



**LEEDS  
BECKETT  
UNIVERSITY**

# Hardship Fund Guidance

2019/20 Leeds Beckett University guidance and clarification in relation to official NASMA Guidance

## Introduction

- The Leeds Beckett Hardship Fund is designed to support existing students with financial hardship, relating to a range of circumstances and situations. The broad principles of the scheme, eligibility, application process and assessment are all set out on the relevant [webpage](#). This guidance document therefore does not reiterate any of this core information but provides specific clarification of certain issues and scenarios.

## NASMA Guidance

- The current NASMA guidance, known as the Higher Education Support Fund Guidance 2019/20 (HESFG), which the Leeds Beckett Hardship Fund closely follows in principle and practice, can be found [here](#)
- Principally, Leeds Beckett University apply and assess our Hardship Fund in accordance with official guidance from the National Association of Student Money Advisers (NASMA). Leeds Beckett play an active role in reviewing and supporting the creation of this updated guidance each academic year. This ensures a consistency, fairness and objectivity in our approach in relation to other institutions, whilst recognising and accounting for certain differences where appropriate, as explained in HESFG guidance 2.2.

## Leeds Beckett specific guidance

- Whilst Leeds Beckett follow NASMA guidance in most instances there are some circumstances where the institution has decided to undertake assessments in a fashion which deviates from this. This document clarifies the points of deviation and provides explanation for those variances.
- In some other cases the NASMA guidance either does not clarify an issue or allows institutions a choice as to how to address an issue. This guidance therefore also seeks to provide clarification on such issues where this is ambiguity or flexibility of process.
- NASMA guidance allows each institution to decide what percentage of additional need to award to specific priority groups. These figures are reviewed each year in line with the available budget and prospective application numbers. For 2019/20, Leeds Beckett University will continue to award 25% of assessed need for Hardship Funds and 50% for priority groups including parents, care leavers and estranged students. For the Summer Assistance Fund this will be set at 25% for all applicants.

## **Issues of Clarification**

### Composite Living Costs

- As per HESFG para. 4.57 Composite Living Costs (CLC) figures are used to determine the cost of expenditure on basic living costs, are fixed and used in all standard award assessments. We apply regionally weighted figures provided by NASMA which reflect regional living costs, formulated from ONS data.

### Assumed Income

- As per HESFG para. 4.45 we apply an 'assumed income' figure in all standard assessments. This is agreed by NASMA and weighted regionally. We apply NASMA principles of 0% for those with dependents or unable to work, 33% for final year students, 66% for penultimate year students, and 100% for all other students. The rationale is that as the course intensity and significance towards the final course outcome increases, the expectation for paid work drops accordingly.

### Age related rules

- Those who turn 25 over the course of the academic year (and would have not been considered independent by SFE) do not need to declare partner's income (if they have no dependent children). Details about independent status and SFE assessment categories: <https://www.ucas.com/finance/student-finance-england/finance-independent-students>

### Evidence required

- As per HESFG para 4.77, we request 3 months' worth of bank statements, 1 for the Summer Assistance Fund.
- In some instances, we may request statements dating back further than three months if, for example, we deem the activity and information on the bank statement(s) to be insufficient or leaving us unable to complete an accurate assessment of the applicant's overall finances.
- We will accept proof of estrangement or care leaver status if this has already been provided to the Bursaries and Transitions Co-ordinator or relevant professional at LBU. We will also accept a letter from a course leader, tutor or relevant professional who knows the applicant sufficiently to evidence estrangement.
- Where we believe an applicant has an additional bank account(s) we will ask for bank statements relating to the account(s) or evidence to show the bank accounts are not in the applicant's name.

### Degree Apprenticeships / Part Time intensity

- Degree apprenticeships will be eligible for the Hardship Fund (and related DSA computer fund) with the same credit requirements as Part Time students. That means applicants will be studying at a rate of at least 50% course intensity or 25% for those unable to study at 50% FTE due to a disability
- Undergraduate students studying on a course that is ineligible for statutory student funding are not eligible to apply to the Hardship Fund or Summer Assistance Fund (as per HESFG para. 3.3).

### Course costs

- Where applicants are studying on a course with higher than average course costs, we will apply a flat rate higher costs allowance to mitigate this.

### Children not living with the applicant

- Those not the main guardian, as recognised with tax credits or DWP, can get additional costs up to 3 days pro rata multiplied per child. This applies to the Hardship Fund but having a child not living with the applicant would not in itself meet the criteria for Summer Assistance, though would have these costs included if eligible under other criteria such as retaking modules or disability preventing paid work (as per HESFG 2.37).

### Travel taxi costs

- For those with relevant disabilities we may include expenses for local taxi costs, up to one return journey for each day of week required in university (generally teaching days plus one for additional study and research) taking averages from receipts or transactions on bank statements.

### Nursing students

- Nursing students who do not apply for the initial hardship fund during the assessment period can be assessed for the Summer Fund over 13 (or 9 weeks for parents) at 25% of additional need (as per HESFG 4.26).
- Nursing students assessed for the Summer Assistance Fund instead of the Hardship have an assumption of 0 employment income, with just their NHS bursary or SFE pro rata rate included for themselves. Any income from partner would be included as normal.
- For nursing students in receipt of student loan and not the NHS living costs bursary the disregard is amended accordingly to reflect that the longer length of course. This is usually a maximum of the Assumed Income (AI) but that is 39 weeks so pro rata over 52 weeks is a larger figure and should be used accordingly (max £2744 for 18/19).

### Family circumstances

- We would only add carers allowance expenses for those who are the main carer. We would however allow train travel back for those supporting caring work
- Discretion will be applied to additional travel costs for applicants experiencing family difficulties, which may justify visits home beyond social reasons, such as bereavement, serious illness or family breakdown.
- In all cases we would as a standard include in the travel expenditure up to 1 return ticket per month if circumstances appear to justify that, with possible non-standard actual ticket cost awards for anything particularly vital or exceptional.

### Deadlines

- Deadline for Hardship Fund applications is the last day in May. A week's grace after this is provided for those who had completed an application on time but are still to provide all necessary evidence. We may accept evidence for a discretionary period after that grace week if very exceptional circumstances for late submission can be proved.
- The deadline for a full Summer Assistance assessment is the last day in July. We will keep the form open for August to cover later unexpected emergencies, but those applicants will only be assessed for the final 5 weeks until start of term.

### Disregards/exempt income

- For Full Time postgraduate students unable to work we have assumed no income but MRP does not seem to reflect their actual income and comparative situation with those who are able to work but choose not to. In cases where applicants are able to evidence, they are unable to work we will take the PG loan figure with tuition fee deducted as total income.
- If there is proof of financial support for undergraduate applicants from family, (as per HESFG para. 4.52) this is not included gross but balanced against the SFE calculation of household contribution and the applicant's assumed income, which are included in full. Any remaining contribution above the assessed parental contribution and assumed income is recorded in miscellaneous income. For example, if the SFE calculation is a contribution of £1000 pounds and AI is £2,058 but we have evidence of £4000 of parental contribution, we calculate the additional parental contribution as  $£4,000 - £1,000 - £2,058 = £942$ .
- Where parental support is lower than the combine total of AI and assessed contribution, no additional income is included.
- There is no breakdown from SFE for final year parental contributions, so the cut-off point below which there is an assessed parental contribution is unclear. At LBU we recognise that the maintenance loans reduce in the final year and calculate the parental contribution accordingly by subtracting the difference for a maximum full year and final year loan. For example, the difference between a full and final maximum loan (in 2019/20 £8,944-

£8,458-£486) is subtracted from the full year cut-off threshold to create one for a final year student (in 2019/20 £6,650-£486=£6,164).

### Savings

- In relation to NASMA guidance that savings over AI should be considered additional income (HESFG para. 4.36) but there is a judgement required as to what figure to use this as cashflow can vary over year. The most consistent approach judged by LBU is taking the amount from just before the most recent SFE payment (or equivalent funding body) was received so the lowest practical figure would be factored in. Anything over the maximum AI figure (ignoring reductions for final year/disability etc.) and assessed parental contribution goes into the additional income column. For example, a student with 4000 pounds of savings in January before the SFE payment would have this figure minus AI (£2,058 in 2018/19) and assessed parental contribution included in additional income.

### Homeless Support

- Those living with friends/sofa surfing will be assessed as living at home rent rate.

### Rent being paid

- In cases where it is clear, or the applicant has disclosed that rent is being paid for by parents or another relevant person this should be removed from expenditure either entirely or to reflect the actual amount the applicant is left to contribute. Rental amounts should first be discounted from the parental support column in the income. Therefore, if parents provide £2000 of support towards rent but the SFE calculated contribution is higher than this then their support can be discounted. If over then any additional amount can be removed from the rental expenditure.
- Where it is not clear who is paying the rent, we will request clarification from applicants of how their rent is being paid.

### Institution's Maximum Support

- As per HESFG 2.43 institutions are recommended to set a maximum amount of award, stating that this should not exceed £4,000 per academic year. At LBU, to manage our budget and ensure appropriate support for all, our cap for financial support through Hardship Fund and/or Summer Assistance Fund should not exceed £3,500.

### Retaking students

- Students doing a retake year of fewer than 60 credits and able to work will be assessed at MRP rate as there is a reasonable assumption of being able to work alongside studies. For those unable to work, either due to medical reasons, parental or caring responsibilities, calculation of their income and length of assessment will be considered on a case by case basis.

### Summer Assistance Fund

- Those studying over 52 weeks, including postgraduate and nursing course students, cannot apply for the Summer Assistance Fund (SAF) if they were already assessed under the Hardship Fund. If there has been a change of circumstances over the summer months, then a recalculation of the existing Hardship Fund assessment is the appropriate route.
- Those who did not apply for the Hardship Fund within the timescales will be eligible to apply for the Summer Assistance Fund instead, though this will only involve assessment of financial need over the summer months and awarded at the current SAF percentage rate. A pro rata rate of MRP will be included as a minimum, unless there are medical reasons preventing paid work. Pro rata course costs will be included in expenditure.
- For the Leeds Beckett Summer Assistance Fund, single students assumed able to apply for ESA/Income Support/JSA or Universal Credit will have relevant under 25 or over 25 rate included in income. We would pro rata at different rates if the applicant became 25 during the assessment period.
- Although single students are sometimes unable to claim JSA or UC the weekly figure is put into Summer Assistance Fund in the same way as a Minimum Required Provision (MRP) would be put into a Post Graduate Hardship Fund assessment. Although the student is not working, unless they have a disability or illness that would not allow them to work the JSA figure is an assumed income.
- Parents and others on legacy benefits would have the actual figures, usually of tax credits and housing benefit included but those who have not would not have this figure assumed as the move onto Universal Credit may be disadvantageous in the long-term so it would be unfair to insist or assume that an applicant applies for this.

### **Divergence from NASMA**

As noted, generally we would refer to the NASMA guidance for direction

[http://www.nasma.org.uk/uploads/public/Higher\\_Education\\_Support\\_Fund\\_Guidance\\_2018\\_19.pdf](http://www.nasma.org.uk/uploads/public/Higher_Education_Support_Fund_Guidance_2018_19.pdf)  
NEEDS UPDATING

However, on the following issues we have consciously decided to differ, with reasons provided:

- NASMA HESFG para. 4.27 “consider paying NHS students Hardship Awards in 3 instalments”.  
LBU “1 standard award at time of assessment with a view to a further award (for non-priority groups) at close of Fund”  
Rationale is that for reasons of responsible budget management it would be preferable to assess remaining funds at the close of the Fund when we can then be clear if and how much further support can be provided, and this would be managed as a cohort than several sets of payments at different times. This ensures that everyone is assessed in the same fashion and that any remaining or additional funds are issued to all and not on a first come first served basis or vary depending on the time of application.
- NASMA HESFG para. 3.12 “EU students only eligible for tuition fee support are not eligible for Hardship”  
LBU “we would assess all EU students using a Minimum Required Provision income”  
Rationale that by using MRP we allow scope for those with exceptional circumstances to apply.
- NASMA HESFG 4.39 “Care Leavers/Young Carers Bursary should be disregarded”  
LBU “Disregard £360”  
We disregard the first £360 of the Care Leavers and Estranged Bursary. In addition, Carer Leavers and Estranged students are assessed a priority group (50% award of additional need in 18/19). Care Leavers and Estranged Students are also eligible to apply for the Summer Assistance Fund.