NASMA Higher Education Support Fund Guidance 2025/26

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Chapter 1

Introduction to 2025/26 Higher Education Support Fund Guidance

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Introduction

1.1 The intention of this guidance is to give administrators of discretionary funds the tools to carry out assessments effectively within the institutional context. It does not contain statutory rules and is not mandatory, but does provide guidelines to aid institutions in the assessment of students in financial hardship and to help create consistency in, and between, institutions.

1.2 Publication of this guidance is intended to create a point of reference for best practice within the sector, especially as the basis for this guidance was the former statutory guidance for the Access to Learning Fund, originally developed by the Higher Education Funding Council for England (HEFCE) and the Student Loans Company (SLC).

1.3 The guidance forms a framework, but administrators can use their discretion widely at a local level. By discussing the overall policy intentions behind discretionary funds, we hope that institutions will feel confident to interpret the guidance in the light of their own local circumstances.

1.4 The primary purpose of discretionary funds is to relieve financial hardship that might impact on a student's participation in higher education - especially in preventing them from leaving their course because of financial reasons.

1.5 Any queries on how this guidance should be implemented are best discussed via the NASMA members' mail-base, as this is the leading dedicated specialist forum for student finance issues in the higher education sector. NASMA membership is, therefore, recommended for administrators of discretionary funds.

1.6 NASMA appreciates the distinctiveness of institutions within the sector, and the variability of factors such as student profile, courses, local knowledge, and available budget. Therefore, we encourage all institutions to put into place their

own policy considering the above and making this available to all of their students for clarity.

Overview of 2025/26 Guidance

1.7 The Higher Education Support Fund Committee has recently revised the methodology for uprating Assumed Income, NPI/MRP and Composite Living Costs figures (reflected in the accompanying calculation spreadsheets) due to the recent higher rates of inflation in the UK economy. This year's guidance retains this approach and also includes a 'Hardship Fund Lite' chapter for institutions wishing to operate a streamlined version of the Fund as a response to the current cost of living crisis.

1.8 The most significant change this year is in Chapter 4's section for the assessment of postgraduate applications. The HESF Committee conducted a member survey which identified an issue with the minimum required provision (MRP) figure not keeping pace with real terms changes in living costs due to recent inflationary pressures. As a result, the Committee has devised an alternative method of determining the MRP which makes it less likely the student will be in a deficit situation at the beginning of the assessment. More detail on this is available in the section starting at paragraph 4.77

1.9 It is hoped that it will be possible to discuss with members more closely, through webinars during 2025/26, any further areas of the guidance that may require revision, omission or further development.

Chapter 2

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Introduction

2.1 This chapter explains the purpose of the Higher Education Support Fund (HESF), and provides information about the policy, administrative elements, and assessment methods which should be common to all applications.

2.2 This guidance is updated annually by NASMA to provide a framework for HEP's to base their own support fund on should they so choose. Institutions have discretion to change any of these rules. However, the use of these guidelines will help ensure a reasonably consistent approach to support across the sector.

Purpose and scope of the HESF

2.3 The HESF uses a common assessment process, but administrators can take a flexible approach and exercise discretion where appropriate. The primary purpose of the fund is to relieve financial hardship that might impact on a student's participation in higher education, including:

- Assisting those who need extra financial help to meet costs which are not already being met from statutory (or other) sources of funding;
- Meeting specific course and living costs, other than tuition fee costs, which are not already met from other sources;
- Providing emergency payments for unexpected crises;
- Intervening in cases where a student may be considering leaving higher education because of financial problems.

Who is eligible to apply?

2.4 Institutions have discretion to decide who can apply to their fund, for example International/EU students, but the following is a suggested minimum:

- Full-time and part-time home students (including distance learners) following any of the eligible higher education courses listed in Chapter 3;
- Home students on sandwich courses, including during any periods of work placement, and students who are studying abroad as part of their course;• Full-time and part-time home students on a postgraduate course (including distance learners) following a course that is a minimum of 1 year and studying at least 25% per each academic year of a full-time equivalent course.

Priority groups

2.5 The assessment process for ‘standard’ and ‘non-standard’ awards is designed to identify students who have financial needs and those experiencing unexpected financial difficulty. However, as part of the administration of the fund an institution may treat certain groups of students as a priority. Details of how to do this is set out in later chapters.

Standard awards

2.6 Standard awards are those made to help with the general costs of being a student, where essential expenditure is offset against expected income. If the former is higher, the student is viewed as having an ‘additional need’. It is for administrators to determine what percentage of this additional need they will meet in the light of the anticipated needs of other students and the budget they have at their disposal.

Income

2.7 Administrators should look at the combination of statutory, institutional, household, and personal support available to each student. Whilst these will vary according to the level and mode of study, there are some common areas which can be treated similarly. If the student has a partner/civil partner, their income and expenditure should also be included, where applicable.

Statutory support: treatment of loans, grants, and bursaries

2.8 A student’s full student support entitlement will be considered together with any additional support, such as the teacher training bursary for PGCE students. This is irrespective of whether the student has applied for or received their full entitlement. Students usually must have received their first instalment of such support, before a payment from the fund is made. Students who do not receive any statutory support may still apply for help if they satisfy all other eligibility requirements, and they can show that they have made ‘realistic provision’ for their studies.

Other statutory support

2.9 Students are expected to apply for all other statutory support to which they are entitled (particularly Universal Credit and other welfare benefits). Where administrators are aware that a student is not receiving all the support they are entitled to, but they do not know the exact amount of support the student is likely to get, then it is reasonable to make a ‘bridging payment’ from the fund while the student applies for the statutory support. Once the student has received their statutory support a full standard assessment can be finalised.

Tuition fees

2.10 The Fund should not be used to meet the cost of tuition fees. It is expected that most students will apply for a tuition fee loan. However, there might be students who have paid their fees themselves and then fallen into hardship, though these cases should be rare. It is expected that such students would be advised to apply for a fee loan as soon as they are able to do so and seek a refund from the institution in due course. In considering whether help should be made available through the support fund, institutions will want to carefully examine the underlying cause of the student's financial difficulty and exercise their discretion accordingly.

Assumed Income (AI) and Minimum Required Provision (MRP)

2.11 As most undergraduate students will be able to supplement their income through part-time work, savings, interest free student overdrafts, family contributions etc, rather than taking the actual amount of income gained in this way, the use of a fixed Assumed Income figure should be used for full-time undergraduates. Likewise, for full-time postgraduates, a Minimum Required Provision (MRP) figure should be used. For more information see Chapter 4. This figure can be amended by institutions where appropriate, to allow for circumstances outside of the control of students and institutions, for example, a pandemic.

Expenditure

2.12 In calculating the essential expenditure that is used in the HESF assessment, two types of expenditure are considered: Composite Living Costs (CLCs) and variable expenditure. More information can be found in Chapter 4.

Non-standard awards

2.13 Non-standard awards should be used for students who have exceptional circumstances such as repairs to essential household equipment, additional essential expenditure not fully met through statutory grants (for example, additional childcare costs not met by the Childcare Grant), emergency situations, and especially those situations where a student has priority debts - as the action available to creditors is likely to have a significant impact on the student’s studies.

Assessing students for a non-standard award

2.14 Non-standard awards should be considered on a case-by-case basis. When considering the amount of non-standard award to be made, we recommend that the minimum award required to allow the student to continue with their course should be paid. It should be made clear to the student that it is a one-off award

based on their current circumstances and cannot be repeated for a similar situation in the future.

Other general issues

Evidence required from students

2.15 All applications should be supported by evidence, although this should be kept to the minimum necessary to verify the information provided. Specifics will vary depending on the type of student concerned. Chapter 4 has further details.

Declarations of accuracy

2.16 Students should always sign a declaration regarding the accuracy of their application and any supporting evidence provided. Institutions can impose penalties on students who give false information and/or evidence, in accordance with their own disciplinary procedures. Where inconsistent or contradictory information is supplied, the institution should not make a payment until this has been clarified.

Reassessments

2.17 A student's assessment will take account of their circumstances across the course of one academic year/period of study, regardless of when a student applies for support. There should be no need for any reassessment, unless the student experiences a change of circumstances during the year, or an emergency arises. Additional payments which become due because the institution decides to increase the percentage of 'need' paid can be made without any reassessment.

Appeals

2.18 We suggest institutions should have a clear appeal process for applicants. If a student appeals against the decision made on their application and provides additional information and/or evidence to support their case, their circumstances should be reassessed in the light of this new information and/or evidence, using either the standard or non-standard award process as appropriate.

Treatment of debt

2.19 In providing help with debt, institutions should distinguish between priority and non-priority debt. We also recommend that students with debts should be encouraged to seek advice from a trained money adviser within the institution or the local community. You can find a list of free debt advice UK-wide organisations and ones based in England and Wales here.

2.20 Where a student has agreed a realistic repayment arrangement for any debt (this includes court action where the court has determined the rate of payment based

on the student's income and expenditure), and has stopped using that source of credit, any repayments can be included as expenditure in the assessment for a standard award.

Priority debts

2.21 Priority debts are those debts that should be dealt with first and quickly. The Child Poverty Action Group, states: *"The criteria for deciding which debts are priorities are for the most part 'objective' – the severity of the legal remedies available to creditors… determines the degree of priority. If non-payment would give the creditor the right to deprive the client of her/his home, liberty, or essential goods and services, that debt will have priority."* Child Poverty Action Group (2012)

2.22 CPAG (2012) gives the following as examples of priority debts:

- Secured loans (e.g., loans that are secured against a debtor's home)
- Rent arrears
- Council tax
- Fines, maintenance, and compensation orders
- Charges for utilities
- TV licence
- Tax and VAT
- National Insurance contributions
- Hire purchase agreements for goods that are essential for the debtor to retain.

2.23 Awards should be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year.

Non-priority debts

2.24 The Fund should not normally be used to repay non-priority debts, such as bank overdrafts, credit cards, unsecured personal loans, etc.

Exceptions

2.25 There may be some exceptional cases where another type of debt might be treated as a priority. CPAG (2012) suggests that if a debt could *"lead to serious financial or personal or problems… in the family… or at work', it may be treated as a priority"*.

2.26 Such circumstances should be considered on a case-by-case basis. Also, where an administrator is satisfied that a student has a non- priority debt but has incurred this to avoid having a priority debt, for example the use of a credit card to pay rent arrears then this debt may be treated as if it were a priority debt.

Department for Work and Pensions (DWP) disregards

2.27 Any payment from the Fund for ***course-related costs***, such as childcare, will be fully disregarded by the DWP for benefits purposes.

2.28 Any payments for ***living costs*** which are made as a lump sum to students in receipt of welfare benefits may be disregarded provided the student's total capital does not exceed £6,000. However, payment made in instalments towards living costs may be included in DWP calculations.

Short-term loans

2.29 Students may receive an emergency loan from the fund, for example, where their first instalment of statutory support has been delayed. This should be recovered as soon as the student loan payment is received. Students who are ineligible for a maintenance loan because of previous student loan default, they may still be eligible for a discretionary short-term loan. However, they will only be eligible for the sole purpose of helping to repay their outstanding student loan arrears allowing them to access funding for their new course. Administrators will need to use their discretion to determine how much a contribution might be in these circumstances.

Suspension of studies

2.30 Where illness exceeds 60 days or if a student suspends their studies for reasons other than illness (pregnancy, caring responsibilities, specific financial difficulties, bereavement, premature termination of a work placement, etc.), they may continue to receive statutory support at the discretion of Student Finance England (SFE)/NHS.

2.31 HESF awards can be paid to students not in attendance during this period provided the institution is satisfied that the student has not abandoned the course and that the student intends to return to their studies. The amount of payment is down to the administrator's discretion based on the student's individual circumstances.

Disabled students

2.32 The fund should not be used to pay for equipment or adaptations where it is the institution's legal responsibility to provide this under the Disability Discrimination Act. Similarly, the fund is not intended to provide additional study support that is available from the Disabled Students' Allowance (DSA), unless the DSA is insufficient to cover the whole cost, or the cost cannot be met from the DSA.

Assessment of Disabled Students

2.33 Administrators are reminded that whilst disabled students can be treated as a priority group, they should also be facing financial hardship to receive financial assistance. As with all other students, they should also have applied for all other statutory support for which they are eligible before applying to the support fund. In short, administrators should follow the usual assessment process. The only exception to this is disabled students seeking help with diagnostic assessment costs, or the £200 contribution towards IT equipment provided through DSA.

Diagnostic tests/£200 DSA IT Contribution

2.34 In cases where a student is applying for a diagnostic test, or for the £200 DSA IT contribution, institutions have the discretion over whether to help meet the costs from their support fund, how much of the costs they might meet, and if this support should be means-tested. It is not necessary for the student to have taken out a student loan to qualify for this support. Some institutions may have alternative budgets that meet or contribute towards these costs.

Muslim students

2.35 We are aware that having to take out their full entitlement of student loan to be able to apply to the fund may be a concern for some Muslim students. Administrators may find it helpful to advise students to visit the Federation of Student Islamic Societies (FOSIS) website at: http://www.fosis.org.uk for information or advice.

2.36 The government updated guidance on alternative student finance in November 2024. The government has committed to introducing a student finance product with an alternative to interest payments that will be compatible with Islamic finance principles. It will be known as Alternative Student Finance (ASF).

2.37 Alternative student finance will form part of the changes to the whole student finance system. From academic year 2026/27 the Government is introducing a more flexible student finance system called the Lifelong Learning Entitlement (LLE). ASF will need to mirror the LLE and, therefore, ASF will not be introduced until the LLE is in place. ASF is expected to be available as soon as possible

after the introduction of the LLE but will not be available in 2025/26. See https://www.gov.uk/government/publications/alternative-student-finance/alternative-student-finance for further information.

Summer vacation funding

2.38 We suggest that institutions set aside an amount at the beginning of the year to provide support for students over the summer vacation, should they need it.

Who is eligible to apply?

2.39 Administrators should consider offering help during the summer to the following students:

- Non-final year students
- Students with children
- Students re-taking/re-sitting parts of their course
- Students who are ill or have a disability and are therefore unable to undertake work
- Students who have no alternative means of support.

Part–time students

2.40 Assistance for part-time students is usually expected to be limited to course-related costs. However, in exceptional circumstances, part-time students can apply for a summer vacation payment if they can demonstrate an exceptional need. It is anticipated that any such award will normally be via the non-standard route.

Period of assessment over the summer

2.41 The period of assessment to be used should be 52 minus the number of weeks assessed (or that would've been assessed) for the student during the academic year.

2.42 For students assessed over 52 weeks no summer award should be necessary under normal circumstances unless there has been a change of circumstances.

2.43 For students assessed over 52 weeks it is recommended that they should receive a summer instalment (where appropriate) to avoid a potential funding gap over the summer months.

Treatment of income

2.44 To avoid double counting, any student support income that has already been considered in a previous assessment should not be considered again when assessing summer vacation funding. All other income such as part time work, benefits, and parental support should be counted in full.

Expenditure/Award payments

2.45 Administrators should use the appropriate CLC rate plus any housing costs (up to the capped rate where applicable). For students who are attending re-sit modules, travel could also be included. The institution would then decide the appropriate percentage to pay, based on the student's circumstances and budget available. This percentage can be different to an 'academic year' assessment.

Summer assessment for non-standard awards

2.46 Non-standard summer awards can be made at the administrator's discretion.

Evidence required from students

2.47 All applications should be supported by evidence, although this should be kept to the minimum necessary to verify the information provided.

Student retention

2.48 For students who are about to withdraw for financial reasons it is acceptable to assess such students for a "non-standard" award even when they do not show any deficit under the standard award assessment process to aid their retention.

Students receiving benefits during the long vacation

2.49 Students in their second or subsequent year who have been receiving benefits during the long vacation can receive a payment from the fund before they re-enrol on their course, to bridge the gap between their benefit payment stopping and the student loan instalment being paid.

Financial issues

Institutional budgeting

2.50 Institutions may initially find it difficult to determine the level of payment to be made given that demand and the impact of changes to statutory support is hard to predict. Therefore, it is suggested that institutions initially offer cautious percentage payments based on local expectations but make additional awards to the same students later in the year, if funds permit.

Payments to third parties, including debts to the institution

2.51 Payments should only be made directly to third parties or the institution at the student's request or with their agreement. Where a student owes money to an institution, any payments from the Fund should not be conditional on the student first settling their debt, nor should they require the student to use any payment from the Fund to settle the debt. In all cases, payments from the Fund cannot be withheld where the student owes the institution money.

2.52 The fund can help with repayment of priority debts but should not be used to clear rent arrears at the end of a rental agreement. Such a debt should be treated in the same way as any other priority or non-priority debt.

Timing of applications

2.53 Application forms should be available for the beginning of the academic year and students should be able to apply throughout their academic year.

Timescales

2.54 Applications should normally be assessed, decisions made, and payments given to students within a maximum of four weeks of the application being received provided the application form has been completed accurately and the appropriate documentary evidence is supplied. Where students have not supplied the full evidence required, their application should not be rejected but they should be informed of the additional evidence needed and asked to re-submit their application.

Emergency help

2.55 For students who need emergency loans or other short-term help, applications should be processed and paid as soon as possible. Institutions should have procedures in place to ensure such payments can be made.

Maximum and minimum amounts

2.56 The maximum total payment to any student (from both standard and non-standard awards) should not normally exceed £5,000 in any academic year. The minimum individual payment should not normally be less than £100. However, institutions may wish to deviate from these figures due to budgetary constraints.

Repeat applications

2.57 Students can apply more than once during the academic year for help from the fund but usually only where circumstances change, or they are applying for assistance during the summer vacation. The second assessment should include any earlier payment where appropriate.

Payment by instalments

2.58 Payments can be made in instalments. However, for students eligible for benefits it is better for the payment to be made as a lump sum, in line with the advice on treatment of student income by the Department for Work and Pensions (DWP) – see section on DWP Disregards earlier in this chapter. Institutions should obviously check the student is still registered before each instalment is paid and that the student is still in need of support from HESF.

Money advice for students

2.59 Providing financial advice to students is a key part of ensuring the effective use of support funds. As such, money advisers have a very important role to play in assisting administrators in making appropriate awards from the fund. The following groups of students may benefit from tailored financial advice:

- New/young students who may benefit from budgeting advice
- Mature students who may need help managing debts

2.60 Where a student makes an application due to accumulated debts it may be appropriate to link their award with advice on money management.

Separation of roles

2.61 Where possible, the assessment of awards should be undertaken by one individual and authorised/checked by another. There should also be a clear separation of roles between advisers and those who assess applications for support from the Fund wherever possible.

2.62 Where staff perform the dual role of adviser and administrator, procedures should be put in place so that a decision on an individual's application is taken by a different person from the one who interviewed and advised the student. This maintains the integrity of the system so that administrators are not left open to the charge of having been unduly influenced in their judgement by the information revealed to them when carrying out their advisory role, plus it also provides protection for students who may need advice on their personal circumstances but who may not want to disclose that information as part of their application to the fund.

Information for students

2.63 We strongly recommend institutions provide information to all students entering higher education about the existence and purpose of the fund. Institutions should have clear written policies and procedures about the support fund that are made widely available to students. Where institutions are using this guidance to administrate the Fund, students should be made aware that administrators follow the 'National Association of Student Money Advisers HESF Guidance'.

2.64 We expect all students applying for help from the fund to be provided with the following information as a minimum:

- Details on how to complete an application form, and what evidence is needed to support their application and why.
- Details about how their application will be processed; how income and expenditure will be assessed; the timescale for receiving a decision; and how to appeal if they feel they've been treated unfairly.
- Advice on how to be referred to a student money adviser with financial or other issues.
- Advice on budgeting.

Additional Funding

2.65 There may be occasion when additional funding is made available to institutions such as from the UK Government or the Office for Students (OfS). This funding, while not being limited to use within the Support Funds provided by Institutions,

can be used to supplement support already provided, or to work alongside already available funding. Examples of how this could be used are:

- Laptop Grants
- Digital Poverty grants
- Food Vouchers
- Assumed Income offsets

Chapter 3

General eligibility

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Introduction

3.1 This chapter provides brief guidance on the eligibility criteria for the support fund. If you have any concerns on whether a student can apply or not, please see the Student Finance England 'Assessing Eligibility Guidance' chapter: SFE Assessing Eligibility Guidance (slc.co.uk)

3.2 In most cases the residence criteria will have been determined by Student Finance England (SFE), or the relevant Scottish, Welsh or Northern Irish administering bodies. There will be instances, however, where the administrator must make the decision when determining eligibility for the Support Fund. You can do this by using the 'Guidance' link given in paragraph 3.1 above.

Eligible courses

3.3 Students on the following full-time courses at undergraduate level are eligible to apply for help from the HESF:

- a first degree, such as BA, BSc or BEd*;
- a Diploma of Higher Education (DipHE)*;

- a Higher National Diploma (HND);
- a Higher National Certificate (HNC);
- a Certificate of Higher Education*;
- a Foundation Degree*;
- an integrated foundation year (see 3.4)
- a course for the initial training of teachers*;
- a course for the further training of youth and community workers*;
- a course which prepares for a professional examination or provides education of a standard higher than GCE advanced level, Scottish Higher, National Certificate or National Diploma where a first degree is not normally required for entry. *

* These courses should lead to the award of a qualification awarded or validated by a body with UK degree awarding powers.

3.4 Students on foundation years, which are an integral part of one of the above courses and where progression to the HE part of the course depends on the completion of the foundation year, are also eligible to apply for help from the Fund.

3.5 Students on foundation or access courses that are FE equivalent should apply to the FE Learner Support Fund.

Part-time courses

3.6 All students who study part-time courses on or after 1 September 2012 are required to study at least 25 per cent (30 credits) FTE in each year. Eligibility should generally coincide with SFE's eligibility criteria with respect to level of course intensity unless there are exceptional reasons.

3.7 Administrators may find it helpful to discuss queries on part-time courses with the person responsible within their institution for completing the Higher Education Statistical Agency (HESA) return.

3.8 Where no full-time equivalent course exists, institutions may wish to compare the length of study to a more measurable course, perhaps in another institution or to determine criteria against which to judge courses.

3.9 For postgraduate courses, institutions may wish to determine separate criteria to define a part-time course, e.g., students registered for a minimum number of credit points depending on local arrangements.

Residence conditions

Residence requirements

3.11 If an institution's HESF is restricted to "Home" students only, then the student must normally be able to satisfy three residence requirements relating to their residence and immigration status on the first day of the first academic year of their course (for example, for a course starting in the autumn this date is 1 September). On that date they must:

• Have been ordinarily resident in the United Kingdom and Islands throughout the three-year period preceding that date other than wholly or mainly for the purpose of receiving full-time education;

• Be ordinarily resident in England, Wales, Scotland, or Northern Ireland (Students who have moved from the Channel Islands and the Isle of Man to attend their course are ineligible for support);

• Be settled in the United Kingdom under the terms of the Immigration Act 1971, in other words ordinarily resident here without being subject to any restriction on the period for which they may stay (see paragraphs below for exceptions).

This is usually confirmed by such students receiving maintenance and tuition fee support from the SLC. EU Nationals (who started their course prior to the 2021/22 academic year), for example, would only receive tuition fee support and would therefore not be eligible if you were restricting applications to 'Home' students only. EU Nationals with pre-settled status under the EU settlement scheme who started in 2021/22 or after would only receive tuition fee support and would therefore not be eligible if you were restricting applications to 'Home' students only.

3.12 The following difference should however be noted:

• Students from Scotland, Wales and Northern Ireland who are eligible for support from the appropriate Devolved Administration, and are able to otherwise satisfy the above eligibility conditions, are able to receive help from the HESF.

Other residency criteria for statutory student support

3.13 It should be noted that students may still be eligible even if they do not satisfy the residence criteria above. These groups include:

• EU nationals with settled status;

• Irish citizens who normally live in the UK or N. Ireland for the three years before the first day of the first academic year of the course;

• Refugees, their spouses/civil partners, children or stepchildren;

- Persons who have been informed by the Home Office that although they do not qualify as a refugee, they have been granted Humanitarian Protection, their spouses/civil partners, children or stepchildren;
- EEA migrant workers, Swiss employed person, their spouses/civil partners and children and stepchildren;
- children granted Indefinite Leave to Enter or Remain (ILE/R) where their parent has been granted ILE/R as a victim of domestic abuse;
- children granted Indefinite Leave to Remain (ILR) where their parent has been granted ILR as a bereaved partner;
- Child of Swiss national;
- Child of Turkish Worker.

3.14 For further advice on students resident in Scotland, Wales or Northern Ireland on the first day of the course, please contact the Scottish Government, the Welsh Government or the Northern Irish Executive.

3.15 The information contained in SFE guidance on nationality, Immigration and asylum etc. represents SFE's understanding of the situation. Administrators should satisfy themselves that they have understood the applicable law and practice when making their assessments.

EU students

3.16 EU students are not usually eligible for HESF (but see 3.21 below). Notwithstanding this, in certain circumstances EU nationals and their family members are eligible to apply for the full student support package and in these circumstances, they can apply for HESF.

EU students, EEA migrant workers and Swiss employed persons treated as 'home' students for HESF purposes

3.17 The following individuals may be considered as 'Home' students if they are ordinarily resident in England, Scotland, Northern Ireland or Wales:

- EU nationals who started their course prior to 2021/22 (being the family member of an EU national is not enough to qualify) who have been ordinarily resident in the UK and Islands for five years;
- EU nationals who started their course on or after 2021/22 who have been awarded settled status (full settled status rather than pre-settled status) through the EU settlement scheme;

- EEA migrant workers or Swiss Employed persons and their family members who have been ordinarily resident in the EEA and Switzerland for the three years before the first day of the first academic year of their course.

Undergraduates

3.18 Administrators will wish to fully satisfy themselves of the eligibility criteria before agreeing any short-term loans against the arrival of statutory funding, or before assessing any HESF applications from those who do not get statutory support for other reasons.

Postgraduates

3.19 Some postgraduate students are also eligible on the same basis as home undergraduate students e.g., PGCE students, MSc Physiotherapy, Master's in Nursing, etc. However, Master's and PhD students are usually also eligible for postgraduate statutory funding and so will also need to fulfil the relevant residence criteria for their funding body.

3.20 Where postgraduate students are not eligible for statutory funding (course commenced before statutory funding become available) administrators will have to satisfy themselves that the student fully meets the residence requirements before undertaking any assessment. A self- declaration form is acceptable.

Making the fund available to EU and International students

3.21 Institutions have discretion to make their funds available to EU and international students. Careful consideration of assessment criteria will be required due to the significant difference in funding arrangements (see chapter 4 for further information on EU/International assessments).

3.22 Institutions may wish, for example, to use MRP to ensure that such students have made realistic provision towards their living costs while on their chosen course.

3.23 Consideration should also be given (particularly in the case of international students who usually do not have access to tuition fee support) as to whether the payment of tuition fees has been fully addressed prior to the commencement of studies.

3.24 Where the required level of MRP (and payment of tuition fees where appropriate) cannot be evidenced, then an award should not be issued.

Chapter 4

Full-time assessments

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Introduction

4.1 For full-time undergraduates, this guidance focuses on the 2016 cohort of students as defined in the Education (Student Support) Regulations.

4.2 For full-time postgraduate students, there are no different cohorts based on year of entry. PGCE students are assessed as non-final year undergraduate students in HESF assessments due to being able to apply for undergraduate statutory support, rather than the masters funding support.

4.3 The assessment process for undergraduate and postgraduate students is broadly similar, other than a new assessment for 2025/26 for postgraduate ‘reasonable provision’.

Priority groups for help

4.4 In setting criteria for determining the level of awards to students, and in trying to identify students who may need to apply for help, the following groups of full-time students are expected to receive priority:

Undergraduate students

4.5 • Students with children (especially lone parents);

• Students from low-income families;

• Disabled students (especially where the Disabled Students’ Allowances (DSAs) are unable to meet costs and the institution has no legal responsibility to do so);

• Care Experienced students;

• Students from Foyers, or who are homeless;

• Students receiving the final year loan rate who are in financial difficulty (including those who are unable to work because of academic pressure);

• Mature students with existing financial commitments, including priority debts;

• Students assessed as estranged from their parents by their relevant funding body;

• Young Carers.

Postgraduate students

4.6 • Students with children (especially lone parents);

• Disabled students (especially where the DSAs are unable to meet costs and the institution has no legal responsibility to do so).

Undergraduate full-time assessments

General rules

Link to statutory funding

4.7 Where eligible, full-time students must have applied for their full entitlement of maintenance funding and usually have received the first instalment before receiving any payment from the Fund. This can be determined from the student's online payment schedule or bank account.

4.8 It is expected that most students will apply for a tuition fee loan. However, there might be students who have paid their fees and then fallen into hardship, though these cases should be rare. It is expected that such students will be advised to apply for a fee loan, if they are eligible for one, as soon as they are able to do so. In considering whether help should be made available through the HESF, institutions will want to carefully examine the underlying cause of the student's financial difficulty and exercise their discretion accordingly.

Tuition fees

4.9 In most cases the fund should not be used to meet the cost of tuition fees for any full-time undergraduate students. However, institutions may want to support those students who are not entitled to a tuition fee loan due to previous study, or those who are being charged a lower repeat fee.

Students ineligible for student support

4.10 Administrators should note that where a full-time student has been found ineligible for statutory support, or their eligibility has been terminated by the relevant assessing agency, the fund should not be used to provide an alternative form of support for the student. (This is at the administrator's discretion in instances where the student has made realistic alternative provision due to student finance ineligibility, or in the case of international students).

Emergency short-term loans

4.11 Students can receive an emergency short-term loan from the fund, where their first student loan instalment has been delayed beyond the start of term. This should be recovered as soon as the student loan payment is received. Chapter 6 provides further advice on this issue.

Students entitled to benefits

4.12 Students in their second or subsequent year who have been receiving benefits during the long vacation can receive a payment from the fund before they enrol, to bridge the gap between the benefit payment stopping and the student loan payment arriving. Some students in receipt of Universal Credit should see their monthly payment continue, although it they may be lower from the start of the academic year when their maintenance loan is counted in the assessment again (it is not counted during the summer period for students who have a long summer break).

Student Loans Company (SLC) arrears

4.13 Students ineligible for statutory support from the SLC because they are in default of a student loan may be considered for a short-term loan from the fund to pay the arrears, enabling them to apply for statutory support. This should be recovered as soon as the statutory support is received (see Chapter 6).

4.14 In exceptional cases where a short-term loan would not enable repayment of the student's debt to SFE, for example where there have been severe and long-term health problems and the debt is, as a result, significantly large, administrators may wish to consider whether a non-standard award might be more appropriate.

Repeating students

4.15 Where a full-time student remains on their full-time course but repeats a part of it on a part-time basis, they remain eligible for full-time statutory support. Providing they take their full entitlement of student loan; they may also apply for additional help from the hardship fund.

Previous study and Equivalent or Lower Qualifications (ELQs)

4.16 Since 1st September 2009, students applying for student support for a second HE course that is an equivalent or lower in level than an HE qualification they already hold will be excluded from any fee and maintenance (grant and loan) support, they will however, still be entitled to supplementary grants (e.g., Childcare grant, Parents Learning Allowance, DSA etc). This will apply irrespective of whether the student has an HE qualification from a UK or overseas institution. However, there are exceptions, students taking certain courses such as medicine and dentistry, Initial Teacher Training (ITT) and Social Work will continue to be eligible for maintenance loan support and supplementary grants. Students eligible to apply for a means-tested NHS bursary will continue to be eligible for a reduced-rate maintenance loan.

Previous HE study – lower-level qualification achieved

4.17 Students who hold a lower-level qualification e.g., HNC, CertHE, DipHE, HND, Foundation Degree or ordinary degree etc. who then 'top up' to a higher-level undergraduate qualification are eligible for further statutory support. However, the number of years of additional tuition fee support will depend on the length of both the current and previous course. This applies wherever and whenever the previous qualification was obtained and however it was funded. Administrators should be guided by the student's statutory support notification and previous study regulations.

Previous HE study – no qualification achieved

4.18 Where a student has previous full-time HE study, wherever undertaken, that did not lead to a qualification, those years of previous study will be deducted from the number of years' tuition fee support for a subsequent full-time course. Such previous HE study is not considered when the previous course was studied on a part-time basis, or when it was provided by a private institution and the student did not receive any support from public funds. Further fee support will not generally be available to students who have used up their entitlement to funding under the previous studies.

4.19 Institutions should give priority to students undertaking their first HE qualification; the needs of this group should be considered before institutions consider supporting ELQ students who are ineligible for student support. Similarly, students ineligible for student support due to previous study rules are not a priority for HESF funding.

4.20 It is for administrators to decide on the percentage of additional need to award previous study students to ensure they have made adequate provision for living costs based on administrators' local knowledge. However, should they fall into a priority funding group (see 4.5 for the list of priority groups) they should be given priority consideration for funding.

Making assessments

Period of assessment

4.21 The recommended period of assessment should match the institution's academic year (e.g., 39 weeks).

4.22 Support for the summer vacation should usually be assessed separately to assist those with additional support needs during that time (e.g., care experienced and estranged students).

4.23 Administrators may choose to pay some students in three termly instalments (or four, for those whose assessments cover a 52-week period).

4.24 For some examples on periods of assessment please refer to the tables on the following pages:

Student group	***Period of assessment***	***Weekly amount for HESF assessment***	***Annual amount for HESF assessment***
SFE-funded students			
Students without dependants	Dependent on your institution's academic year e.g., 39 weeks	Full student support (e.g., the student loan) including any extra week's loan and divide by 39	Use the full student support including any extra weeks
Students with dependants and those unable to work due to ill health/disability on courses which are less than 45 weeks	43 weeks (This is in line with treatment of student income by DWP for legacy means-tested benefits.)	Take the full student support (e.g., the student loan) including any extra week's loan and divide by 43	Use the full student support including any extra weeks
For students on courses who are studying for longer than 45 weeks and therefore receive student support for 52 weeks	52 weeks*	Take the full student support (e.g., the student loan) including extra weeks and divide it by 52*	Use the full student support including extra weeks

** We recommend that a fourth instalment be paid for assessments covering a 52-week period.*

Student group	***Period of assessment***	***Weekly amount for HESF assessment***	***Annual amount for HESF assessment***
NHS-funded students			
Students in receipt of a non means-tested bursary	52 weeks*	Take the full NHS bursary and any allowances payable and divide by 52*	Use the full NHS bursary and any allowances payable
Pre-2017 NHS students without dependants receiving a means-tested bursary	Dependent on your institution's academic year e.g., 39 weeks	Take the full SFE student support (e.g., the student loan) and divide by 39 Divide the full NHS bursary and any allowances payable by 52	Add these two weekly amounts together Take the weekly amount and multiply by 39
Pre 2017 NHS students with dependants and those unable to work due to ill health/disability receiving a means-tested bursary	43 weeks	Take the full SFE student support (e.g., the student loan) and divide by 43. Divide the full NHS bursary and any allowances payable by 52	Add these two weekly amounts together Take the weekly amount and multiply by 43
Pre 2017 NHS salaried students without dependants who are ineligible for a bursary	39 weeks	Take the full SFE student support (e.g., the student loan) and divide by 39	Take the weekly amount and multiply by 39
Pre 2017 NHS salaried students with dependants who are ineligible for a Bursary	43 weeks	Take the full SFE student support (e.g., the student loan) and divide by 43	Take the weekly amount and multiply by 43

**We recommend that a fourth instalment be paid for assessments covering a 52-week period.*

Extra weeks

4.25 The number of weeks used to calculate a standard assessment should follow the guidelines for each student group and should not follow students' individual arrangements. Where a student has a rental agreement for 52 weeks, only the number of weeks in the assessment period (e.g., 39 weeks) should be taken into account.

4.26 All SFE student support is paid in three instalments at the start of each term (including those on courses of 45 weeks or more). We recommend that, where an institution makes payments in instalments, a fourth instalment should be paid for awards where students are on courses of 45 weeks or more. This should ensure that students who are assessed across 52 weeks under HESF will have support available across the summer months.

4.27 Students on 43- or 44-week courses are not disadvantaged by the 45-week rule because if in the summer the student cannot find work/recourse to any other funds, then they can apply to the HESF for help over the summer period. The student support has already been considered in the previous assessment, and the rent would be calculated by multiplying actual amounts by the appropriate number of weeks. Over the course of the year this assessment method will balance out for those students on 43/44-week courses.

Social Work Bursary Students

4.28 Students who may be eligible to receive a Social Work Bursary are not eligible for a Social Work Bursary in their first year of study, and a number cap applies to the bursaries available in their second and third year of study. As a result, it should no longer be automatically assumed that a Social Work student will receive a bursary. However, students in receipt of a Social Work Bursary remain eligible to apply for support from HESF. The social work bursary is received in addition to statutory student support and is counted as income in an HESF standard assessment. Where a bursary is received it will be paid in three termly instalments and should be treated in the same way as the student loan and divided by appropriate assessment weeks.

Fast-track/Accelerated degrees

4.29 Students on fast-track/accelerated degree courses can apply for financial support from HESF for the duration of their course, including periods of distance learning during the summer months. Students in the second year of a fast-track/accelerated degree course are treated as non-final year students.

Evidence required from students

4.30 All applications should be supported by evidence of circumstances, although this should be kept to the minimum necessary to verify the information provided. For full-time undergraduate students this could include:

- Student Finance England/Student Finance Wales/Student Finance Northern Ireland/SAAS entitlement summary from on-line account;
- Evidence of other student income (This should include HE bursaries, or income from other funding bodies such as the NHS and the Health and Care Professions Council (HPC));
- Where appropriate, the assessment notice for any means-tested benefits or tax credits;
- Evidence of other income in the household – i.e. a partner's bank statements, benefit entitlement letters, student finance entitlement letter;
- Bank statements covering the most recent three months wherever possible for all accounts held. Some students may not be able to provide these immediately, and institutions should not wait for three months before making any payment. Where students cannot find statements and are concerned that banks will charge them for copies, administrators may find it helpful to give the student a letter for the bank explaining why the statement is needed or providing advice on how to access their statements on-line, if the student has an online account with their bank;
- Evidence of savings accounts, ISAs, investments (including crypto-currencies), trusts etc.;
- Course-related costs – Administrators are recommended to obtain information from faculties and departments about the expected average costs for all courses. Institutions are required to provide this information to students before they start the course. Where a student applies for help with course-related costs in excess of the standard amount allowed, they should ask the academic tutor or department to endorse their application;
- Variable expenditure evidence, including housing and childcare costs;
- If necessary, proof that the student meets the residency requirement.

Treatment of income

Statutory support

4.31 2016 cohort students are eligible for an increased amount of Maintenance Loan rather than a combination of Maintenance Loan and Maintenance Grant. The 'applicable amount' of Maintenance Loan which should be considered for assessment purposes is as follows (see 4.45 for more detail):

Where household income is less than £42,875:

The maximum loan minus the full amount of Special Support Element (irrespective of whether the student is in receipt of the Special Support Element).

Where household income is £42,875 or higher:

The non means-tested rate of loan

Any additional support, such as the teacher training bursary for PGCE students (who are treated as undergraduates for funding purposes) should also be counted in full.

Pre 2016 SFE funded students and all students funded by SFW, SAAS and SFNI

The full loan for maintenance/living costs should be taken into account as income.

Any grant for maintenance / living costs, and the SAAS bursaries for maintenance/living costs over the Assumed Income should be taken into account as income

Social security benefits and tax credits

4.32 The table below illustrates how benefits and tax credits should be treated when assessing full-time undergraduate students for a standard award. For full details on benefits and tax credits including how to treat partner's benefits/ tax credits income, please see Chapter 8.

Benefit	***Count as Income***
Means-tested benefits	Yes
Earnings Replacements Benefits	Include as part of assumed income
Non-means-tested benefits	No
Tax credit	Yes
Pension credit	Yes
Universal credit	Yes

All benefits that a partner receives should be counted in full as income of the partner, except for non-means tested benefits such as PIP or Carers Allowance.

Local Authority Care Leavers Bursary

4.33 Care experienced students may be entitled to a bursary or similar additional support paid by Local Authorities when they enter Higher Education (for both full and part time students). If received, this bursary should be disregarded.

4.34 avings accounts

- As a general rule, any savings above the relevant Assumed Income amount should be counted in full as income in the assessment.
- In making decisions about counting savings as income or not, administrators should consider the frequency and regularity of transfers between accounts.
    - For example, if a student regularly transfers money from a savings account into a bank account which they use for daily spending, then these savings are being used as income and should be counted as such.
    - For example, if a student usually transfers all their maintenance loan into a savings account and moves amounts back regularly to pay rent / daily spending, then this can be assessed as a budgeting method and the savings (which are really the maintenance income which is already being counted in the assessment) can be disregarded.
    - For example, if a student transfers a regular amount every month into savings, does not transfer any back for normal spending and the savings balance is over the relevant Assumed Income, the student is expected to use those savings before coming to the HESF for assistance. Any savings over the relevant Assumed Income should be counted as income.

- Where a student declares a saving account is not accessible:
    - If the savings are in an ISA / fixed term savings account which is accessible, but the student would lose any interest / bonus, the savings should be counted as income anyway, taking into account the above considerations.
    - If a student has a Lifetime ISA Lifetime ISA - GOV.UK the administrator may want to take account of the above recommendations on savings and spending behaviour to decide whether to count those savings as income. For example, where a student has chosen to transfer their maintenance funding to their LISA rather than using it on essential costs, and is now declaring hardship, the savings should be counted as income, and a budgeting / prioritising financial commitments discussion would be recommended. If the money in the LISA is made up of contributions prior to studying or from family members, the administrator may choose to disregard it.
- Where a student is transferring money to their child's saving account:

- The administrator may wish to consider the above points – the regularity and amounts put into the savings accounts, whether the money being put into the child's savings account is contributing to financial hardship for daily essentials, whether the money is being transferred back and used on essentials etc.

- Where the student says the savings are for a specific purpose:
    - For example, if the student says the savings are for private medical costs such as treatment not readily / quickly available on the NHS, for travel home at the end of a tenancy (e.g. to a different country), savings for MOT / insurance etc. the administrator may wish to consider the below to decide if these savings could be disregarded (ensuring the costs of the specified purpose are not considered as expenditure in the assessment):
    - what is a reasonable amount to save for those costs
    - gathering evidence of those costs from the student
    - checking if the student is using the cheapest viable option
    - if the specified purpose is a significant need that would affect the student's ability to engage with the course

Other income

4.35 If the student declares any other income, for example from savings, additional parental contributions or an occupational pension, any amount over the relevant 'assumed income' should be counted in full. This does not apply to earnings from part-time work as it forms part of the assumed income.

4.36 A partner's net earnings should be considered in full (and the partner's essential expenditure should also be included in full). If the partner is a student their student finance should be considered under the usual assessment for student finance income. If the partner receives any benefits these should usually be considered other than non-means tested benefits such as PIP or Carers Allowance.

4.37 If the student explains they are no longer living with their partner as 'husband and wife' or 'civil partner', administrators should encourage the student to seek reassessment by SFE. It may be reasonable to ask the student for some confirmation of this change in circumstance.

Child support maintenance income and payments

4.38 Any income that a student receives for Child Support Maintenance should be considered. Where a student has a Child Maintenance Service (CMS) order based upon their previous salary level, you might want to consider an interim

award/loan while asking them to contact the CMS to have their payments reassessed. Or, if a student has an informal child support arrangement in place that is no longer sustainable on a student income, you might want to consider an interim award / loan while asking them to try and renegotiate their arrangement. Once reassessed, a full-time assessment can be made.

Assumed income

4.39 It is expected that students will be able to supplement their income from a variety of routes, for example, part-time work, vacation work, bank overdrafts, savings or additional parental/family support where appropriate.

4.40 The standard assessment uses an 'assumed income' figure to cover these elements of income rather than considering the actual income. Actual earnings from part-time work are disregarded to give students the capacity to earn larger sums without affecting their payment from the fund. This enables them to meet expenditure which is either not covered in the assessment e.g., mobile phone bills, or course costs and other items which exceed the standard/capped amounts used in the assessment. However, where a full-time student works significantly more than what might be considered part-time hours (e.g.15/16 hours a week), administrators may wish to consider counting earnings from hours worked in excess of the 15/16 hours as income in the assessment, to better reflect the circumstances of the student. Administrators may want to consider if the student receives a low amount of maintenance loan and is working to plug the gap, and whether the student is working to cover some non-standard specific expenditure.

The Assumed Income calculation:

Where household income is less than £42,875:

Determine 'applicable loan amount' using Maximum Loan rate (e.g., 'Parental Home, 'Elsewhere' etc.)

Deduct Full Special Support Element (irrespective of student entitlement) = 'applicable loan amount'

Use actual loan

Deduct 'applicable loan amount' and assumed income figure = loan income to be considered

Add together 'applicable loan amount', assumed income, and 'loan income to be considered' = Loan + assumed income to be included in assessment

Where household income is £42,875 or higher:

Determine ‘applicable loan amount’ using £42,875 loan rate (e.g., ‘Parental Home’, ‘Elsewhere’ etc)

Use applicable non means-tested rate of loan

Deduct ‘applicable loan amount’ and assumed income figure = loan income to be considered

Add together ‘applicable loan amount’, assumed income figure and ‘loan income to be considered’ = Loan + assumed income to be included in assessment

See Appendix A for all Assumed Income rates.

For one-year PGCE students the non-final year rate of assumed income should be used.

4.41 The following grants should be disregarded in assessments (see below for further details on how to treat these payments).

A specified element of HE Maintenance Grant (assumed income).

The first £500 approximately (exact amount to be decided by institution) of Institutional Bursaries awarded on income grounds.

A specified element of Welsh Assembly Learning Grants and bursaries from the Scottish Executive and the Department for Employment and Learning, Northern Ireland.

Exceptions to assumed income

4.42 The assumed income is not used for students with dependants (even if the student is working) or those unable to work due to ill health/a disability. These two priority groups should have a zero assumed income. In addition, administrators have the discretion to reduce or remove the assumed income level for students with caring responsibilities or for those students who are repeating elements of their course and as a result have a heavy academic workload. However, other types of benefit income may need to be included for these students. Please refer to table at 4.37 for details of which incomes should be counted or disregarded.

4.43 Most statutory support should be counted in full, except for DSAs and specific elements of the 2016 cohort maintenance loan and HEI bursaries awarded on income grounds. Where a student is receiving a Childcare Grant, Parents’ Learning Allowance, or/and social work bursary, which are provided to meet specific costs (including travel and books/equipment), these costs should also be included as essential expenditure.

Institutional bursaries

4.44 The first £500 approximately of any Institutional Bursary awarded to current system students on income grounds (rather than on other grounds) should be disregarded and the remainder counted as income. Institutional Bursaries may include targeted schemes such as a Carer's Bursary, Care Experienced Students Bursary, or Estranged Students Bursary. It is for institutions to decide if they wish to count in full, disregard or partly disregard other Institutional Bursaries, which may include targeted schemes such as a Carer's Bursary, Care Experienced Bursary, or bursaries for students assessed as estranged from their parents.

4.45 *Table: Treatment of full-time undergraduate student support*

The following table provides a checklist showing the treatment of elements of full-time undergraduate support for 2025/26.

Income type	***Count as income***
SFE	
Loan for tuition fees	No
2016 Maintenance Loan – amounts differ depending on household income	Yes
HE Maintenance Grant or Special Support Grant **- anything over AI**	Yes
Disabled Students' Allowances	No
Pre-2016 Maintenance Loan for SFE, SFW and SFNI	Yes
Adult Dependants' Grant	Yes
Childcare Grant	Yes
Parents' Learning Allowance	Yes
Institutions	
HEI Bursary on low-income grounds **– anything over £500** HEI bursary not related to low-income – administrators discretion	Yes
Welsh Funding	
HE Maintenance Grant or Special Support Grant **- anything over AI** Welsh Government Learning Grant- anything over AI	Yes

Scottish Funding	
Scottish bursary Young Persons Bursary– anything over AI	Yes
Independent Students' Bursary	No
N Ireland Funding	
HE Maintenance Grant or Special Support Grant **- anything over AI** HE Bursary (NI)- anything over AI	Yes
Dept of Health Funding	
Social Work Bursary	Yes
NHS Bursary (including extra weeks)	Yes
NHS Training grant	Yes
NHS Dependants grants for children incl. Parents' Learning Allowance	Yes
NHS Childcare Grant	Yes
NHS Lone Parents' Grant	Yes
NHS Disabled Students' Allowances	No
NHS Salary	Yes
Misc	
Teaching Salary	Yes
Teacher Training Bursary	Yes
Local Authority A Care Leavers Bursary / support from Local Authority for Care Leavers	No

Household contribution

4.46 The 'household contribution' to a student's income will need to be determined in line with the Student Support Regulations (unless there are special circumstances – see para 4.53). Alternatively, DfE provides details of the household contribution for banded levels of income. This memorandum – the 'Student Finance Memorandum' – is posted on the Student Finance England Practitioners website annually, and the 2025/26 version is available at the following web address https://www.practitioners.slc.co.uk/media/2067/20241121-financial-memorandum-for-202526-revised-27225.pdf

4.47 Administrators will need to be aware that differing cohorts are detailed under differing tables. Where parents are contributing more than the assessed contribution, any contributions above the 'assumed income' figures in the previous section should be included in the assessment.

Estrangement

4.48 Where students declare that the expected household contribution is not met, for example such as through estrangement, genuine cases should be treated sympathetically, and administrators have the discretion to accept any non-payment by the parents. Institutions should not include the SFE assessed contribution in the assessment where a student has demonstrated a clear relationship breakdown but should support the student in applying for independent status based on estrangement. The student can also be considered for any specific bursaries offered by the university such as an Estranged Student Bursary.

4.49 We recommend that the student should be asked to complete a supplementary form or provide a letter, outlining the circumstances surrounding the relationship breakdown and why the contribution is not being made. This should be taken as sufficient evidence for administrators to look at the actual rather than the expected contribution. It may be appropriate for such additional evidence to be considered confidentially by a staff member who is familiar with estrangement processes and / or the student's circumstances.

4.50 The Fund should not be used towards subsidising the household contributions as calculated by SFE for cases other than genuine relationship breakdown. Students who find themselves in financial hardship because their parents are no longer able to meet the cost of the household contribution due to a drop in income (of 15% or more) should be encouraged to contact SFE for a current year assessment. This is particularly relevant given the dramatic falls in household income recently (due to the pandemic) and coupled with the cost of living crisis. It may also be appropriate to consider a non-standard payment.

Treatment of expenditure

Composite Living Costs

4.51 Composite Living Costs (CLC) figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment, etc., which ensures that all applicants are treated fairly, regardless of where they study and regardless of their individual lifestyle choices. These take into account

the different household needs for different groups of students. The CLCs are fixed and should be used in all standard award assessments.

4.52 Expenditure on rent, travel, course costs, childcare, etc., which will vary between students and between institutions, is not included in these amounts (see guidance below on variable expenditure).

CLC amounts

4.53 See Appendix A to this guidance.

4.54 Where a student or their partner is receiving a premium in a legacy benefit other than family premium, e.g., disability premium ,or an additional allowance / element in their Universal Credit assessment other than the usual child allowances (e.g. limited capability for work and work-related activity element £423 a month) the amount of this premium/element should be added to the amounts to the CLC amount (see Appendix A) shown above. The benefits notice/Universal Credit breakdown letter from the DWP will give this information.

CLC guide

4.55 The table below lists the elements that should/should not be included as CLC. This list is not exhaustive.

Living Cost:	***Composite Living Costs***	***Variable Living Costs***
Rent		✓
Food	✓	
Utilities	✓	
Childcare		✓
Mobile Phone	✓*	
TV Licence	✓	
Clothing	✓	
Travel		✓
Course-related costs		✓
Home/Contents insurance	✓	
Buildings insurance		✓**
Medication		✓

Entertainment	✓	
Clubs and Societies	✓	

**Exclude from CLC when it is a necessity for students e.g., those with children.*

***Where a student with a mortgage has a combined contents and building insurance, amounts for buildings insurance can be included as variable expenditure (as this is part of the requirements for a mortgage) but contents insurance forms part of the CLC.*

Variable expenditure

4.56 Expenditure on rent, travel, course-related costs, childcare and other exceptional costs is excluded from the CLC, and actual or capped costs should be included in the assessment. Students will need to provide evidence of their expenditure on these items, and institutions should use their discretion to determine ceilings for each item based on what they consider to be 'reasonable' amounts and taking account of local and other conditions.

Accommodation

4.57 Capped amounts can take account of the differences in rent paid, depending on the student's accommodation. Within each housing sector (public and private) a higher capped amount may apply for those who have no choice over the rent paid e.g., because they are in university accommodation, and a lower capped amount should apply for those paying rent that includes an element for heating, lighting and food, which is already covered in the CLC figures above. Alternatively, a bills disregard can be applied using a minus figure in the expenditure section of the assessment sheet. A capped amount may also be set for students with mortgage payments. For students living in the parental home, the amount allowed will depend on whether parents are charging rent, or if the student is also having to pay towards food, heating etc.

Travel

4.58 Capped amounts may also be needed for travel where a student's circumstances mean they incur high costs in attending the course. Car running costs should not normally be allowed for single students. However, it is reasonable to allow travel costs at the capped rate for public transport for students who choose to use a car. For students with certain disabilities, or with children, or travelling to placements, the cost of running and maintaining a car can be included as additional variable costs and may be higher than the capped public transport amount.

Childcare

4.59 Institutions should set a capped amount for childcare costs. Such costs will vary depending on the arrangement made. We recommend that students using informal childcare should be asked to provide details of the costs they incur.

Child Support Maintenance

4.60 Payments that a student must make from their salary, following an order to pay Child Support Maintenance should be counted as variable expenditure. Or, where a student has an informal child support arrangement, if it is reasonable in relation to their income and budget, this should be counted as variable expenditure.

Course costs

4.61 Institutions may wish to set a ceiling for full-time course costs appropriate to their institution and this should be used for standard award assessments. Course costs in this instance include books and journals, stationery, specialist equipment, field trips**.**

Council tax

4.62 This does not form part of the CLC as full-time students are not liable for council tax, and therefore it is not normally an area of expenditure. However, where a partner's income is included in the assessment, it should be included as part of the partner's variable expenditure.

Students with caring responsibilities

4.63 If the student has children who are living with a former partner, and the student is not receiving Universal Credit/Child Tax Credit or Child Benefit for them, a level of expenditure should still be included for costs associated with visits/weekend or holiday care, linked to the level of contact/care.

4.64 Similarly, for students who are caring for an elderly relative, either at weekends or during holidays or if the relative is living with them, the income of that person should not be included but a level of expenditure associated with their caring responsibilities should be included.

Postgraduate full-time assessments

4.65 For all postgraduate students, administrators should confirm that the student has made realistic provision at the start of the course to fund both their tuition fees and living costs. Where students have clearly not done so, a payment from the Fund may not be appropriate. It is reasonable for the administrator to consider the Minimum Required Provision (MRP) to be indicative that the student has made realistic provision.

General rules

Tuition fees

4.66 The Fund cannot be used to meet the cost of tuition fees for any postgraduate students.

Living costs

4.67 Awards of financial support for postgraduate students are aimed at exceptional or unexpected costs over and above the student's regular outgoings. Postgraduate students are expected to have made arrangements for financial support of their studies in advance of the start of the course. The Fund should not usually be expected to provide help with a postgraduate student's core living costs. Postgraduate assessments use a default figure, the student's 'Minimum Required Provision' (MRP), which may be made up of income from several sources. This could include income from the postgraduate loan, net earnings, a partner's net earnings, welfare benefits, savings, loans, overdrafts etc.

4.68 If the student has not made adequate provision and the administrator decides to make a payment from HESF regardless, the MRP must still be applied.

Bursaries

4.69 Institutions may wish to provide bursary support packages, particularly to students in priority groups, or after consideration of the local profile of student needs. Where institutions decide to set aside funding from their hardship fund for bursaries, they should make clear in the information provided to students what their criteria for awarding such bursaries are, and how students will be identified and assessed. It will be for institutions to decide the criteria for bursary schemes. For example, schemes may wish to consider providing bursaries to students from Foyers to meet accommodation costs in the vacations.

Making assessments

Period of assessment

4.70 For all postgraduate students, the assessment should be taken over the actual number of weeks of study, including the short vacations. The period of assessment remains the same regardless of when the student applies during the year. Amounts of awards should not be pro-rated if the student applies in the second or third term.

Evidence required from students

4.71 All applications should be supported by evidence of circumstances, although this should be kept to the minimum necessary to verify the information provided.

- Evidence of the postgraduate loan, savings or other income, or evidence to show that the student has applied for other sources of income available.
- Where appropriate, the assessment notice for any means-tested benefits or tax credits.
- Evidence of other income in the household – i.e. a partner's bank statements, benefit entitlement letters, student finance entitlement letter.
- Variable expenditure evidence, including tenancy agreement and childcare costs.
- A bank statement covering the most recent three months wherever possible. Some students may not be able to provide these immediately, and institutions should not wait for three months before making any payment. Where students cannot find statements and are concerned that banks will charge them for copies, administrators may find it helpful to give the student a letter for the bank explaining why the statement is needed, or providing advice on how to access their statements on-line, if the student has an online account with their bank.
- Course-related costs. Administrators are recommended to obtain information from faculties and departments about the expected average costs for all courses. Institutions are required to provide this information to students before they start the course. Where a student applies for help with course related costs in excess of the standard amount allowed, they should ask the academic tutor or department to endorse their application.
- If necessary, proof that the student meets the residency requirement.

Treatment of income - Minimum Required Provision (MRP)

4.72 The starting point for treatment of postgraduate income is the 'minimum required provision' (MRP) that should be applied to all full-time postgraduate students. We recommend this approach because postgraduate students are expected to make reasonable provision for their support. HESF is intended as a safety net for students in financial difficulty, not their main source of support.

4.73 The MRP assumes that all students will have made provision for a basic level of income from which to support themselves. It can be from a variety of sources, e.g., Postgraduate loan grants, scholarships, part-time work, or additional parent/spouse support where appropriate.

4.74 The MRP has been reviewed for academic year 2025/26 as the previous 'rate' has not kept pace with inflationary pressures in the economy. The MRP is now calculated from the student's essential expenditure and is made up of the total of the student's Composite Living Costs (CLC), their capped housing costs (as set

by the provider), and the capped course costs figure (as set by the provider). This approach ensure the MRP reflects the core costs the student is expected to have covered at the outset of their studies.

4.75 For students with a partner, dependants, or a disability, the MRP is applied as an 80% tariff of the student's CLC, accommodation, and course costs. This tariff maintains the same proportion as the MRP rate for Dependants/Disabilities in previous versions of this Guidance.

4.76 When using the accompanying calculation sheets for a full-time postgraduate assessment, please pay special attention to cells G6 and C12:C15 in order to ensure the correct rate of MRP is being applied.

4.77 Any income over and above the MRP should be counted in full. If a student's actual income is below the MRP figure, the MRP should still be applied in full.

4.78 In cases where a partner is not contributing to household income, the application should be treated as a 'non-standard' assessment. We recommend that the student provide full details of their circumstances and those surrounding the partner's non-contribution. Administrators will need to make a judgement as to whether to apply the single or partner/dependants/disability rate of MRP.

Treatment of grants, loans and sponsorship

4.79 Monies over and above the MRP, including from Postgraduate loans, Research Council grants, or other such sponsorship received, should be included in full, unless it falls within one of the 'disregard' categories in the table below. Whilst disregarded income will not be counted, the MRP threshold will still apply.

4.80 Any income received for the purpose of paying tuition fees should be disregarded in full. For example, a student is in receipt of a Master's Loan for £10,000, £6,535 of which is for tuition fees. Therefore, only the remaining £3,465 should be counted as income, and only the part of it which is over and above the MRP. Use cell G4 of the calculation sheet to ensure this disregard is taken into account (in combination with cells C4:C5 to ensure the loan is treated correctly over the duration of study).

4.81 Table: Treatment of other income

	Count as income?
Disabled Students' Allowances	No
NHS or Social Work Bursary	Yes*
Savings	Yes*

Partner's earnings (net)	Yes*
Student's earnings (net)	Yes*
Payment of tuition fees from scholarships/ loans/savings/student or partner's earnings etc.	No

* Take into account any amount higher than the appropriate MRP

Social security benefits and tax credits

4.82 The table below shows how benefits and tax credits should be treated when assessing full-time postgraduate students for a standard award. For full details on benefits and tax credits including how to treat partner's benefits/tax credits income please see Chapter 8.

Benefit	***Count as income?***
Means-tested benefits	Yes
Earnings Replacements Benefits	Include as part of MRP

Assumed Income, Composite Living Costs and Minimum Required Provision figures

4.83 These are calculated annually as Appendix A to this guidance. The figures are calculated and adjusted to represent the various differences and regional variations in the cost of living.

Chapter 5

Part-time assessments

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Introduction

5.1 This chapter gives details on the specific treatment of part-time students. Overarching guidance on the principles of assessment, treatment of income and expenditure, debt, benefits, childcare costs and institutional budgeting is in Chapter 2.

Previously there were two different assessment models for part-time students:
- Standard income/expenditure assessment.
- Threshold assessment model.

This guidance will no longer provide guidance on the Threshold assessment model but previous guidance notes will be retained for reference. Household Income amounts can be found at: https://www.practitioners.slc.co.uk/media/2067/20241121-financial-memorandum-for-202526-revised-27225.pdf

5.2 This guidance uses the **Standard Award** "income vs expenditure" model and **Non-standard** discretionary awards. Institutions can decide how they wish to award part-time students. Options include:

- Standard Income Assessed Award - Awarding a pro-rata amount of any shortfall (up to the capped amount decided by the institution) based on course intensity.
- Non-Standard Discretionary Award - Making an award to cover any course related costs only (travel to study, course costs and childcare) if they show a shortfall (up to the amount of shortfall and any capped amounts set by the institution.

Students can also be considered for a Non-Standard award at a rate that the institution sets if they have exceptional circumstances which are not met via the standard "income versus expenditure" assessment.

Assessment will be similar to the full-time assessments with the exception that actual number of weeks is used, and actual net income is included in the calculation.

5.3 In previous versions of this guidance, administrators had the discretion to offer additional support to help part-time undergraduates with childcare costs. If administrators wish to assess for this, please refer to the 2017/18 Hardship Fund guidance which can be found on the NASMA website.

Part-Time Undergraduate and Postgraduate Students - General

Priority groups for help

5.4 Institutions should target resources principally at those part-time undergraduate students who fall into these priority groups:

- Students with children (especially lone parents)
- Students from a low-income-families
- Disabled students (especially where Disabled Students' Allowance (DSA) are unable to meet particular costs and the institution has no legal responsibility to do so)
- Care Leavers
- Students from Foyers or who are homeless
- Estranged students (as assessed by their relevant funding body or proof of status from relevant professional)
- Young Carers
- Students with existing financial commitments, including priority debts

General rules

Tuition fees

5.5 The Fund cannot be used to meet the cost of tuition fees for postgraduate or undergraduate students.

Students ineligible for student support

5.6 Administrators should note that where a part-time student is ineligible for student finance from SFE (or an equivalent home funding body), the HESF cannot be used to provide an alternative/replacement form of support for the student.

Core living costs for part-time postgraduate students

5.7 The Fund is not usually expected to meet the core living costs of a part-time postgraduate student.

5.8 For self-funding postgraduate students, administrators should confirm that the student has made "**Minimum Required Provision**" (MRP) at the start of the course to fund both their tuition fees and living costs. Where students clearly have not done so, a payment from the Fund may not be appropriate.

5.9 Students may want to take out a Postgraduate Loan from Student Finance that they are eligible for where they have not been able to make any other realistic provision to fund their tuition fees and course costs. Institutions may wish to ask the student for confirmation of the amount of funding they have applied for/obtained.

5.10 Institutions can apply the same realistic provision rationale to undergraduate part-time students should this be deemed appropriate.

Repeat study

5.11 Students who have to repeat elements of their course can be considered for help from HESF providing they remain on an eligible course. Similarly, the same criteria should be applied to students rewriting their thesis/dissertation.

Intensity of course

5.12 Part-time students may apply for help from HESF if they are studying at least 25% FTE up to a maximum intensity of 75%.

5.13 The course should take no more than four times the time required to complete a full-time course and should be a minimum of 1 year in duration.

Equivalent or Lower Qualifications (ELQs) and Previous Study

5.14 Institutions are expected to give priority for HESF to students undertaking their first HE qualification; generally, the needs of this group should be taken into account before institutions consider supporting ELQ students and students not eligible for the part-time package because they have already received student support for an HE qualification. However, where an ELQ student or other student not eligible for support due to previous study is in a priority group, they should be given priority consideration for HESF funding over students falling into non-priority groups.

Actual earnings

5.15 Unlike the assessment for full-time undergraduate and postgraduate students, which uses an ‘assumed income’ or ‘minimum required provision’ figure, the assessment for part-time students should take into account actual earnings, in recognition of the fact that part-time students have different funding arrangements and course requirements to their full-time undergraduate and postgraduate counterparts and that it is assumed that part-time students’ income is more consistent throughout the year.

NHS students

5.16 NHS students who are eligible to apply for a non-means-tested NHS bursary or means-tested NHS bursary or receiving an NHS salary are eligible to apply for help from the Fund.

Summer vacation funding (for continuing students)

5.17 Generally part-time students would not be expected to be eligible for summer vacation funding. In exceptional circumstances, part-time students who apply for help from HESF can be assessed for an additional summer vacation payment if they can demonstrate an exceptional need. It is anticipated that any awards made will normally be via the non-standard route.

Making assessments – Standard Assessment

5.18 This follows the guidance for full-time students (Chapter 4) with the following differences:

Period of assessment

5.19 For all part-time students, including distance learners, and postgraduate students the assessment should be taken over the actual number of weeks of study including the short vacations. The period of assessment remains the same regardless of when the student applies during the year. Amounts of awards should not be prorated if the student applies in the second or third term.

Evidence requirement

5.20 Institutions may be assessing students from different funding streams. Each cohort is eligible for different funding and this should be reflected in any income assessment. Income for living costs and study related costs should be included in full.

Evidence required from all students

5.21 All applications should be supported by evidence of circumstances, although this should be kept to the minimum necessary to verify the information provided. Specifics will vary depending on the student's circumstances.

- Part time statutory support letter from SFE (or equivalent funding body) for undergraduate students
- Evidence of savings, earnings or other income, or evidence to show that the student has applied for other sources of income available (for postgraduate students this might include a Master's Loan or other loans or income from research grants or sponsorship).

- Where appropriate, the assessment notice for any means-tested benefits. Some students may not be able to provide these immediately whilst awaiting confirmed benefit award figures. Where possible, a provisional assessment, paying an agreed proportion of any award, can be made using either an estimated or maximum assumed figure for the benefit in question. Once the final benefit amount is known a recalculation can be carried out and any remaining award owing paid.
- Variable expenditure evidence, including tenancy agreement and childcare costs.
- Bank statements covering the most recent three months where possible. Some students may not be able to provide these immediately, and institutions should not wait for three months before making any payment. Where students cannot find statements and are concerned that banks will charge them for copies, administrators may find it helpful to give the student a letter for the bank explaining why the statement is needed or providing advice on how to access their statements on-line, if the student has an online account with their bank.
- Course-related costs. Administrators are recommended to obtain information from faculties and departments about the expected average costs for all courses. Institutions are required to provide this information to students before they start the course. Where a student applies for help with course- related costs more than the standard amount allowed, they should ask the academic tutor or department to endorse their application.
- If necessary, proof that the student meets the residency requirement.

Treatment of income – Standard Awards

5.22 Actual net income should be used for the assessment. This includes:

- Earnings, tax credits, benefits and any other study related income such as the Part-Time Maintenance Loan, Part-Time Social Work Bursary, Master's Loan and Research Council Grants for postgraduates).
- Other income such as savings and/or personal/occupational pensions, including the state retirement pension, should be counted in full. This is because actual income is being taken into account.

5.23 Any statutory or discretionary fee support should be disregarded.

5.24 A partner's (including civil partner's) income, e.g., net earnings, or welfare benefits/student finance should be taken into account in full but the partner's essential expenditure should also be included in full to balance this.

Social security benefits and tax credits

5.25 The table below illustrates how benefits and tax credits should be treated when assessing part-time undergraduate and postgraduate students for a standard award. For details on benefits, tax credits and treatment of partner's income see Chapter 7.

Benefit	***Count as income?***
Means-tested benefits	Yes
Earnings replacement benefits	Yes
Non means-tested benefits	No
Tax credits	Yes
Pension Credit	Yes
Universal Credit	Yes

Local Authority Care Leavers Bursary

5.26 Care Leavers may be entitled to a bursary or similar additional support paid by Local Authorities when they enter Higher Education (for both full and part-time students). If received, this bursary should be disregarded in full or a deduction to this calculated income applied as deemed appropriate by the institution.

Student Finance Part-Time Maintenance Loan

5.27 The part-time maintenance loan should be included in full.

Treatment of expenditure – Standard Awards

Composite Living Costs and Variable Expenditure

5.28 Two types of expenditure are considered: Composite Living Costs (CLCs) and variable expenditure. These are the same as for full-time undergraduates and are explained in Chapter 4.

Non-standard awards

5.29 Non-standard awards should be used for students who have exceptional circumstances. Institutions can decide if they will make such awards just for

course related costs (travel to study, childcare and course costs including IT equipment) or expenses such as repairs to essential household equipment, wider digital access such as internet provision and emergency situations.

5.30 Situations that require the use of a non-standard approach may also arise when assessing students for standard awards, i.e., where a student has priority debts. Strong consideration should always be given to assistance with repayment of priority debt, since the action available to creditors is likely to have a significant impact on the student's studies.

Assessing students for a non-standard award

5.31 Non-standard awards should be considered on a case-by-case basis. When considering the amount of non-standard award to be made, we recommend that the minimum award required to allow the student to meaningfully continue with their course should be paid. However, it should be made clear to the student that it is a one-off award based on their current circumstances and cannot be repeated for the same situation.

Administration

5.32 he administrator should obtain proof of all of the following:

- That the student is registered and in attendance on a course and has accessed all funding and benefits.
- That the student has made realistic provision in the case of part-time postgraduates (and part-time undergraduates if the institution has chosen to).
- The student is studying a suitable intensity to be considered for assessment.

5.33 HESF should not pay for costs that are already covered under another government scheme, institutional scheme or by the student's employer: for example, for those children who are eligible for free childcare places.

5.34 Any arrangements institutions currently have in place for students who supply false information should apply.

Examples

5.35 ***Example 1 – assessed using the standard award assessment and allowing for a prorated shortfall based on intensity.***

Student A is an UG PT student (outside of London) studying on a 6-year degree at a 50% intensity rate. They are a lone parent of a 12-month-old and receives the PTML, Child Benefit (not included) and UC - £54.83 per week

The University has determined that the course costs for a full-time student for the same course is £300 per year. Students have childcare costs whilst studying of £25 per week, travel of £25 per week. Rent is £180 per week. Student's course is 36 weeks.

Income:		**Expenditure:**	
Part-time Maintenance Loan	£5,113	Rent	£6,480
Universal Credit	£3,091.95	Travel	£900
		Course Costs	£300
		Childcare	£1,900
		CLC (South East)	£2,369
Total:	**£8,204.95**	**Total:**	**£11,949**

Shortfall = £3,744.05

50% intensity = £1,872

Institution caps all awards at £1000: Award = £1,000

Example 2 – assessed using the standard award assessment and only supporting study related costs

Shortfall stays the same as in example 1 = £3,744.95

Calculate the study related costs only = £3,100 (travel, childcare and course costs)

This student has a shortfall so we can make an award for study related costs up to a maximum of £1,000 (Institution award cap).

Chapter 6

Short-term loans

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Part-time undergraduates seeking a stopgap loan for childcare 6.5

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Repayment

Declaration to repay the loan 6.8

Amount of loan 6.9

Introduction

6.1 Through no fault of their own, students may have not yet received their loan. In these circumstances, administrators have discretion to offer short-term loans to eligible students. In addition to delays in funding, administrators have the discretion to offer a short-term loan to some part-time students at the beginning of the academic year who need to pay for registered or approved childcare before the arrival of their SFE assessment (see Chapter 5).

6.2 There may be other circumstances where administrators wish to assess the benefit of offering a short-term loan, such as the examples below (these are not exhaustive):

- Foyer students, students leaving care, students estranged from their parents etc. may require help towards up-front accommodation costs before commencing their course. In such cases a short-term loan from HESF may be considered, with students expected to repay this as soon as they are in receipt of their support.
- Students whose access to a further student loan is blocked because they are in default on a previous student loan could receive a short-term loan, but payment of the loan would be conditional upon the student using the money to clear their student loan debt with the Student Loans Company (SLC), thus enabling the student to access their full statutory support package. The loan is repayable in full as soon as student support is received.

Checks to be made

6.3 Institutions must carry out certain checks before making a short-term loan from HESF. A suggested checklist is below:

- full name, contact address, telephone number and proof of identity
- the student is registered or enrolled on a designated course
- the student has applied for a loan (or at least requested an application form from SFE)
- where the student has changed course since the original application, they have informed SFE
- basic eligibility conditions are satisfied (see below).

Where the student has no eligibility letter from SFE

6.4 If the student does not have a letter but is likely to be entitled to student support, then the student must apply for that support before an application for hardship is progressed. If the student is not likely to be entitled for support (such as an ELQ students etc.), then the institution may wish to confirm that they are 'home' students, before undertaking a financial assessment of the student.

Part-time undergraduates seeking a short-term loan for childcare costs

6.5 These students may seek help with childcare in advance of their SFE assessment, provided that the usual eligibility requirements are likely to be met.

Declaration of eligibility

6.6 If a student's eligibility has not already been established by SFE, the student should be asked to sign a declaration of eligibility. A form of words and relevant evidence is suggested below:

I certify that, to the best of my knowledge, I meet the following conditions:

SECTION A

1. I am an UK national/British citizen; or

2. I am settled* within the United Kingdom (UK) (i.e. I have **Right of Abode in the UK** or have been awarded **Indefinite Leave to Remain** [please provide evidence of your current status] or

3. I have been recognised by the UK Government as a **Refugee** [please provide evidence of your current status]; or

4. I have been granted **Humanitarian Protection (HP)** by the Home Office [please provide evidence of your current status], or

5. I am an **EEA or Swiss Migrant Worker** or the **family member of an EEA or Swiss Migrant Worker, with settled or pre settled status** [please tick if you intend to continue working while studying], or

6. I am an **EU national with settled status** who has been **ordinarily resident in the UK** for the three years prior to the first day of the first academic year of my course, or

7. I am the **child of a Swiss national with settled or pre-settled status**, or

8. I am the **child of a Turkish worker**.

*'settled' – on the first day of the first academic year of your course

SECTION B

I was ordinarily resident** in England, Scotland, Wales or Northern Ireland on the first day of the first academic year of the course, and

- I fall under either (1), (2), (4) or (6) above and I have been ordinarily resident in the UK and Islands for the 3 years immediately before the first day of the first academic year of my course***; or
- I fall under (3) above, or
- I fall under (5) or (7) above and I have been ordinarily resident in the EEA and Switzerland for the 3 years immediately before the first day of the first academic year of my course, or
- I fall under (3) above and I have been ordinarily resident in the EEA, Switzerland and Turkey for the 3 years immediately before the first day of the first academic year of my course.

**'Ordinarily resident' is interpreted to mean habitual and normal residence by choice and for a settled purpose throughout the prescribed period, apart from temporary or occasional absences. Such residence must also be lawful – that is, not in breach of any leave to remain in the UK. (Persons awarded refugee status or humanitarian protection must have been ordinarily resident in the UK from the date this status was granted.)

***None of this time was wholly or mainly for the purpose of receiving full-time education, or if it was, I was resident in the EEA immediately prior to this three-year period.

SECTION C

I confirm that I am applying for a short-term loan because of a delay in the assessment of my student finance entitlement or for childcare costs, I understand this loan is immediately repayable on receipt of my Statutory Support.

- I confirm that I am registered and in attendance on my course.

and

- I declare that the information that I have given on this form is correct and complete to the best of my knowledge.
- I understand that giving false information will automatically disqualify my application and may also lead to disciplinary procedures resulting in possible expulsion from the university. I further undertake to repay any grants obtained by me as a result.

Your name (CAPITALS) / Your signature / Date

If further checks are necessary

6.7 If a student gives inconsistent information, or if the institution is aware of contradictory evidence, more time can be allowed for further checks to be made. Institutions have the discretion to make a small payment to tide such students over until the date of the next decision.

Repayment

Declaration to repay the short-term loan:

6.8 Institutions must ask the student to sign a declaration that they will repay the loan. Some recommended wording is below. This gives institutions a basis on which to pursue the non-repayment of loans if a student leaves the course or does not receive a student loan or part-time Childcare Grant.

I acknowledge receipt [£ amount] from [name of institution]

I promise to repay this amount in full by (see below) whichever is the earliest:

- within 10 days of receiving the first instalment of my main student loan; or
- at the end of the academic year; or
- when I leave the course; or
- when I receive my part-time Childcare Grant,

Amount of loan

6.9 It is for institutions to determine the amount of short-term loan to give. It is recommended that this should not exceed four weeks' worth of SLC loan, at the appropriate rate. Where the loan is a short-term loan for childcare costs or awaiting SLC loans, subsequent payments for up to four weeks might be required.

Chapter 7

Hardship Fund Lite

Introduction 7.1

Purpose and scope of the Hardship Fund Lite 7.2

Who is eligible to apply? 7.3

Assessing students for non-standard awards 7.4

Type of award 7.6

Introduction

7.1 This chapter provides details on the Hardship Fund Lite, which is a streamlined version of the standard HESF. We recommend the Hardship Fund Lite only be used to financially support students who have an urgent need due to an exceptional change in their circumstances, which was beyond their control. The Hardship Fund Lite should only be used if a student is in immediate crisis and needs financial assistance within a matter of days.

If this is not the case, we recommend the student is directed to the standard HESF.

Criteria specific to the Hardship Fund Lite is outlined below, all other criteria fall in line with HESF standard guidelines.

Purpose and Scope of the Hardship Fund Lite

7.2 The purpose and scope are as follows:

- To provide immediate support for unexpected situations when the support is required within a matter of days due to a crisis;
- Give students in crisis breathing space in an urgent circumstance. This can be followed up with a full application to HESF, if additional financial support is required;
- Hardship Lite Fund should not be used to provide ongoing or regular support as it is for an immediate, current situation.

Who is eligible to apply?

7.3 Institutions have discretion to decide who can apply to their fund, for example International/EU students, but the following is a suggested minimum:

- Full-time and part-time home students following any of the eligible higher education courses listed in Chapter 3;
- Full-time and part-time home students on a postgraduate course following a course that is a minimum of 1 year and studying at least 25% per each academic year of a full-time equivalent course.

Assessing Students for Non-standard Awards

7.4 For Hardship Fund Lite, non-standard assessments should be used:

- All awards are non-standard and need to be considered on a case-by-case basis. When considering the amount of non-standard award to be made, we recommend that the minimum award required to address the student's immediate need should be paid, however, this needs to be in line with the maximum award available for a Hardship Lite Fund application.
- For any further non-immediate need, the student should be directed to the standard HESF and it should be made clear to the student that it is a one-off award based on their current circumstances and cannot be repeated for a similar situation in the future.
- Institutions should consider whether an award from the Hardship Fund Lite contributes towards what a student is eligible for within an academic year, for the maximum HESF award value.
- All applications should be supported by evidence. As this is the Hardship Fund Lite, the application process should be a streamlined version of the standard HESF process and supporting evidence should be kept to a minimum necessary to verify the information provided. Type of supporting evidence will vary depending on the specifics of the student's individual immediate need.

7.5 Students should always sign a declaration regarding the accuracy of their application. Institutions can impose penalties on students who give false information, in accordance with their own disciplinary procedures. Where inconsistent or contradictory information is supplied, the institution should not make a payment until this has been clarified.

Type of award

7.6 Students may be eligible to receive support from the Hardship Fund Lite in the first instance and receive additional support via the HESF if additional non-urgent financial support is required. We recommend there is a cap on the maximum

financial award via the Hardship Fund Lite, which is lower than the standard HESF.

7.7 We recognise that support for students who have an urgent/immediate need can be provided as non-financial awards. Other forms of support available may differ between institutions, for example:

- Food vouchers
- Food bags

Chapter 8

Benefits and Tax Credits

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Introduction and Useful Information

8.1 Up to date information about Welfare benefits and Universal Credit can be obtained from the following Gov.uk webpages:

- Universal credit: https://www.gov.uk/universal-credit
- Other welfare benefits: https://www.gov.uk/browse/benefits

Useful information is also available from the following recommended sources:

- The Child Poverty Action Group (The Welfare Benefits Handbook is recommended for an overview of eligibility and entitlement of welfare benefits): https://cpag.org.uk/
- Citizens Advice: www.citizensadvice.org.uk
- A useful leaflet / factsheet detailing benefit rates, premiums and personal allowances: https://www.rightsnet.org.uk/resources/benefit-rates

Changes to welfare benefits

8.2 The government is currently planning changes to some benefits, in particular Personal Independence Payment (PIP). While this won't change how benefits are assessed in a HESF application, the changes will impact the financial

situation of some full-time students who may see a significant drop in income and may seek out university financial support on these grounds. More information at:

- https://www.gov.uk/government/consultations/pathways-to-work-reforming-benefits-and-support-to-get-britain-working-green-paper
- https://www.nasma.org.uk/pathways-to-work-green-paper-whats-changing-and-how-it-impacts-students/

Universal Credit

8.3 Universal Credit is now the primary means-tested benefit which has been introduced over the last few years. Universal Credit replaces the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit

8.4 Full roll-out of Universal Credit is largely completed, meaning students applying for benefits either for the first time, or due to a change in circumstances will apply for Universal Credit (rather than any of the benefits or credits listed above) and most students who were receiving the above benefits have now been migrated over to Universal Credit. Useful information about the migration and timeline can be found here:

https://www.moneysavingexpert.com/family/managed-migration/

8.5 NOTE: Students already in receipt of legacy benefits will need to be advised carefully about their entitlement. For example, for tax credits purposes becoming a full-time student, or no longer having student income during the summer vacation is not a change of circumstances. A 'better-off' calculation is recommended to ensure the student takes the option which maximises income. However, due to the migration process being largely complete, it is unlikely a student will have a choice about the move to Universal Credit at this time. There is transitional protection available for people who will be worse off claiming Universal Credit rather than legacy benefits https://www.gov.uk/guidance/transitional-protection-if-you-receive-a-migration-notice-letter#what-transitional-protection-is

8.6 Universal Credit is paid monthly. There is a minimum 5 week wait from application to first payment, which may put some students into short-term

financial difficulty while they wait for their assessment or their next monthly payment, although applicants may ask for an advance payment.

8.7 Universal Credit applies to people under State Pension age. When people have reached State Pension age they are expected to claim Pension Credit (provided they are eligible) https://www.gov.uk/pension-credit/eligibility

Universal Credit and students

8.8 Most full-time students are not eligible to apply for Universal Credit, due to their student status.

8.9 The following categories of full-time students are able to apply for and receive Universal Credit:

- Full-time students who are unable to work due to a disability or illness (and are in receipt of PIP and have been assessed as having limited capability for work)
- Full-time students who are parents with financial responsibility for young children

8.10 Due to student finance income being counted in the assessment during term-time, some students may only have entitlement during the summer months (or during their 'long break' if their course has one). NASMA runs training yearly on students and benefits. Useful information on students' eligibility for benefits can be found at:

https://www.gov.uk/guidance/universal-credit-and-students

https://www.turn2us.org.uk/get-support/information-for-your-situation/full-time-students-and-benefits/who-is-a-full-time-student-for-benefit-purposes

8.11 Part-time students should be eligible to apply, regardless of their student status.

Earnings Replacement Benefits

8.12 Earnings replacement benefits are benefits which are not classed as being assessed on income, although some may have conditions associated to them related to not earning over a certain amount and / or having made sufficient National Insurance contributions. The claimant is usually unable to work or earn a full wage

8.13 Earning Replacement Benefits include:

- New Style Job Seekers Allowance (full-time students are usually ineligible to claim this due to not being ‘available for work’ due to their full-time student status)

- New Style Employment and Support Allowance (ESA) (full-time students can claim this if they meet all the eligibility criteria)

- Statutory Maternity Pay

- Maternity Allowance

- Statutory Sick Pay

- Carer’s Allowance (full-time students are usually ineligible to claim this due to not being ‘available’ to care full-time due to their full-time student status)

- Retirement Pensions

- Bereavement Benefits

Other Non Means-tested Benefits

8.14 The claimant must meet the circumstances to be eligible, for example, they have responsibility for a child, or have a long term ill-health or a disability which affects their daily living and / or mobility.

8.15 NOTE: Personal Independence Payment (PIP) has replaced Disability Living Allowance (DLA) although the latter can still apply to existing claimants and new claimants under 16.

8.16 These benefits can usually be claimed regardless of income. Full-time students are usually eligible to claim these if they meet the eligibility criteria:

- Personal Independence Payments (PIP)
- Disability Living Allowance (DLA)
- Attendance Allowance (AA)
- Industrial Injuries Disablement Benefit
- Child Benefit (CB) / Guardians Allowance
- Adoption Allowance

Which benefits count as income in a HESF assessment?

8.17 As a general rule, any means-tested benefit or credit for which a student (or their partner) is eligible, should be counted in full in the assessment.

8.18 For full-time students, income from Earning Replacement Benefits should not be counted separately as income in the HESF assessment as they count as part of the 'assumed income' figure for full-time undergraduates and part of the minimum required provision for full-time postgraduates - see chapter 4. Income from Earning Replacement Benefits should be included in full where it is the income of a full-time student's partner or the income of a part-time student or their partner.

8.19 Any other non-means-tested benefit the student or partner has is generally disregarded, notably including PIP or DLA.

8.20 Students should be asked to declare any income from benefits or credits as part of their HESF application along with their entitlement letters from the relevant assessment body (DWP / HMRC / local council) and assessors should be able to see this income over the course of the bank statements that students are usually asked to provide.

8.21 Should an assessor believe a student should be eligible for a benefit or credit which they appear not to be claiming, this should be investigated with the student and counted in the standard assessment as if they were receiving it, although a bridging payment may be required while the student waits for any claim for benefits / credits assessment to be processed.

8.22 Treatment of benefits table:

	Count as income?			
Benefit type	*Full-time Undergraduate*	*Full-time Postgraduate*	*Part-time Undergraduate & Postgraduate*	*Partner of any student*
Means-tested Benefits and Tax Credits	Yes	Yes	Yes	Yes
Earning Replacement Benefits	Part of assumed income	If using MRP in assessment do not count.	Yes	Yes
Non means-tested benefits	No	No	No	No

Benefit Premiums/Allowances

8.23 When assessing expenditure, allowance should be taken of specific circumstances which are reflected by payment of various types of additional amounts (called premiums). For example, when students received legacy benefits, they may have received an additional amount of Income Support if they

were assessed as being a Carer (£38.85 a week) or if they have a disability (£36.20) a week.

8.24 NOTE: There is no direct replacement for these premiums in the more recent Universal Credit system but there is a limited capability to work element (£423 a month) and an equivalent 'element' if assessed as being a Carer (£201 a month). As these elements/allowances relate to specific vulnerable circumstances, they are usually discounted/disregarded in HESF assessments by adding the same amount to the expenditure. Assessors should be able to see these additional elements / allowances in the relevant Universal Credit benefit entitlement letter.

8.25 You can find 'premium/additional allowances amounts' from CPAG or the Rightsnet website:

https://www.rightsnet.org.uk/resources/benefit-rates
https://www.rightsnet.org.uk/resources/benefit-tax-credit-rates

Information for Jobcentre Plus and Local Authority Housing Benefit Departments

8.26 The DWP/Local Authority might count a HESF payment(s) as income in a benefits assessment, especially if they assess the award as being regular income for every day essential costs.

8.27 Students may find it useful to have a formal letter from the institution to present to Jobcentre Plus or their local authority's Housing Benefit department (if still on this legacy benefit) explaining any HESF they have been awarded. Below is a form of words you may wish to use or adapt:

Payment from [institution name] Name of your Fund

[Name of student] has received a payment of [£ amount] from the [name of your Fund] provided by [institution name].
(Delete the following as appropriate)
It is a single payment.

It is part of a series of [number] payments, which will be made during the period [enter period].

The payment is a short-term loan, which is repayable when the student receives the first instalment of the student loan.

To the best of my knowledge the student has/has not (delete as appropriate) applied for this payment to meet everyday living costs.

(Signed)
on behalf of [stamp or other identification]

Chapter 9
Glossary of terms, list of acronyms and abbreviations used in Higher Education Support Fund Guidance, case studies, assessment examples and useful facts and figures

Introduction	**9.1**
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Acronyms and abbreviations	**9.3**
Student Awards Table	**9.4**
Parental Contributions	**9.5**
Assessment examples	**9.7**

Introduction

9.1 This chapter provides simple definitions for the specific HESF terminology that has built up since 2004/05 (under ALF) when the fund was first launched and explain some of the most commonly used acronyms.

Glossary

9.2 Terminology:

Additional need
Where the assessment shows the essential expenditure is greater than the income, the student is viewed as having an ‘additional need’.

Assumed income (AI)
This is used in assessments for full-time undergraduates only. It is assumed that most students are able to supplement their income from a variety of routes, for example, part- time work, vacation work, bank overdrafts, savings or additional parental support where appropriate. A set sum is added to income in most full-time undergraduate assessments to show this. Unless they fall under one of the exceptions, this sum is fixed.

Capped amounts, capped costs
A maximum limit set by the institution on an amount or costs the students can claim for / be considered for, e.g. student’s rent is £110 a week but rent costs are capped at £92 a week (average cost of student rent in that area).

Composite Living Costs (CLC)
CLCs are not expenditure incurred; they are a notional amount representing how much a student might be expected to need to live on. This includes items such as food, household bills, clothes, entertainment, etc. These costs are fixed and there are different costs for studying in different regions. The sum is computed annually by the NASMA Support Fund Committee based on DWP and other applicable amounts and can be found in Appendix A. (Variable costs, such as accommodation, transport and childcare are counted separately.)

Course costs, course-related costs
Costs which are incurred because of study, rather than daily living expenses. These might include transport to and from the place of study, costs of stationery, books, childcare covering the study time, specialist clothing and equipment (e.g. lab coats, art materials) or field trips. This does not include tuition fees.

2016 cohort students / Current System students
A student will be considered to be a 'current system' student if they started a course from or after September 2016.

Diagnostic assessment
This is usually a test to diagnose dyslexia or other specific learning difficulty.

Disregard, DWP
Agreement from the Department for Work and Pensions to disregard (ignore) certain monies in working out entitlement to benefits.

Equivalent or lower level qualification (ELQ)
A Higher Education (HE) qualification that a student is currently studying for that is the equivalent of, or lower than, an HE qualification that the student already holds. Students who already hold an honours degree are always considered to be studying for an ELQ (See chapters 4 and 5)

Home student
For HESF purposes 'home' student will usually mean a student who meets the residence requirements for living cost support in the regulations pertaining to student support. Details on eligibility and residency rules can be found in Chapter 3.

Household contribution
The element of student support that has been assessed by SFE as payable by the student's family, spouse or partner.

Income/expenditure model
A simple description of the 'standard assessment method' for HESF. It looks at a student's income and expenditure, both of which have standard rules attached, and computes the shortfall between them. This shortfall is used to work out any award the institution will make. The percentage of any shortfall awarded is for the institution to determine.

Non-priority debt
Money owed on personal loans, credit cards, etc. (See chapter 2).

Non-standard assessment
A method of assessment for students who have to meet exceptional costs, such as repairs to essential household equipment and emergency situations. This is usually made when the standard assessment (see below) shows no or little additional need.

Minimum Required Provision (MRP)
Similar to Assumed Income but for postgraduate students. In assessing their need in an assessment it is assumed that they will have made provision for tuition and living costs before beginning their study. The MRP is the figure to be used for this calculation if it is higher than the student's postgraduate loan support after fees have been paid. See Appendix A.

Priority debt
Debt whose non-payment would lead to the loss of home, imprisonment, cutting off of fuel or having bailiffs take goods, e.g. mortgage or secured loan, council tax, magistrates court fines. (See chapter 2).

Short-term loan
An interim loan from HESF either to help with a short term emergency (e.g. stolen wallet) or awaiting the arrival of maintenance funding or child care grant.

Special Support Element (SSE)
Part of the maintenance loan paid to 2016-cohort students full-time undergraduate students who are potentially eligible for income-related benefits, such as Universal Credit / housing benefit. The SSE is disregarded by the DWP in a benefits assessment.

Standard assessment
See income/expenditure model above.

Statutory support package

The standard undergraduate finance that is available to students entering higher education (including support for fees, living costs etc).

Acronyms

9.3 Acronyms defined:

AI	Assumed Income
ALF	Access to Learning Fund
BACS	Bank Automated Clearing System
CB	Child Benefit
CLC	Composite Living Costs
CMS	Child Maintenance Service
CTC	Child Tax Credit
DLA	Disability Living Allowance
DSA	Disabled Students Allowance
DWP	Department for Work and Pensions
EEA	European Economic Area
ESA	Employment Support Allowance
ELQ	Equivalent or Lower Qualification
FOSIS	Federation of Student Islamic Societies
FTE	Full-time equivalent
HB	Housing Benefit
HESF	Higher Education Support Fund
HEI	Higher Education Institution
HEP	Higher Education Provider
HESA	Higher Education Statistical Agency
JSA	Job Seekers Allowance
MRP	Minimum Required Provision (formerly NPI)
NASMA	National Association of Student Money Advisers
NUS	National Union of Students
PC	Parental Contributions
PCDL	Professional and Career Development Loan
PG	Postgraduate
PIP	Personal Independence Payment
SFE	Student Finance England
SSE	Special Support Element
SSG	Special Support Grant
UC	Universal Credit
WTC	Working Tax Credit

9.4 2025/26 STUDENT AWARDS

2016 Cohort				
Maximum Maintenance Loan	**Full Year**	**Non Income-assessed**	**Final Year**	**Non Income-assessed**
Elsewhere				
Standard amount	£10,544	£4,915	£9,972	£4,569
Qualifying for benefits	£12,019 £113/wk	£4,915	£11,489	£4,569
Long Courses Loan 60+	£4,461	n/a	£4,461	n/a
Special Support Element	£4,461		£4,461	
Parental Home				
Standard amount	£8,877	£3,907	£8,353	£3,590
Qualifying for benefits	£10,473 £75/wk	£3,907	£9,984	£3,590
Long Courses Loan				
London				
Standard amount	£13,762	£6,853	£12,750	£6,244
Qualifying for benefits	£15,008 £145/wk	£6,853	£14,066	£6,244
Long Courses Loan				

Grants	Amount £
Parents Learning Allowance (all cohorts)	£2,024
Adult Dependants Grant (all cohorts)	£3,545
*Childcare Grant – 1 child (all cohorts)	£199.62/week
*Childcare Grant – 2 + children (all cohorts)	£342.24/week

*Max payable is 85% of registered childcare costs

Undergraduate Disabled Students Allowances (FT & PT)	Amount £
Single Allowance	£27,783 £25,000
Postgraduate Disabled Students Allowances (FT & PT)	**Amount £**
Single Allowance	£27,783

Household Contributions

9.5 This section provides detail of how the Household Contribution is calculated for undergraduate assessments. If you use the calculation spreadsheets supplied alongside this guidance, you should use the methodology in this section to work out the appropriate figure for inclusion in the assessment.

9.6 Household Contributions (HC) made to students should be counted as income in the standard assessment process. To assess how much to include, follow these steps;

1. Firstly work out the total actual HC provided over the appropriate assessment period.
2. Then deduct the assessed contribution (AC) (see Table A18 of the Financial Memorandum SSIN available from practitioners.slc.co.uk).
3. Finally deduct the assumed income (AI) of £2,369 (South East AI used in examples)
4. Any surplus amount left over is then entered as additional HC on the assessment sheet. Note: if HHI < £42,875 step 2 does not apply

This calculation applies to all years of study, including final year students.

Example 1:
Student A is in their first year and has been assessed by SFE to receive a means-tested loan of £7,532 (HHI = £45,000, (max loan is £10,544)) and receives a HC of £500 each month + the assumed income is £2,369.

a) The total HC = £4,500 (39 weeks) (£500 x 12) ÷ 52 x 39
b) AC = £317
c) Assumed income = £2,369

A – B – C = £1,814 – this is the additional income to be entered onto the assessment

The same calculation applies to final year students using the final year rate of AI of £834.

Example 2:
Student B is in their second year and receives the maximum loan of £10,544 and receives an additional HC of £350 a month.

a) The total HC = £3150
b) AC = £0
c) Assumed Income is £2,369

A – B – C = £781 – this is the additional income to be entered on to assessment

Example 3:
Student C is in their first year and only receives the NMT loan of £4,915 and receives a HC of £500 each month.

a) The total HC is £4,500
b) AC = £2,937 – maximum contribution level for HHIs > £62,377
c) Assumed income is £2,369

A – B – C = £0 this is the additional income to be entered on to assessment

9.7 Higher Education Support Fund Assessment examples for 2016 cohort students (continuing year) living away from home (using South East rate of AI)

NOTE: The following examples do not include additional income from Household Contributions, in the interest of keeping the examples straightforward. Where a Household Contribution is applicable, the method in 8.5 should be followed and the additional amount included alongside the Assumed Income.

Household income is up to £42,875 – actual loan will be at least £7,852
Use max loan amount (£10,544) and deduct £4,461 (equivalent of the full Special Support Element) i.e. £10,544 - £4,461 = **£6,083** and enter this as loan amount on assessment sheet. £6,083 loan used for all assessments where HHI is up to £42,875 (above which no SSE is payable).
In row 2 take actual loan amount and deduct £6,083 and then deduct assumed income of £2,369 (South East rate) = **£2,092** (maximum if £10,544 loan received) and enter as income. This figure will vary if HHI is between £25,001 and £42,875.
University Bursary: include bursary minus disregard figure – for examples below the disregard is £500.

Add in Assumed Income of **£2,369 continuing year, £1,599 penultimate year,** or **£834 for final year.**

Example 1 – HHI <£25K student receives full loan of £10,544 + Long Courses Loan £339 = £10,883 and bursary of £750

1.	Use	**£6,083 loan**
2.	£10,883 - £6,083 - £2,369	**£2,431**
3.	Bursary is £750, less £500	**£250**
4.	Add Assumed Income	**£2,369**
5.	**Total Income counted**	**£11,133**

Example 2 – HHI <£25K student receives full loan of £10,544 and bursary of £1,000

1.	Use	**£6,083 loan**
2.	£10,544 - £6,083 - £2,369	**£2,092**
3.	Bursary is £1000, less £500	**£500**
4.	Add Assumed Income	**£2,369**
5.	**Total Income counted**	**£11,044**

Example 3 – HHI £30K student receives loan of £9,791 and £500 Bursary

1.	Use	**£6,083 loan**
2.	£9,791 - £6,083 - £2,369	**£1,339**
3.	Bursary = £500 less £500	**£0**
4.	Add assumed income	**£2,369**
5.	**Total income counted**	**£9,791**

Example 4 HHI £40K student receives loan of £8,285

1.	Use	**£6,083 loan**
2.	£8,285 - £6,083 - £2,369	**£0**
3.	No Bursary	**£0**

4. Add Assumed Income **£2,369**
5. **Total Income counted** **£8,452**

Example 5 HHI >£42,875 (e.g. £4,915) so include loan of £7,852

1. Use **£7,852 loan**
2. £4,915 - £7,852 - £2,369 **£0**
3. No Bursary **£0**
4. Add Assumed Income **£2,369**
5. **Total Income counted** **£10,221**

Support Fund Assessment examples for student living at home

Household income is up to £42,875 – actual loan will be at least £6,214.
Take max loan amount (£8,877) and deduct £4,461 (equivalent of the full SpecialSupport Element) i.e. £8,877 - £4,461 = **£4,416** and enter this as loan amount on assessment sheet. £4,416 loan is used for all assessments where HHI is up to £42,875 (above which no grant would have been payable).
In row below take actual loan amount and deduct £4,416 and then deduct assumed income of £2,369 (South East rate) = **£2,092** (maximum if £8,877 loan received) and enter as income. This figure will vary if HHI is between £25,001 and £42,875.

University Bursary: use actual bursary and disregard £500 – so net income will be £500 (£1,000 bursary), £250 (£750 bursary), or £0 if £500 bursary.

Add in Assumed Income of £2,369 etc as normal.

Example 1 – HHI <£25K student receives full loan £8,877 + Long Courses Loan £339 = £9,216 and bursary of £1,000

1. Use **£4,416 loan**
2. £9,216 - £4,416 - £2,369 **£2,431**
3. Bursary is £1,000, less £500 **£500**
4. Add Assumed Income **£2,369**
5. **Total Income counted** **£9,716**

Example 2 – HHI <£25K student receives full loan of £8,877 and bursary of £750

1. Use **£4,416 loan**
2. £8,877 - £4,416 - £2,369 **£2,092**
3. Bursary is £750, less £500 **£250**
4. Add Assumed Income **£2,369**
5. **Total Income counted** **£9,127**

Example 3 – HHI £30K student receives loan of £8,132 and £500 Bursary

1. Use **£4,416 loan**
2. £8,132 - £4,416 - £2,369 **£1,347**
3. Bursary = £500 less £500 **£0**
4. Add assumed income **£2,369**
5. **Total income counted** **£8,132**

Example 4 HHI £40K student receives loan of £6,642

1. Use **£4,416 loan**
2. £6,642 - £4,416 - £2,369 **£0**
3. No Bursary **£0**
4. Add Assumed Income **£2,369**
5. **Total Income counted** **£6,785**

Example 5 HHI >£42,875 (e.g. £3,907) so include loan of £6,214

1. Use **£6,214** loan
2. £3,907 - £6,214 - £2,369 **£0**
3. No Bursary **£0**
4. Add Assumed Income **£2,369**
5. **Total Income counted** **£8,583**

Students living elsewhere in receipt of the Maintenance loan including the Special Support Element (Lone Parents/Disabled students)

Household income is up to £42,875 – actual loan will be at least £7,852

Use max loan amount (£12,019) and deduct £4,461 (equivalent of the Special Support Element) i.e. £12,019 - £4,461 = **£7,558** and enter this as loan amount on assessment sheet. £7,558 loan used for all assessments where HHI is up to £42,875 (above which no grant would be payable).

In row below take actual loan amount and deduct £7,558 and then deduct assumed income of £2,369 (South East rate) = **£2,092** (maximum if £12,019 loan received) and enter as income.

University Bursary: use actual bursary and disregard £500 – so net income will be £500 (£1,000 bursary) or £250 (£750 bursary).

No Assumed Income added as student will have dependants or be disabled.

Example 1 – HHI <£25K student receives full loan of £12,019 + Long Courses Loan £339 = £12,358 and bursary of £1,000

1.	Use	**£7,558 loan**
2.	£12,358 - £7,558 - £2,369	**£2,431**
3.	Bursary is £1000, less £500	**£500**
4.	No Assumed Income	**£0**
5.	**Total Income**	**£10,489**

Example 2 – HHI <£25K student receives loan of £12,019 and bursary of £750

1.	Use	**£7,558 loan**
2.	£12,019 - £7,558 – £2,369	**£2,092**
3.	Bursary = £750, less £500	**£250**
4.	No Assumed Income	**£0**
5.	**Total Income**	**£9,900**

Support Fund assessment examples for Students living away from home and in their final year

Household income is up to £42,875 – actual loan will be at least £7,280

Use max loan amount (£9,972) and deduct £4,461, (equivalent of the Special Support Element) i.e. £9,972 - £4,461 = **£5,511** and enter this as loan amount on assessment sheet. £5,511 loan used for all assessments where HHI is up to £42,875 (above which no grant would have been payable).
In row 2 take actual loan amount and deduct £5,511 and then deduct assumed income of £834 (South East rate) = **£4,677** (maximum if £9,972 loan received) and enter as income. This figure will vary if HHI is between £25,001 and £42,875.

University Bursary: use actual bursary and disregard £500 – so net income will be £500 (£1,000 bursary), £250 (£750 bursary), or £0 if £500 bursary.

Add in Assumed Income of **£834** if assessing a Final Year student.

Example 1 – HHI <£25K student receives full loan of £9,972 + Long Courses Loan £339 = £10,311 and bursary of £750

1. Use **£5,511 loan**
2. £10,311 - £5,511 - £834 **£3,966**
3. Bursary is £750, less £500 **£250**
4. Add Assumed Income **£834**
5. **Total Income counted** **£10,561**

Example 2 – HHI <£25K student receives full loan of £9,972 and bursary of £1,000

1. Use **£5,511 loan**
2. £9,972 - £5,511 - £834 **£3,627**
3. Bursary is £1000, less £500 **£500**
4. Add Assumed Income **£834**
5. **Total Income counted** **£10,472**

Example 3 – HHI £30K student receives loan of £9,219 and £500 Bursary

1. Use **£5,511 loan**

2. £9,219 - £5,511 - £834 **£2,874**
3. Bursary is £500, less £500 **£0**
4. Add Assumed Income **£834**
5. **Total Income counted** **£9,219**

Example 4 HHI £40K student receives loan of £7,713

1. Use **£5,511 loan**
2. £7,713 - £5,511 - £834 **£1,368**
3. No Bursary **£0**
4. Add Assumed Income **£834**
5. **Total Income counted** **£7,713**

Example 5 HHI >£42,875 (e.g. £4,915) so include loan of £7,280

1. Use **£7,280 loan**
2. £4,915 - £7,280 - £834 **£0**
3. No Bursary **£0**
4. Add Assumed Income of **£834**
5. **Total Income counted** **£8,114**

Support Fund assessment examples for Students living at home in their final year

Household income is up to £42,875 – actual loan will be at least £5,690

Take max loan amount (£8,454) and deduct £4,461 (equivalent of the full Special Support Element) i.e. £8,454 - £4,4461 = **£3,892** and enter this as loan amount on assessment sheet. £3,892 loan used for all assessments where HHI is up to £42,875 (above which no grant would have been payable).
In row below take actual loan amount and deduct £3,892 and then deduct assumed income of £834 (South East rate) = **£3,627** (maximum if £8,353 loan received) and enter as income. This figure will vary if HHI is between £25,001 and £42,875.

University Bursary: use actual bursary and disregard £500 – so net income will be £500 (£1,000 bursary), £250 (£750 bursary), or £0 if £500 bursary.

Add in Assumed Income of **£834** as normal.

Example 1 – HHI <£25K student receives full loan of £8,353 + Long Courses Loan £339 = £8,692 and bursary of £1,000

1.	Use	**£3,892 loan**
2.	£8,692 - £3,892 - £834	**£3,966**
3.	Bursary is £1,000, less £500	**£500**
4.	Add Assumed Income	**£834**
5.	**Total Income counted**	**£9,192**

Example 2 – HHI <£25K student receives full loan of £8,353 and bursary of £750

1.	Use	**£3,892 loan**
2.	£8,353 - £3,892 - £834	**£3,627**
3.	Bursary is £750, less £500	**£250**
4.	Add Assumed Income	**£834**
5.	**Total Income counted**	**£8,603**

Students in receipt of the maintenance loan including the Special Support Element in their final year

Household income is up to £42,875 – actual loan will be at least £7,280

Use max loan amount (£11,489) and deduct £4,461 (equivalent of the full maintenance grant)
i.e. £11,489 - £4,461 = **£7,028** and enter this as loan amount on assessment sheet. £7,028 loan used for all assessments where HHI is up to £42,875 (above which no grant would have been payable).

In row below take actual loan amount and deduct £7,028 and then deduct assumed income of £834 (South East rate) = **£3,627** (max if £11,489 loan received) and enter as income.

University Bursary: use actual bursary and disregard £500 – so net income will be £500 (£1,000 bursary) or £250 (£750 bursary).

No Assumed Income added as student will have dependents or be disabled.

Example 1 Away from Home – HHI <£25K student receives loan of £11,489 + Long Courses Loan £339 = £11,828 and bursary of £1,000 or £750

1.	Use	**£7,028 loan**
2.	£11,828 - £7,028 - £834	**£3,966**
3.	Bursary is £1000 or £750, less £500	**£500 / £250**
4.	No Assumed Income	**£0**
5.	**Total Income**	**£11,494 /£11,244**

Example 2 Parental Home – HHI < £25K student receives loan of £9,984 & bursary of £1,000 or £750.

1.	Use	**£5,690 loan**
2.	£9,984 - £5,690 - £834	**£3,460**
3.	Bursary is £1,000 or £750, less £500	**£500 / £250**
4.	No Assumed income	**£0**
5.	**Total Income**	**£9,650 / £9,400**

Appendix A

Standard Figures

Assumed Income	24/25		3.1% uplift	**25/26**
Standard Year	£2222			**£2291**
Penultimate Year	£1482			**£1528**
Final Year	£742			**£765**
Dependants/Ill-Health/Disability	£0			**£0**
	24/25	**25/26**	24/25	**25/26**
Composite Living Costs	*Elsewhere*		*London*	
Single	£93	**£96**	£144	**£148**
Lone Parent £	£93	**£96**	£144	**£148**
With Partner	£145	**£149**	£195	**£201**
One Child	£110	**£113**	£110	**£113**
Each Additional Child	£84	**£87**	£84	**£87**
	24/25	**25/26**	24/25	**25/26**
MRP/NPI	*Elsewhere*			*London*
Single	£212	**£219**	£253	**£261**
Dependants/Ill-Health/Disability	£170	**£175**	£213	**£220**

Figures adjusted for cost of living (3.1% for AI/NPI/MRP and 2.6%* for costs)

Assumed Income	24/25			**24/25**
Standard Year	2222			**2291**
Penultimate Year	1482			**1528**
Final Year	742			**765**
Dependants/Ill-Health/Disability	0			**0**
	24/25	**25/26**	24/25	**25/26**
Composite Living Costs	*Elsewhere*		*London*	
Single	113	**117**	174	**181**
Lone Parent	113	**117**	174	**181**
With Partner	175	**182**	236	**245**
One Child	133	**138**	133	**138**
Each Additional Child	102	**106**	102	**106**
	24/25	**25/26**	24/25	**25/26**
MRP/NPI	*Elsewhere*			*London*
Single	212	**219**	253	**261**
Dependants/Ill-Health/Disability	170	**175**	213	**220**

See table below for full regional breakdowns, including Scotland, Wales and Northern Ireland

Regionally Weighted Figures

Assumed Income

Region:	*London*	*S East*	*S West*	*East*	*W Midlands**	*E Midlands*	*Yorks & Humber*	*N West**	*Wales**	*Scotland*	*N East**	*N Ireland**
First Year	£2,372	£2,369	£2,366	£2,366	£2,364	£2,365	£2,364	£2,364	£2,364	£2,364	£2,363	£2,362
Penultimate Year	£1,601	£1,599	£1,578	£1,578	£1,577	£1,578	£1,577	£1,578	£1,577	£1,578	£1,576	£1,576
Final Year	£835	£834	£790	£790	£790	£790	£789	£790	£789	£789	£789	£789
Partner/Disability/Children	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0

Composite Living Costs

Region:	*London**	*S East*	*S West*	*East*	*W Midlands**	*E Midlands*	*Yorks & Humber*	*N West**	*Wales**	*Scotland*	*N East**	*N Ireland**
SIngle	£181	£134	£133	£133	£133	£133	£133	£133	£133	£133	£133	£133
Lone Parent	£181	£134	£133	£133	£133	£133	£133	£133	£133	£133	£133	£133
with Partner	£245	£206	£204	£204	£204	£204	£204	£204	£204	£204	£204	£204
One Child	£158	£157	£157	£157	£157	£157	£156	£157	£156	£157	£156	£156
Each Additional Child	£121	£119	£119	£119	£118	£119	£118	£119	£118	£118	£118	£118

***figures in red show where weighting produces figure lower than the Standard CLC figure**

PLEASE NOTE: There are no longer any published rates for MRP for PG assessments as the method for calculating MRP is now embedded within calculation sheets and is subject to local variables set by each provider