



St Mary's  
University  
Twickenham  
London

Student Services

# Student Hardship Fund

## Guidance Notes 2025/2026

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## 1 OVERVIEW

- 1.1. The Hardship Fund provides discretionary financial support to home, full time or part-time undergraduate students who are experiencing extreme unforeseen financial difficulty or unexpected financial crisis. In some exceptional circumstances, support may be provided to postgraduate students.
- 1.2. All applicants are expected to apply for and accept all statutory funding they are entitled to before asking for help from the Fund.
- 1.3. Postgraduate students can apply in extenuating circumstances but must provide evidence that they have made adequate provisions towards their course costs and living expenses.
- 1.4. You do not need to repay any money awarded from the hardship fund. Details will be discussed in person, with a member of the Student Funding Service.
- 1.5. Applications are particularly encouraged from students who may be considering leaving St Mary's University due to financial difficulties.
- 1.6. The funds **cannot** be used to assist towards the payment of tuition fees and all students making an application to the fund are expected to be up to date with their tuition fee payments. The funds are limited and there is no guarantee that an award will be made.
- 1.7. The Fund cannot help those who have mismanaged their finances and have simply 'run out of money'. If reoccurring transactions of a gambling nature appear on a student's bank statements, an award will not be made. Exceptional circumstances **may** be considered, with evidence to support these, required.

## 2 GENERAL ELIGIBILITY

Applicants must:

- have home UK status or be ordinarily resident in the UK
- be a current registered student at St Mary's University
- be attending any full-time undergraduate, PGCE or postgraduate course (please refer to point 1.2 above in regards to postgraduate students)
- be attending any part-time undergraduate, PGCE or postgraduate course (please refer to point 1.2 above in regards to postgraduate students) and must be studying at least 50% of a full-time course or 25% if the student has a disability.
- have applied for, and be in receipt of, their full Student Finance entitlement

If you have withdrawn from your course, taken a leave of absence or your studies have been suspended you are **not** eligible to apply or receive any funding from the Hardship Fund.

You can only apply for the Hardship Fund once throughout the academic year, and a repeat application will only be considered if there has been an unexpected change of circumstances, which you will need to demonstrate and provide evidence for.

## 3 PRIORITY GROUPS

The Hardship Fund gives priority to the following groups of students when deciding how to allocate the Fund:

- Students with dependents (especially lone parents)

- Mature students, especially those with existing financial commitments
- Students from low-income families
- Students with a disability
- Care leavers or care experienced students<sup>1</sup>
- Final year students
- Students from Foyers<sup>2</sup>
- Students with caring responsibilities
- Students who are homeless
- Estranged students

If you are not in one of the priority groups you can still apply, however an award is not guaranteed. (Please note, in the case of poor spending, an award is not guaranteed for any student).

If you have a previous degree or are not entitled to statutory funding from Student Finance, due to previous study you will **not** be a priority for the Hardship Fund. You must also be able to confirm that you have made realistic provision at the start of the course to fund both your tuition fees and living costs.

If you are not accessing statutory support, due to religious reasons, an application can still be made, however you will be assessed as though you are receiving maximum support.

#### 4. **HARDSHIP FUND AWARDS**

When a completed application form with the relevant evidence is received it will be assessed by a member of Student Funding team. All complete applications will, in the first instance, be assessed for **a standard award**. If you are not eligible for a standard award, a **non-standard** award may be considered at the discretion of staff in the Student Funding Service. Standard and non-standard awards do not have to be repaid.

#### 5 **STANDARD AWARDS**

Standard assessments focus on expected income compared with essential expenditure during the academic year. If there is a significant shortfall between the income and expenditure, and the applicant is deemed eligible, it is likely that a standard award will be made as long as students can demonstrate that every effort has been made to manage the money they do have access to.

Assessments are calculated over the following periods:

- 39 weeks for students without dependents.
- 43 weeks for students with dependents, or who are unable to work due to ill health or disability (evidence required).

#### **What income is taken into account?**

All student loans and grants are counted as income (including the Special Support Grant-SSG) and bursaries and scholarships.

<b>Income type</b>	<b>Count as income</b>
Assumed Income*	Yes
Grant or loan for tuition fees	No
Maintenance Grant, SSG	Yes
DSA	No
Student Loan	Yes
Adult Dependents' Grant	Yes
Childcare Grant	Yes

<sup>1</sup> Care leaver defined as being under the age of 25 at the start of course and been in Local Authority care for three months or more since the age of 14 years. Care experienced is defined as someone who has spent time in care, normally for a period of longer than 6 months.

<sup>2</sup> The Foyer Federation is a not-for-profit organisation that helps to transform the circumstances of young people who have faced barriers in their lives.

Tax credits	Yes
Parents' Learning Allowance	Yes
Universal Credit	Yes
St Mary's Scholarships or Bursaries	Yes
Teacher Training Bursary	Yes

\*For full time undergraduate students there is an 'assumed' income level. This assumed income could be made up of the following: part time work, additional support from family, overdraft, savings etc. This assumed income may be disregarded in full or partially for students who are disabled (and in receipt of disability benefits) or students with children/dependents. Other mitigating circumstances may be considered on receipt of appropriate evidence. The figures used to calculate assumed income have been advised by the National Association of Student Money Advisors (NASMA).

#### Assumed income:

Non-final year	£2,291 (£58.75 per week)
Final year/PGCE students	£765 (£19.62 per week)
Students with dependents, sufficient caring responsibilities or unable to work due to ill health/disability	£0

- If an applicant is living with a partner their income will be considered.
- Any savings or bank deposits over and above the level of assumed income will also be included.

#### What expenditure is taken into account?

- There are set expenditure levels known as Composite Living Costs (CLC) based on state benefit amounts to cover general living expenses such as food, household bills, and other expenses.
- CLC figures for a single student are £148 per week and higher amounts apply for disabled students (in receipt of means-tested benefits with disability premiums) or those with children (see table).

#### Composite Living Cost amounts:

	CLC per week	Total
Single student	£148	£5,772 (39 weeks)
Student with partner	£201	£7,839 (39 weeks)
Each dependent and/or additional child under 16	£113	£4,859 (43 weeks)

#### Elements that should be included as part of CLCs, please note this list is not exhaustive:

Expenditure type
Food
Utilities
Mobile phone
TV licence
Clothes
Home contents insurance
Entertainment
Clubs and societies

**Elements that should be included as part of variable costs, please note this list is not exhaustive:**

<b>Expenditure type</b>
Rent/mortgage
Childcare
Travel
Course-related costs
Buildings insurance (where applicable)
Medication (where applicable)

- There are caps for the maximum variable costs limits based on the local area for items such as rent, travel, childcare, course costs etc. (see table).
- The running of a car would not normally be considered unless the applicant has dependent children, require use of a car for mobility, or for essential use (e.g. PGCE students on a teaching placement). Evidence required.
- The panel can consider awards based on emergency travel costs (e.g. sudden ill health and family emergency).

#### **Caps for variable costs:**

<b>Cost</b>	<b>Cap per week</b>
Rent single student (private accommodation)	£250 per week
Rent single student (university managed accommodation)	£230 per week
Rent lone parent/co-habiting couple	£300 per week
Travel (lone parents)	£59.30 per week
Travel (single student)	£55.13 per week

#### **Maximum award payment for specific groups:**

<b>Student Group</b>	<b>Maximum Award Payable</b>
Students on full-time courses with dependent children (evidence required)	£2,000
Full time final year undergraduates/PGCE/postgraduates without dependent children	£1,500
2 <sup>nd</sup> year undergraduates without dependent children	£800
1 <sup>st</sup> year undergraduates without dependent children	£500
Part-time students	£600

## **6 NON-STANDARD AWARDS**

Where a standard award is not appropriate a non-standard award may be given to provide additional support in exceptional circumstances, for example to cover an unexpected cost. Each application of this nature will be assessed on an individual basis, with maximum awards not normally exceeding £500.

## **7 FULL-TIME POSTGRADUATE STUDENTS (NON-PGCE)**

Postgraduate students must apply for the Student Finance Postgraduate loan, if eligible, before applying to the Hardship Fund. Postgraduate students can apply to the hardship fund in extenuating circumstances, but must provide evidence that they have made adequate provisions towards their course costs and living expenses as part of their application. Where

students have clearly not done so, a payment from the Hardship Fund may not be appropriate. Awards to postgraduate students will be made on a case by case basis.

Standard and non-standard assessments are undertaken via the same method as undergraduates.

## **9 EU/INTERNATIONAL STUDENTS**

If you are not eligible for a Student Finance England tuition fee loan, you are unable to access support from the hardship fund.

Exemptions to the rules are:

- If you are an Irish national in any year of your course, you are still eligible to apply for a tuition fee through Student Finance England and can make an application to the hardship fund.
- If you have provided evidence to Student Finance England that you have either settled or pre-settled status under the EU Settlement Scheme and are eligible for a tuition fee loan, you can make an application to the hardship fund.
- If permission to apply to the fund is granted, EU/International students are eligible for non-standard awards only. These awards are intended to provide additional support in exceptional circumstances if they experience an emergency, such as home country catastrophe/disaster, personal or close family illness or bereavement etc.
- Applicants must provide evidence of why emergency funds are required, and the panel will consider each application case by case.
- The Hardship Fund is not intended to cover basic course or living costs and EU/International students must be able to evidence that they have made realistic provision at the start of the course to fund both their tuition fees and living costs. Where students have clearly not done so, a payment from the Hardship Fund may not be appropriate.

## **10 HOW TO COMPLETE THE HARDSHIP FUND APPLICATION FORM**

Please answer all questions truthfully, fully and accurately. If you have any doubt about how to complete the form, contact the Student Funding Service by emailing [studentfundingservice@stmarys.ac.uk](mailto:studentfundingservice@stmarys.ac.uk) or by calling 020 8240 4386. Incomplete forms with missing or unsatisfactory evidence will not be accepted.

## **11 DECISIONS AND PAYMENTS**

Applications will usually be assessed, decisions made and payment made within **four working weeks** of receiving a complete application form with all the relevant evidence. Students will be advised of the outcome of the assessment by email. Awards for rent may be made directly to the property owner, after obtaining the student's written consent or where there are concerns that a student won't spend the money in the intended way.

## **12 APPEALS**

### **Appeals**

- If you are dissatisfied with the outcome, and wish to appeal the decision, you have to send an email to the Student Funding Manager (via [studentfundingservice@stmarys.ac.uk](mailto:studentfundingservice@stmarys.ac.uk)) giving the reasons for your appeal, and provide additional evidence if necessary. Your application will then be reviewed and the final decision will be notified to you by email.
- If you are still unhappy with the reasons given for the final decision, in some cases, you may be able to submit a final appeal to either the Deputy Head of Student Services or Head of Student Services. This process will be discussed with the student directly if it arises.

