

Student Financial Support

# Hardship Fund

Application Guidance 2022/23

# Introduction

## Hardship Fund

Our Hardship Fund is a discretionary fund available to students experiencing unforeseen 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 £2,000 per student, per year.

The Hardship Fund is intended to support eligible students with essential living costs, travel and course-related 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 won't 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 they meet 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're unable to resolve without financial support
- Demonstrate that you've 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 didn't 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 questions to help us to understand your individual circumstances. You will also need to upload supporting evidence (you can find an *evidence checklist* later in this guide). We won't be able to process applications without the required evidence. We ask for evidence to help us to understand your circumstances and to assess applications fairly to ensure that awards are distributed to those who need it most. If any evidence is missing or unclear in your application, we'll 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 video in Blackbullion before we assess your application.

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

## Tracking an application

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

If we've requested 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 3 weeks from the date we receive all the required supporting evidence from you. The sooner you upload your evidence, the sooner we can assess your application. If we don't receive your evidence within 2 weeks, we will assume you no longer wish to proceed with your application unless you've 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 or phone call.

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. For this reason, we're unable to consider multiple 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 £2,000 per student, per year.

### Example:

You apply to the Hardship Fund in October and are awarded £1,500. 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'd like an explanation about how we assessed your application, please let us know and we'll be happy to discuss this with you:


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 and year of study
- Your course circumstances (for example, if you are in your final year, if you have placements...)
- Your fee status (for example, UK or international)

## Section 3 – Your circumstances

Please select the relevant options to indicate your term-time living situation, and whether you fall into any key student groups.

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 don't feel that there is any pressure on your supporting statement – this is just your opportunity to tell us about any circumstances you'd like us to consider. It would be helpful to include any specific costs you need financial assistance with, and the measures you have taken with your financial situation up until this point.

## Section 4 – Income and expenditure

In this section, you'll need to provide details about your income and expenditure across the academic year. If you live with your partner, you should also include their income and expenditure so that we can take this into account.

### 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.

### 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, savings or contributions from family. Like many other hardship funds, we sometimes use an 'assumed income' figure to cover this element of income to ensure fairness.

The 'assumed income' figures are set by the National Association of Student Money Advisors and are updated each year to reflect any inflation or regional disparities.

Depending on your individual circumstances, an 'assumed income', or 'minimum required provision' figure, may be used in your assessment. If you're 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 don't 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.

The 'composite living cost' figures are set by the National Association of Student Money Advisors and are updated each year to reflect any inflation or regional disparities. For 2022/23, these have also been adjusted to reflect the Cost of Living Crisis.

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

The table opposite explains which costs are included in composite living costs (and you therefore don't need to tell us about), and which variable costs you need to tell us about.

Type of expense:	Included in CLCs:	Please tell us about:
Accommodation		✓
Food	✓	
Utility bills	✓	
Council tax		✓
Travel		✓
Car insurance		✓
Childcare		✓
Phone costs	✓	
TV licence	✓	
Clothes	✓	
Entertainment	✓	
Course costs		✓
Medication		✓

**Priority debts:**

Although we can't take managed debts (such as car finance or 'buy now, pay later') into account, we may be able to consider priority debts.

We would expect that you've 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

### 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, date of birth, and contact details.

### Section 7 – Supporting evidence

You'll need to provide supporting evidence of your income and expenditure, and of your financial situation. We won't be able to assess applications without the required evidence.

Please see our evidence checklist on the following page.

### 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 the following evidence in your Blackbullion application:

- Full bank statements for the last 3 months from all your accounts (including any savings accounts)\*
- 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

\*We kindly ask that you annotate your bank statements to explain transactions (in or out) over £50 – this is to help us to understand your circumstances. You should be able to annotate within Adobe Reader. If you experience any difficulties, please contact us so that we can help you.

### **i** Why do we need bank statements?

We need to see bank statements to enable us to understand your financial situation, and to ensure we can assess applications fairly. When we look through your bank statements, we're looking to get a bigger picture of your income and living costs so that we can take this into account in our assessment.

For example, if we can see on your bank statements that you are not receiving much financial support from family to supplement your Student Finance, we can then take this into consideration. As another example, if we can see that you are spending regular amounts on fuel for travel to and from university, we can then take this into consideration.

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, we may also need the following additional evidence:

- Bank statements for the last 3 full months from all your partner's accounts
- Your partner's payslips from the last 3 full months OR evidence of other income