**London Metropolitan University**

**Hardship Support Fund Guidance 2024/25**

The Hardship Support Fund provides financial support to help you to access and remain in higher education and can help alleviate unexpected financial hardship.

It is for students who had made adequate provision to support their study and living costs, but who require financial assistance due to an unexpected and significant short-term situation outside their control.

It is limited and is not intended as a source of income but rather as a safety net for students in financial difficulty. It cannot support a student for the duration of their studies, nor meet all expenditure.

The Hardship Fund can only assist with a contribution to core living costs. It cannot help with the payment of Tuition Fees. Each application is assessed on individual need and in line with National Guidance. Please note that whilst all applications will be assessed by the team, not all applications will be awarded hardship funds.

Key Dates

* The Fund will open on 14th October 2024 for September start students (\*) and 13th January for February start students (\*) – you will need to complete the correct application form, or you will automatically be declined and will have to make a new application
* The fund will close on 16th May 2025 **or** when all funds have been exhausted. For final year students the closing date is 18th April 2025, **or** when funds have been exhausted, The September start fund may close before the February start fund, September start students will be ineligible to apply for the February Fund. There is no appeal over this rule.

(\*) The start date is based on when you first enrolled with the University and will match your **2024/25 SFE entitlement letter.** The team's information sheet on February students explains the academic year start dates, please ensure you have read this.

* **Students who can apply**

Full and part time undergraduate and postgraduate students who meet the eligibility criteria and are in receipt of Student Loans Company finance for the 2024/25 academic year, or who are self-financing and have entered a satisfactory payment arrangement with the University’s Finance department.

EU students in receipt of the Tuition Fee Loan from the Student Loans Company or who are self-financing and have entered a satisfactory payment arrangement with the University’s Finance department.

International students who can demonstrate they are in unforeseen financial hardship if full tuition fees have been paid and they have applied for the maximum US Federal aid (if applicable)

All students must be **fully enrolled** at London Metropolitan University, not a partner institution and in regular attendance in line with the [Academic Regulations](https://student.londonmet.ac.uk/your-studies/student-administration/rules-and-regulations/academic-regulations/). Regular attendance must be maintained throughout the year for the second instalment of a hardship fund award to be made.

* **How to apply**

Please complete the online application form fully and upload **all** the supporting documents as outlined on page two of these guidance notes. Missing or incorrect documents **will** result in a delay when assessing your application. We may need to request further or missing documents when your application is reviewed. If further documents are required, these need to be **submitted within 2 weeks of the request, or your application may be cancelled. You will then need to make a new application and resubmit all the documents again**. We may also ask you, depending on your circumstances, to complete one or two Blackbullion pathways before your application is assessed – If you have made an application before, some questions may be pre-populated, please check these are still valid, you are **fully responsible for the accuracy of your application form**

**How much could I receive?**

An award from the fund is **not guaranteed** and **awards may not be of the same level as in previous years**. If your application is successful, you may receive between £200 and £1,200. The exact award amount is determined on a case-by-case basis and maximum awards are granted only in exceptional circumstances. The assessment will factor in your individual circumstances and the award that you may receive will reflect the overall level of financial need that the assessment has demonstrated. - The award will be made in two instalments, unless the application is assessed during March, in which case the award is paid in one instalment. The 2nd payment will be made based on continued enrolment and satisfactory attendance in line with the academic regulations

Please check the status of your bank account **before** entering the details on the online form. Once a payment has been **authorised it cannot be stopped - it is irrecoverable**. Repeat payments will not be made under any circumstances.

**Supporting Document Checklist**

Please read through this checklist carefully and ensure you provide us with any documents listed that are applicable to your circumstances. **Missing or incorrect evidence** **will delay the assessment process** so it’s important to get it right first time!

* **Bank Statements**

**For all accounts** held you will need to provide the **past** **three months** of bank statements showing the current balance. Statements need to show full name and account details. Please give explanations for transactions over £100 for ALL payments on your account, the statement must show your SFE loan being paid in. See below for an example of what needs to be sent – students are encouraged to use the **open banking system** built into the application process, as this will pull through the required evidence.

* **Rent/Mortgage**

Signed tenancy **agreement/mortgage plan/hall of residence invoice/contract**. If you have no formal rental contract or are living at home, please provide evidence of your contribution to rent - a letter from a landlord or parent confirming receipt of payment must be backed up by bank statements. If you are paying council tax, please provide the latest council tax bill. Please ensure the pages that are supplied that show your details and weekly/monthly cost

* **Student Finance / NHS Training Grant or Bursary / Social Work Bursary**

Student Finance **Notification of Entitlement Letter** - from your Student Finance online account (under the Letters and Emails option). NHS Bursary / NHS Learning Grant / Social Work Bursary Notification of Award - download from your Bursary/Grant Online Support System account. These documents need to be for the **current academic year 2023/24** and must have **your full name** and **total funding amount visible** i.e., Tuition Fee loan, Maintenance Loan and any grants payable to you. Please supply **all the pages** of the notification letter – summary screens **cannot be accepted**

* **Students with Dependants**

Birth certificate(s) for each child dependant and your Child Benefit letter, evidence of **childcare costs from SFE** - we need to see proof of payment and the arrangement in place. Please note the child must be resident with you.

* **Students receiving Benefits**

Most recent award letter for any means-tested benefit: Tax Credits (Working and Child), Housing Benefit, Universal Credit, income-based Jobseeker's Allowance, income-based Employment and Support Allowance, Carer's Allowance. If your benefit entitlement changes during the academic year, please explain this and provide evidence of the changes. Need all Screen shots of the **Universal Credit assessment**, via gov.uk

* **Students with a Partner**

Your partner’s income and expenditure as above including P60s and payslips if working.

* **Debt and Emergency Loans**

Proof of outstanding debt (if applicable). Include original documents detailing to whom the debt is owed, the amount, and their contact and bank details in the event of a third-party payment. Proof of debt repayment schedules (if applicable).

* **Protection of public funds**

The University has a duty to protect public funds, and as such, if the assessors feel there is aggressive spending on gambling sites, we have the right to decline an application.

**Timescales**

We aim to assess **fully** completed forms with **all documents** within five weeks of submission. This will be longer at peak times of the year. **An incomplete form or missing documents will delay the processing of your application.**

* **Communication**

Any updates are via your Blackbullion online account, and you will receive notifications to your London Met email account, **you are responsible for checking these and replying to requests in a timely manner.**

Below is an example of how your bank statement should look when you are ready to upload them, if you do not use the open banking part of the application process

