

St Mary's Hardship Fund Guidance Notes

A short guide on who can apply, what the fund can help with, and what you need to provide. **Please read this before submitting your application.**

Who can apply? The St Mary's University Student Hardship Fund is open to eligible current St Mary's students, including **home and international students**, and **full-time and part-time students**. Please note if you are part-time, you must be studying at least 50% of a full-time course.

Applications are assessed on case by case basis.

Please note students studying via a Partnership are not eligible to make an application, please speak with your provider in the first instance.

For any questions, please email studentfundingservice@stmarys.ac.uk

1. What is the St Mary's Student Hardship Fund?

The St Mary's Student Hardship Fund is a cash-limited, discretionary fund for students experiencing serious financial difficulty or an unexpected financial problem while studying. **A payment is intended to contribute towards essential living costs; it may not cover the full amount you need and isn't available to support ongoing financial costs.**

Payments made from the Hardship Fund do not normally need to be repaid. Because the fund is limited, and applications are assessed on a case by case basis, meeting the eligibility criteria does not automatically guarantee an award.

Students are only permitted to submit one hardship fund application per academic year. Further applications in the same year will only be considered where there has been a significant new or unexpected change in circumstances. You will need to explain the change and provide supporting evidence.

It is important to note that any evidence of gambling payments present on an application or associated evidence will result in no award being made. If you require support for gambling related financial hardship [please find out more information on support available to you on our webpage.](#)

2. Who is eligible to apply? *

You can apply if you are a current registered St Mary's University student studying an Undergraduate, Postgraduate or PGCE course and you are experiencing financial hardship.

- **Home and international students** including students who do not have access to UK Student Finance.
- **Full-time and part-time students** across eligible St Mary's higher education courses. Part-time students have to be studying at least 50% of a full-time course (a minimum of 60 credits).

You should be actively studying and registered at St Mary's when you apply. If you are on a leave of absence or suspended student status, you are not eligible to make an application.

*Students studying through a partnership institution should check with their provider in the first instance before making an application.

Priority may be given where financial need is greatest

All eligible students can apply. Where demand is high, the University may need to prioritise students in particularly vulnerable circumstances, for example students who:

- have dependent children or significant caring responsibilities
- are mature students with existing financial commitments
- are disabled or have additional disability-related costs
- are care leavers, care experienced, young adult carers or estranged from their family, homeless, or at risk of homelessness
- are in their final year and at risk of being unable to complete studies because of financial hardship.

3. What can the fund help with?

The fund can consider essential living costs where you can show that your income is not enough to meet reasonable expenditure, or where an unexpected event has created financial pressure. Examples may include:

- rent or essential household costs
- food and day-to-day living costs
- essential travel or placement costs
- childcare or caring-related costs
- essential course-related costs
- urgent or unexpected costs, such as emergency travel, essential repairs or replacement items.

What the fund cannot normally pay for

- tuition fees – all students must be up to date with their tuition fees before making an application.
- non-essential or avoidable spending
- costs that can reasonably be met from funding or support already available to you
- large ongoing shortfalls where there was no realistic plan to fund study and living costs.
- Society or sports club related costs. Please see more information on [the student engagement fund](#) that may be able to assist with these.
- Reimbursement of poor spending.

Important: We understand that circumstances change. If your original funding plan has broken down because of something unexpected, explain this clearly in your application and provide evidence where possible.

4. Before you apply

1. Make sure you've accessed all other available funding first. You should apply for any loans, grants, bursaries, scholarships or other support that you are entitled to. If a type of funding is not available to you, simply explain this.

2. Prepare your evidence. A complete application can be assessed more quickly. Missing or unclear evidence may delay a decision. Evidence can be uploaded directly onto the application form, or emailed to studentfundingservice@stmarys.ac.uk

3. Tell us what changed. The most useful applications explain what has happened, when it happened, how it affected your finances and how it is affecting your studies.

5. Evidence checklist

Evidence will depend on your circumstances, but you should be ready to provide the following where relevant:

Evidence	What to provide
Bank accounts	The most recent 3 months of full bank statements for all current accounts, savings accounts and online/e-money accounts in your name. Statements should show your name, account details and full transaction history.
Income and funding	Student Finance (if applicable), scholarships/bursaries, benefits, grants, family support or other regular income.
Accommodation	Tenancy agreement, rent statement, mortgage information or other evidence of your housing costs, where relevant.
Household circumstances	Partner/household income or childcare/caring costs where these affect the assessment.
Unexpected change or cost	For example: redundancy or reduced hours, bereavement, family emergency, medical/health-related cost, emergency travel, essential repair or replacement, or another significant change.

International documents: If evidence is not in English, provide a clear English translation where possible. For bank evidence, full statements are required. These should be downloaded from your online banking portal, or requested via your bank.

6. Writing your personal statement

Your personal statement does not need to be long. A clear explanation covering these four points:

What happened?	Briefly explain the event or change that caused the financial difficulty.
When did it happen?	Give dates or a simple timeline.
What is the financial impact?	Explain the loss of income, new cost or shortfall, and what you have already done to manage it.
How is it affecting your studies?	For example, difficulty paying for travel, food, rent, placement costs or essential study costs, or a risk that you may have to interrupt or leave your course.

7. How your application is assessed

The Student Funding Service will look at your application as a whole. This may include:

- your available income and funding
- your essential and reasonable expenditure
- your household circumstances and responsibilities
- the cause and timing of your financial difficulty

- any exceptional or unavoidable costs
- the steps you have taken to increase income, reduce costs or access other available support.

There is no automatic entitlement to an award and there is no fixed award amount. The amount, if any, will depend on your assessed need, your individual circumstances and the money available in the fund. Please note that awards are subject to limited funding and are intended as a contribution towards your financial needs. As such, they are unlikely to cover the full amount of financial support required.

For international students: you are likely to be asked to show how you originally planned to meet tuition fees and living costs, and what unexpected change has made that plan no longer workable. This shouldn't prevent you from applying.

8. Decision and payment

- You will be contacted using your St Mary's email address, so please check it regularly.
- Your application can only be fully assessed once the information and evidence needed for your case has been received. We expect evidence to be provided within 14 days of submitting your application and after this stage, your application may be closed.
- If your application is successful, payment arrangements will be explained in your decision email.

Processing times can vary, particularly at busy points in the academic year. Submitting a complete application with clear evidence helps avoid unnecessary delays. Once a full application, including evidence, has been received, we aim to inform you of an outcome within four weeks of receiving a complete application.

9. If your circumstances change, or you disagree with the decision

A further application in the same academic year may only be considered where there has been a significant new or unexpected change in circumstances. You will need to explain the change and provide supporting evidence.

If you would like to appeal a decision made, please put your appeal in writing with reasons why you wish to challenge it and any supporting evidence to the Deputy Head of Student Services (Student Life) by emailing rebecca.mead@stmarys.ac.uk

10. Need help before you apply?

Student Funding Service

Email: studentfundingservice@stmarys.ac.uk

[Hardship Fund webpage](#)