

Student Financial Support Team

# Hardship Fund

Application Guidance 2021/22

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## Introduction

### Hardship Fund

Our Hardship Fund is a discretionary fund available to students experiencing unforeseen severe financial hardship during their time at Keele University. Each application is assessed on a case-by-case basis, and successful applicants could be awarded a non-repayable grant of up to £1,500 per student, per year.

The Hardship Fund is intended to support eligible students with essential living costs, travel and course costs. The Hardship Fund cannot be used to pay for tuition fees.

Our Hardship Fund is also used to support students who need a Dyslexia Diagnostic Assessment. If you wish to apply to the Hardship Fund for this specific purpose, you will not need to complete a full Hardship Fund application. Please contact the Disability & Dyslexia Support (DDS) team directly, and they will provide further guidance.

Application deadlines can be found on the Hardship Fund webpage.

### Eligibility criteria

Any Keele University student (undergraduate or postgraduate, home or international, full-time or part-time, and including apprentice learners) experiencing severe financial hardship can apply to the Hardship Fund, provided that the student meets the eligibility criteria.

We would consider severe financial hardship to be where a student is, or is at short-term risk of, struggling to afford essential costs such as accommodation, food and necessary travel.

You must meet the following eligibility criteria to be able to apply for the Hardship Fund:

- Be a current Keele University student
- Demonstrate a shortfall between your income and reasonable expenditure which you are unable to resolve without financial support
- Demonstrate that you have exhausted all other available financial assistance prior to application (for example, you must have applied for your full Student Finance entitlement if applicable)

We will not be able to consider your application if you did not make reasonable provision to cover your living costs prior to the start of your course.

Although we will consider applications from any student, we give priority to the following student groups when deciding how to allocate awards:

- Students with children
- Students with caring responsibilities
- Care leavers
- Estranged students
- Students with a disability

## Making an application

Our Hardship Fund application system is managed within the Blackbullion platform. You can register on the Blackbullion platform using your Keele email address. Once you've registered, you will find the online application for the Hardship Fund in the 'Funding' tab.

Register online at: [www.blackbullion.com](http://www.blackbullion.com)

The application will ask you questions about your individual circumstances, and you will be asked to provide a supporting statement to tell us more about your financial circumstances. You will also need to upload supporting evidence (you can find an evidence checklist later in this guide). We will not be able to process applications without the required evidence. If any evidence is missing or unclear in your application, we will request this evidence from you by email, and so it's important that you register for Blackbullion with an email address that you check regularly.

All students applying to the Hardship Fund must also complete the short Budgeting 101 module in Blackbullion before we are able to assess your application.

If you need help with your application, please contact the Student Financial Support team ([student.services@keele.ac.uk](mailto:student.services@keele.ac.uk)).

## Tracking an application

Once you have submitted your application, you will be able to track its progress in Blackbullion (in the 'Funding' tab).

If we've emailed you to request any additional evidence, this will also show on your application tracker. If you haven't heard from us in a while, you may want to check your Blackbullion portal.

If at any point you wish to withdraw your application, you can do this in Blackbullion.

## Assessing an application

We aim to assess all applications within 4 weeks from the date we receive all the required supporting evidence from you. Any delays in providing your supporting evidence will result in a delay in your application being processed. If we don't receive any additional supporting evidence within 2 weeks of us requesting this, we will close your application unless you have contacted us to let us know about any delay.

When assessing your application, we will look at your expected income across the academic year and what we consider to be reasonable expenditure on living costs, to determine whether you have a shortfall.

We assess each application on a case-by-case basis and will consider your individual circumstances wherever possible. If we have any questions about your application, we will contact you by email.

Once your application has been assessed, you will be notified of the outcome by email.

## Receiving an award

Your award amount will be calculated based on your individual application assessment. If your application is successful, we will notify you of your award amount by email. As the Hardship Fund has limited resources, it may not always be possible to cover your full additional financial need.

If your application is successful, your award will be sent by bank transfer to the bank details you have provided in your application.

## Re-applying

Applications are assessed based on your income and expenditure across the full academic year. We are unable to accept subsequent applications for the Hardship Fund in the same academic year unless there has been a significant change in your financial circumstances since your initial application. This applies regardless of whether your initial application was successful or not.

Any subsequent applications to the Hardship Fund will be subject to the maximum of £1,500 per student, per year.

### Example:

You apply to the Hardship Fund in October and are awarded £1,000. Later in the same academic year, your circumstances change and you re-apply to the Hardship Fund. The maximum you could be awarded in your second application is £500 regardless of your new circumstances.

You are welcome to re-apply the following year if you continue to experience financial hardship, although please keep in mind that unforeseen difficulties in the previous year will no longer be considered unforeseen if you re-apply.

## Appeals

We work in a methodical and systematic way to ensure that we distribute awards from the Hardship Fund fairly and proportionately, to those who need it most. If you would like an explanation about how we assessed your application, please let us know and we will be happy to discuss this with you:

Student Financial Support Team  
[student.services@keele.ac.uk](mailto:student.services@keele.ac.uk)

After this, if you feel that we have not assessed your application fairly, you will be able to make a formal appeal by sending an email to the Head of Student Wellbeing, who will aim to respond to you within 5 working days of your complaint:

Alison Felton - Head of Student Wellbeing  
[a.felton@keele.ac.uk](mailto:a.felton@keele.ac.uk)

Please note that any appeal must be made within 4 weeks of the outcome of your application.

# Application

 Go to [www.blackbullion.com](http://www.blackbullion.com) to register and start your application.

## Section 1 – Eligibility

You will be asked to confirm that you have read this document fully, and to confirm that you meet the eligibility criteria.

## Section 2 – Course details

You will be asked to provide the following details:

- Your course
- Your mode of study (for example, full-time or part-time, whether you have a placement...)
- Your year of study
- Your tuition fee status

## Section 3 – Your circumstances

Please let us know if you fall into any of our priority student groups.

Please select the relevant options to indicate your term-time living situation (relating to where you normally live during term-time). If you have any children or adult dependents, please provide their details.

You will also be asked to provide a supporting statement to help us to understand the reasons which have led to you experiencing financial hardship. Please provide full details of your circumstances and your financial difficulties. It would be helpful to include what you need financial assistance with, the measures you have taken with your financial situation up until this point, and how this is impacting you.

## Section 4 – Income and expenditure

In this section, you will need to provide details about your income and expenditure across the academic year. If you live with your spouse or partner, you must also include their income and expenditure.

You will be asked to provide supporting evidence for your (and your partner's, if applicable) income and expenditure later in the application.

**Income:**

Please tell us about your (and your partner's, if applicable) income including your Student Finance entitlement, any part-time jobs, and contributions from family, and indicate whether this is received weekly, monthly, or yearly.

**i Assumed income**

We expect that most students will be able to supplement their income during the academic year. For example, this could be through part-time work, bank overdrafts, savings or contributions from family. Like many other hardship funds, our assessment sometimes uses an 'assumed income' figure to cover this element of income.

Depending on your individual circumstances, an assumed income, or 'Minimum Required Provision' figure, may be used in your assessment. If you are unable to work due to a disability, ill health or caring responsibilities, we will take this into account in your assessment.

**Expenditure:**

When telling us about your (and your partner's, if applicable) expenditure, you may not need to tell us about all your day-to-day living costs as these may be included within composite living costs.

**i Composite living costs (CLC)**

We expect that most students will need to pay for essential items such as food, household bills, clothes and leisure. These costs are called 'composite living costs'. We will apply fixed figures for expenditure on these items to ensure that all students are assessed fairly, regardless of individual lifestyle choices.

Other expenditure such as accommodation, travel and childcare costs can vary between students. When we assess your application, we will use the amounts you've told us, provided they are supported by appropriate evidence and do not exceed our maximum limits.

The table below explains which costs are included in composite living costs, and which variable costs you need to tell us about.

Type of expense	CLC	Variable
Rent / mortgage		✓
Food	✓	
Household bills	✓	
Council tax		✓
Travel		✓
Car insurance		✓
Childcare		✓
Phone costs	✓	
TV licence	✓	
Clothes	✓	
Entertainment	✓	
Course costs		✓
Medication		✓

## Priority debts

Although we will not take managed debts (such as car finance or 'buy now, pay later' finance agreements) into account, we may be able to consider priority debts within your expenditure in our assessment.

We would expect that you would have already discussed the debt with the organisation concerned and arranged a payment plan.

### **i** Priority debts

Priority debts are those which could result in a fine or prison sentence, loss of essential facilities or loss of home.

We would consider the following types of debt to be a 'priority debt':

- Rent arrears
- Council tax arrears
- Utilities arrears (e.g. electricity)
- TV licence arrears
- Tax and National Insurance
- Secured loans

Please do not tell us about any regular payments you may make where there are no arrears. For example, do not include details of regular credit card repayments.

If you have debt, of any kind, and this is impacting your financial stability, please contact the Advice & Support at KeeleSU (ASK) team for advice:

[www.keelesu.com/advice](http://www.keelesu.com/advice)

## Section 5 – Bank details

Please provide the account number and sort code of the account to which you would like payment to be made if your application is successful

It's important that you ensure that these details are correct as, if your application is successful, your award will be sent by bank transfer to the bank details you have provided.

## Section 6 – Personal details

Please provide your 8-digit student number (this can be found on your Keele card), your full name and your date of birth. You will also need to provide your contact details.

## Section 7 – Supporting evidence

You will need to provide supporting evidence of your income and expenditure, and of your financial situation. We will not be able to assess applications without the required evidence.

Please see our evidence checklist on the following page.

Depending on your circumstances, we may request further supporting evidence from you by email. You must provide this within 2 weeks of our request.

## Section 8 - Declaration

Please read through the declarations carefully, and tick to confirm that you understand. You will then be able to submit your application.

## Evidence checklist

You should upload your evidence in your Blackbullion application.

- Bank statements for the last 3 full months from all your accounts (see below)
- Student Finance entitlement summary for the current academic year, or other funding confirmation
- Tenancy agreement / mortgage statement for the current academic year
- Supporting evidence for all variable expenditure you would like us to consider

Please annotate your bank statements to explain all transactions (in or out) over £50. You should be able to annotate within Adobe Reader. If you experience difficulties, please write these annotations in a Word document and upload this along with your bank statements.

Some of the above evidence may not be applicable to your individual circumstances. If you cannot provide a particular piece of evidence, please select 'I'm unable to provide this evidence'. We may contact you to discuss this further.

If you live with your partner or spouse, we will also need the following additional evidence:

- Bank statements for the last 3 full months from all your partner's accounts (annotated to explain all transactions, in or out, over £50)
- Your partner's payslips from the last 3 full months OR evidence of other income

## Student Financial Support Team

Student Services

[www.keele.ac.uk/students/studentservices](http://www.keele.ac.uk/students/studentservices)

[student.services@keele.ac.uk](mailto:student.services@keele.ac.uk)

