

# Student Hardship Fund Policy

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## Introduction

1. Northeastern University London (the University) maintains a small fund to support the maintenance of students who experience an unexpected financial setback while studying at university, for example: a serious accident or illness preventing work for a period; destruction of uninsured property by flood or fire; non-payment of wages by an employer; being a victim of banking or credit card fraud. This list is not exhaustive but illustrates the type of serious and exceptional circumstances that could qualify a student for a hardship award.
2. The Hardship Fund is intended to meet short-term urgent needs to enable students to continue at the University when they could not otherwise do so without suffering significant hardship. The fund is not suitable for bridging a long-term shortfall between a student's income and expenses nor for compensating for poor planning. Although decisions on fund allocation are made at the discretion of the University, it follows advice set out by the Charity Commission when determining how to disburse its funds.

## What Is Student Hardship Funding?

3. The University's Student Hardship Fund provides limited discretionary financial support to registered undergraduate and postgraduate taught students who are experiencing sudden and unexpected financial difficulty and are unable to meet basic or unexpected additional costs from other sources.
4. The Student Hardship Fund is intended to act as a safety net for those in financial difficulty rather than as a main source of income. The size of the fund is limited, and this source of financial support may not meet the student's needs in full. Nor can the University guarantee that funds will always be available; repeated applications may be rejected after the funds are exhausted. Awards are discretionary and are paid in the form of a non-repayable grant.
5. The Student Hardship Fund is not to be used to pay tuition fees nor to pay for optional 'extras' such as organised University trips.

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6. Students are expected to have in place appropriate funding at registration to cover their tuition fees and living expenses for the duration of their study. This may be through an approved student loan, personal savings, work, scholarships or family contributions. To be eligible for hardship

funding students must be able to demonstrate that they had in place reasonable financial arrangements and that their hardship is due to unforeseeable circumstances and beyond their control.

## Priorities for Assistance

7. The maximum award is £1000.
8. When allocating funding the University prioritises the following students:
  - 8.1. Students with children (especially lone parents)
  - 8.2. Students with caring responsibilities
  - 8.3. Students with disabilities
  - 8.4. Care leavers
  - 8.5. Estranged students
  - 8.6. Refugee students

## Applicant Eligibility

9. The Student Hardship Fund is open to undergraduate and postgraduate taught students. Apprentices, mobility students and students studying on partner programmes (including programmes accredited by Northeastern University) are not eligible to apply.
10. Before applying to the Student Hardship Fund, students should have exhausted all other reasonable means of addressing their financial difficulties. The student must, if applicable, have applied for and received the maximum amount of statutory funding available i.e. a maintenance loan to which they are entitled during the academic year. Students who do not apply for their full entitlement will not be eligible for an award from the Student Hardship Fund.

## When Can Students Apply?

11. Applications are accepted throughout the academic year. However, final year students must apply no later than the Spring Break.

## Application Process

12. The Student Hardship Fund is means-tested. Applications must be supported by clear evidence that the student had in place reasonable arrangements to cover their tuition and living costs and that unforeseen events have led to financial hardship.

## Step 1: Preparing Your Application

13. Students will need to complete a Hardship Fund application form, setting out their income and expenses for the year. The form will require them to explain what circumstances led to their current hardship. Students will need to provide three-months of bank statements for all of their accounts with their application; these can be retrieved from online banking or requested from any branch of their bank. Students will also be asked to provide a copy of their rental or other housing contract to evidence their main living cost.
14. Further information and assistance with a hardship application is available from the Student Support Coordinator in [Student Support and Development](#). Appointments can be booked [online](#).

## Step 2: Submit an Application

15. Eligible students should apply via the link in the Student Hardship Fund Application Form in the [Forms Library](#), which will take them to the application process on the University's partner site Blackbullion.

## Step 3: Assessment of Your Application

16. Applications are assessed on the difference between accepted reasonable expenditure and expected income for the academic year. Student expenditure will be offset against their income, and where there is a shortfall (additional need) for the year an award may be considered from the fund. Where awards are granted, they may not cover the full extent of the student's financial need. When assessing student expenditure, there is an expectation that students have exercised good judgement and taken all reasonable steps to budget and live within their means. Where excessive non-essential expenditure is visible, applications may be rejected. Examples of non-essential expenditure include gambling, significant spending on recreational activities, take-away food etc.

## Step 4: Decision

17. Once the application has been reviewed a decision is made by the Finance Manager and Head of Student Support and Development. The student will be informed of the outcome as soon as possible, normally within two weeks of submission of the application.

## Appealing a Decision

18. A student can make an appeal against a Student Hardship Fund decision if they do not feel it is reasonable, because:
  - 18.1. new information (which was not available at the time of the application) has subsequently been made available.

- 18.2. there is evidence of bias or a reasonable perception of bias in the decision making.
19. When an appeal is submitted, the original application will be considered, with the opportunity to provide further explanation or evidence.

## How to Appeal

20. All applicants who wish to appeal must write a letter explaining their concerns about their Student Hardship Fund application outcome to the Hardship Fund Appeal Panel at [Student Support and Development](#) within 14 calendar days of being informed of the decision.
21. The Hardship Fund Appeal Panel is:
  - 21.1. Chief Executive Officer (or nominee)
  - 21.2. Associate Vice President for Academic Services and Student Engagement
22. The appeal letter will be considered alongside the original Hardship Fund application. If new or additional documentation is provided, it must be accompanied by an explanation as to why it was not possible to include it with the original hardship fund application.
23. While the Hardship Appeal Panel will normally review only the written evidence from the decision, they may interview the student if they consider this to be necessary to fully understand the case. Students will normally be given seven calendar days' notice of a request to be interviewed by the panel. An appeal will be considered as soon as possible and normally within three weeks of receipt of the appeal submission. The student will be informed of the outcome as soon as the Panel has met and concluded their deliberations.
24. The decision of the Appeal Panel is final.

## Version History

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