibility

Not all City of Bristol College Higher Education students are eligible to apply for The Student Financial Support Fund. This section outlines the eligibility criteria.

### Eligibility criteria

To be eligible, you must be:

- Fully registered on an eligible higher education course.
- A UK 'Home' student. On a City of Bristol Higher Education course.
- Receiving all student funding to which you are entitled.
- On an eligible course - generally this includes undergraduate and postgraduate courses which are eligible for Student Finance funding. If you're unsure if your course is eligible, you can email [HEAdmin@cityofbristol.ac.uk](mailto:HEAdmin@cityofbristol.ac.uk) to find out.

If you have applied to one of our partner Universities for support from your hardship fund you will not be eligible to also apply to the City of Bristol College fund.

### Priority groups

The priority groups for SFSF are:

- Lone parents.
- Disabled students (in receipt of Special Support Grant or Special Support Element of the Maintenance Loan and/or in receipt of DLA or PIP)
- Care leavers
- Estranged students
- Carers

Priority group students are likely to receive a higher award than other students. However, other eligible students may still apply to the fund and receive support, and being in a priority group doesn't guarantee an award.

## Starting the assessment

Before we assess your income and expenditure, we determine the assessment period and who is included in the assessment.

### *Assessment period*

We assess your income and expenditure over the assessment period, which is usually 39 weeks. The assessment period is decided as follows:

- Full year undergraduate students who are receiving Student Finance funded students who are receiving funding for 52 weeks, will be assessed over 52 weeks.
- Full year undergraduate students who do not fit into the above category and are entitled to claim state benefits over the summer vacation (i.e. parents and some students with disabilities and caring responsibilities) will be assessed over 43 weeks.
- All other students, including all final year students, will be assessed over 39 weeks.

The assessment period remains the same, no matter what time of year you apply.

### *Who is included*

We include the following people in the assessment:

- You who has applied.
- Your partner. If you have stated on your application that you live with your partner, we include the partner, even if you have separate finances.
- Your dependent children. This only includes children for whom you or your partner can receive Child Benefit.
- Dependent children who don't live with you, if you receive additional grants for the child as part of your student funding.
- Dependent children who don't live with you, but for whom you have partial responsibility.

## Income assessment

This section explains how we assess your income for the SFSF means test.

### *Student Finance funding*

The rules on what is included in the assessment are different for different types of funding. This section includes funding from Student Finance England (SFE) and Wales (SFW).

The Tuition Fee Loan and Tuition Fee Grant are ignored in full.

For SFE students whose funding started in September 2016 or after, we deduct £2,000 from the Maintenance Loan, down to a minimum amount. The minimum amounts are:

- £7,319 for full year students living away from home.
- £5,631 for full year students living in the parental home.
- £6,804 for final year students living away from home.
- £5,160 for final year students living in the parental home.

If the Maintenance Loan is below this minimum amount, we include an assumed parental contribution for the difference between the Maintenance Loan and the minimum amount, even if you are not receiving support from your parent(s).

For SFE students whose funding started before September 2016, we include the full Maintenance Loan. If the Maintenance Loan is below the maximum loan and there is no Maintenance Grant or Special Support Grant, we include an assumed parental contribution for the difference between the Maintenance Loan being received and the maximum loan.

We deduct £2,000 from the Maintenance Grant / Special Support Grant or Welsh Government Learning Grant. If the grant is less than £2,000, we don't include it at all.

We include the following grants in full:

- Parents Learning Allowance
- Adult Dependants Grant
- Childcare Grant

### *Other grants and bursaries*

As a rule, we include all other grants and bursaries, including the COBC Bursary, Care Leavers Bursary, NHS Training Grant and Child Dependants Allowance, in full.

### *Assumed income*

We expect students to supplement their income. Therefore, we include an assumed income for all full-time undergraduate students. The assumed income represents an amount that should be in place for all students from savings, part-time earnings and/or contributions from parents. The assumed income amounts are:

- £1,375 for full year students.
- £688 for final year students

For students with dependants, disabilities for which you are receiving benefits and/or significant caring responsibilities, the assumed income is removed. The Registry Team also has discretion to reduce or remove the assumed income for students with medical conditions affecting their ability to work, subject to receipt of satisfactory evidence.

### ***Earnings***

For full-time undergraduates, all earnings are disregarded, as you are covered by the assumed income. For postgraduate and part-time students, and the partners of all students, all net earnings from employment and self-employment are included. £37.50 per week (or a pro rata amount for students who are working part-time) is deducted to account for travel costs and any other expenses incurred to attend work.

### ***Benefits***

The following state benefits are disregarded:

- Child Benefit.
- Personal Independence Payment (PIP).
- Disability Living Allowance (DLA).

All other benefits are included in full.

If we believe you or your partner are receiving less or more in benefits than you are entitled to, we may make a lower provisional award or withhold the award until this is amended and evidence is provided.

### ***Other income***

Parental contributions (regular or one-off payments, but not including one-off gifts under £500) are included. We deduct £2,062 plus any assumed parental contribution for full-time undergraduate students.

We include any savings held in a savings account and/or balances held in a current account before student funding is received. This includes ISAs, shares and premium bonds. We deduct £2,062 for full-time undergraduate students (£3,200 for care leavers or estranged students). The amount used is generally the amount available at the start of the assessment period.

Net rental income from lodgers in your home or renters in a second home is included. We deduct £2,062 for full-time undergraduate students.

The £2,062 deduction is the maximum total deduction (e.g. if parental contributions are £1,500, this is ignored in full, but only up to £562 will be deducted from savings, etc.).

Personal loans, study-related bursaries, sponsorships, scholarships and stipends are included, with any element paid for fees disregarded.

Child maintenance receipts are included in full.

Any other income not detailed above will be included in full.

## Minimum required provision

Full-time undergraduate students who are not eligible for statutory funding due to previous study, and all full-time postgraduate students must have sufficient income to cover their living costs (after payments for tuition fees are accounted for) to be eligible.

The minimum required provision (MRP) is the sum of the composite living costs (CLC - see the 'Expenditure assessment' section on the next page for more information) and rent and/or mortgage payments over the assessment period. Your total assessed household income must be at least the MRP minus £1,500 to be eligible for an award from the SFSF.

For example, a single student with a 39 week assessment period and rent of £500 per month will have a MRP of:

CLC: £100 x 39 = £3,900

Rent: £500 x 9 = £4,500 +

Total: £78 x 39 = £8,400

To be eligible for an award, your assessed income must be at least:

£8,400 - £1,500 = £6,900

## Standard expenditure assessment

This section explains how we assess your standard expenditure for the Student Financial Support Fund means test.

### *Composite Living Costs (CLC)*

We include a standard amount for living costs (excluding rent or mortgage), which is based on how many people are in your household and your circumstances. The weekly amounts are:

- £100 for a single student.
- £154 for a couple.
- £117 for the first child and £88 for any subsequent children.

This includes food, toiletries, household products, utilities (gas, electricity, water, internet), phone bills, TV licence, clothes, contents insurance, entertainment, clubs and societies.

The £117 rate for the first child is only included if you are eligible to receive benefits for the child. If you have partial parental responsibility, a pro rata amount is included.

There are additional premiums for students, or your family members, who are entitled to certain benefits (or would be entitled to those benefits if you were not a student) because of a disability or caring responsibilities. These are based on state benefit premiums.

There is also an additional premium for students who indicate on your application that you incur costs for menstrual hygiene products.

### *Housing costs*

Rent is generally included in full. However, for single students with no children who are not in the first year at College, there is a cap of £164 per week. This cap may be waived if there is good reason for you to be in more expensive accommodation.

For students who live with parents or other family members and contribute to the household, we include the rent element only. If the contribution includes payments towards bills, food, etc., this is discounted. The rent payment is capped at £58 per week.

We include a standard amount of £58 per week for students who are homeless or “sofa-surfing”. This can be revised when you move into more permanent accommodation.

Mortgage payments are included in full. We will also include additional costs such as buildings insurance (but not contents insurance).

Council tax payments will be included, but only where your household is liable. Single full-time undergraduate students should not be paying council tax.



## Travel costs

There are standard amounts set for travel costs.

Essential car users (ECUs) are students with children or other regular caring responsibilities, disabled students, students with regular compulsory placements as part of your course (e.g. Counselling students) or students who live more than 15 miles away from your normal campus. We consider up to £40 per week for full-time ECUs, which includes tax, insurance, MOTs and fuel. If you live over 15 miles from your normal campus, we include an additional 19p per mile for travel over 15 miles between your home and your normal campus. For full-time students, this is included as a round trip five days a week.

For ECUs we will also consider parking costs up to a maximum of £120 for the year, you will need to provide evidence of your parking costs.

Non-essential car users (NECUs) are students who use a car to travel to College but do not fit the ECU criteria. We include £18 per week for full-time NECUs.

We also include £18 per week for full-time students who use the bus to attend College and live in the Outer Zone as given by First Bus, and students who use other forms of public transport (including trains and coaches). However, if you provide evidence that your public transport costs are more than £16.95 per week *and there is no reasonable alternative*, we will include your actual weekly travel costs.

For full-time students who travel to College by motorcycle, we include £18 per week, plus an additional 19p per mile for travel over 15 miles between your home and your normal campus. For full-time students, this is included as a round trip five days a week.

We include £14 per week for full-time students who use the bus to attend College and live in the Bristol Inner Zone as given by First Bus.

We include £3.50 per week for full-time students who walk or cycle to university.

50% of the above is included for part-time students who are required to attend College regularly.

## Course costs

We include a standard amount to cover books, materials, equipment and compulsory field trips:

<i>Course costs</i>	<i>Full-time</i>	<i>Part-time</i>
Low	£350	£500
Medium	£700	£490

Course costs are reduced by 50% for students who received awards from the Covid Homestudy Fund in 20/21.

### *Childcare costs*

For students who are receiving a contribution towards childcare costs as part of your tax credits or Universal Credit award, we include the equivalent of the amount awarded for childcare costs as standard expenditure, and the remainder is included as non-standard expenditure (see the next section).

If we believe you are receiving less or more help towards childcare costs than you are entitled to, we may either make a lower provisional award or withhold the award until this is amended.

### *Life insurance*

We include the full cost of life insurance payments for you and/or your partner, if you have a partner and/or children and/or a mortgage.

### *Benefit repayments*

For students who are repaying an overpayment of benefits, we include the standard deduction for benefit repayments as set by the DWP.

## Non-standard expenditure assessment

This section explains how we assess students' non-standard expenditure SFSF means test.

### *Childcare costs*

As long as we have evidence of the costs, the remaining childcare costs which are not included as standard expenditure (see the previous section) are included as non-standard expenditure. We will accept reasonable estimates of childcare costs, but reserve the right to adjust the final instalment of your SSF award once your actual childcare costs are known.

### *Vehicle costs*

For ECUs, we will include the cost of essential vehicle repairs up to £600 per year, and the essential purchase of a vehicle up to £1,200 in total. The purchase of a vehicle can only be included once per student for the duration of your course. Non-essential vehicle repairs and vehicle purchases are not included.

### *Disability and medical costs*

We will include the full costs of any additional amounts incurred by you due to a disability or medical condition for any special dietary requirements or alternative therapies not provided by the NHS up to £500, if you can provide evidence from a doctor/therapist/etc. that this treatment is necessary.

If you have other medical costs which are not provided by the NHS, or the NHS wait would force you to abandon your studies entirely, we will include the actual cost up to £1,500. We require a doctor's note and invoice from the provider of the treatment as evidence.

We do not include the cost of any treatment provided by the NHS, including optical and dental bills and prescription charges. If a student cannot pay for these, you can complete an HC1 form for help with healthcare costs.

### *Applying for a contribution towards a diagnostic SpLD test*

If you wish to apply for funds to pay for a diagnostic test you should apply for a Non Standard Award using the [Application to SFSF for Diagnostic Tests form](#) for this application and provide evidence of booking the diagnosis and the total costs on a letter or an invoice. The maximum contribution for these diagnostic tests is £250.

We will **not** include the £200 student contribution towards DSA assessed computer costs.

### ***Additional costs for trans students***

We will consider certain additional costs for trans students, including fees for changing names on ID such as passports and driving licences, travel for counselling/therapy and buying new clothes. We will only include reasonable costs, and costs can only be claimed once per student for the duration of your course. All costs will be capped at £1,000.

Additional medical costs, including surgery, may be considered under 'medical costs' above.

### ***Counselling course costs***

We include up to £900 in respect of counselling and supervision costs for full-time students who are required to pay these as part of your counselling course.

### ***Priority debts***

We define a priority debt as one which would give the creditor the right to take away the debtor's home, liberty or essential goods and services.

We include an amount for the reasonable repayment of priority debts in the assessment. We will not include arrears which have accrued during the current assessment period or have been included in assessments in previous years, as we cannot double count these expenses.

Priority debts include:

- Rent or mortgage arrears for a current property
- Council tax arrears.
- Gas and electricity debts.
- Child maintenance arrears (under the CSA/CMS).

We will not pay off the debt in full. You must have negotiated an affordable repayment plan with the creditor. We will then include repayments which are due within the assessment period.

Credit cards, overdrafts, unsecured loans and other such debts are non-priority debts, and are therefore not included in the assessment.

### ***Child maintenance***

We include child maintenance payments made by you in full, whether the arrangement is formal (through the CSA/CMS) or informal.

### ***Family emergencies***

If you have a family member with a serious illness, we will include the travel costs of a one-off visit or ongoing monthly visits up to a total of £500, or weekly visits up to a total of £1,000 for a terminal illness. You will need to provide evidence of the necessity for this travel (e.g. a Doctor's letter).

If you have to pay for funeral costs for a close family member, we will include your share of the costs, less any statutory help you are entitled to, up to £1,000. You will need to provide full evidence of such costs.

### *Household items*

For priority students, we will include the reasonable costs of repairing or replacing essential household items, such as white goods, cookers and beds.

If you are a homeowner and have essential repairs, such as replacing a boiler or repairing the roof, we will include the costs up to £1,000.

If you have uninsured personal items damaged by a fire or flood, etc., or stolen, we can include up to £500 for personal items such as clothes, £500 for books and equipment, and up to £300 towards replacing or repairing a laptop or desktop computer for priority students. We require evidence of the event that damaged your property or the crime reference report/number.

### *Moving costs*

If you are forced to move at short notice, we can include up to £500 towards your removal costs.

If you move into an unfurnished rented property at short notice, there is no other reasonable option, and you do not have furniture, we include £750 towards furnishing the property. We require evidence of having to move (such as a notice to quit or letter from a landlord to repossess a property).

We do not include the costs of deposits, agency fees or upfront rent for securing accommodation.

## Decision making and awards

We add up the total of all income, and the total of all expenditure. If the income is greater than the expenditure, we believe you have sufficient income to cover your essential costs, and we do not give you an award.

If the expenditure is greater than the income, we believe you do not have sufficient income to cover your essential costs, and we may offer an award. The difference between your expenditure and income is called the shortfall.

Any award decision is subject to the fund having sufficient monies available to pay the award. The fund is finite and can be exhausted, in which case no awards may be made.

### Non-standard award

If you have non-standard costs, we will make an award towards these first. We may award 100% of non-standard costs, or the total shortfall if this is lower.

Non-standard awards may contribute to the costs of assessment for learning difficulties and disabilities to a maximum of £250. You may apply for this award using a shorter form available [here](#). You are required to supply evidence of all these costs and assessments.

### Standard award

Standard awards are made to full-time students only.

If you have non-standard costs, and the total shortfall is higher than the non-standard costs, the difference between the total shortfall and the non-standard costs is called the standard shortfall.

If you do not have non-standard costs, the total shortfall is the standard shortfall.

We may award 100% of the standard shortfall to priority students, as defined in the 'Eligibility' section above. We may award 50% of the standard shortfall to all other students.

### *Part-time course-related costs award*

Part-time course-related costs awards are made to part-time students only.

We may award 100% of course-related costs or 100% of the standard shortfall, as defined under 'Standard award' above, whichever is lower.

Course-related costs include travel costs, course costs and childcare costs, as defined in the 'Standard expenditure' section above.

## Minimum and maximum awards

All awards are rounded up to the nearest £10, or the nearest £10 below the total shortfall, whichever is lower.

The minimum award is £50.

The maximum award is £2500.

## Informing you of the outcome

We will inform you of the decision, including how the decision was made, by email to your College email address (ending @student.cityofbristol.ac.uk).

## Payment of awards

Most payments will be made directly to your chosen bank account by BACS transfer. BACS payments are processed weekly and it can then take up to three working days for the payment to reach your bank account.

If you have a debt to the College and have given permission for this to be paid from your award, this payment will be made internally in the College. If you have a debt to a third party and have given permission to pay this from your award, this will be paid to the third party. The amount paid to you will be reduced accordingly.

If the amount to be paid to you is over £2,000, this may be paid in instalments, spread throughout the year. You will be informed of the payment dates. We may request additional, up-to-date information before any instalment is paid and may recalculate an award and adjust instalments still to be paid. We do not usually reclaim funds already paid. The Registry Team will check that you are still fully registered and attending the course before releasing future instalments.

## Debts to the College

If you have a debt to the College and have not agreed that your award can be used to repay the debt, the Registry Team will contact you to discuss repayment of the debt before the award is made. We may withhold the fund award until contact has been established relating to the debt.

## Change of circumstances

If there is a significant change in your circumstances, you may have your Student Support Fund application reassessed. You do not have to submit another application - you may contact the Registry Team and provide evidence of the change by emailing [HEadmin@cityofbristol.ac.uk](mailto:HEadmin@cityofbristol.ac.uk). You must notify us of any change of circumstances such as moving home, additional children etc.

## Appeals

If you believe that the decision has been made incorrectly, you may submit a formal appeal by email to [HEadmin@cityofbristol.ac.uk](mailto:HEadmin@cityofbristol.ac.uk). This will be considered by an appropriate senior third party. Appeals may only be made if you believe the decision has not been made correctly within the rules of your Financial Support Fund scheme as outlined here. You may not appeal because you do not agree with the rules of the scheme.