**Student Hardship Fund**

**Overview**

The Hardship Fund is a limited fund at the University of Roehampton and there is no guarantee an award will be made. If a student is awarded, the fund can provide a contribution towards an unexpected financial crisis. All applicants are expected to apply for and accept all loans, grants, and bursaries to which they are entitled before asking for help from the Fund.

Postgraduate students can apply for the funds however must provide evidence that they have made adequate provisions towards their course costs and living expenses as part of their application.

The fund if awarded is paid in the form of a grant and students do not need to repay this to the University.

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. Any student that applies and are debtors of the university, won’t be considered for the fund until these payments are made or at minimum brought up to date with their instalment plan chosen upon their enrolment.

The Fund cannot help those who have mismanaged their finances and have simply 'run out of money'. If reoccurring transactions of irresponsible spending appear on a student’s bank statements, an award may not be made. Exceptional circumstances may be considered, with evidence to support these, required.

**Eligibility**

Students that apply must:

* Be a **fully registered** student at Roehampton University
* Be attending any full-time undergraduate, PGCE or postgraduate course.
* Home/UK Students must have applied for, and be in receipt of, the maximum amount of maintenance loan they are entitled to. Exceptions may be made if evidence of provision can also be provided.
* Students that are of the following programme status are not eligible to apply or receive any funding from the student hardship fund:
	+ - Programme Suspended
		- Interrupting studies
		- Finalist/Completing Assessments
* Students can only apply for the Hardship Fund once throughout the academic year.

**Standard Awards**

Standard assessments focus on expected income compared with essential expenditure during the academic year. These figures are obtained from the students application form, and the expenditure is set by NASMA (National Association of Student Money Advisors). If there is a significant shortfall between the income and expenditure, and the applicant is deemed eligible, it is likely that an 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.

**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 £200..

**Emergency Loans**

The emergency loan scheme is designed to assist students who find themselves with a temporary cash flow problem caused by a delay in receiving their student loans or an unexpected financial crisis that could not have been avoided.

* To apply for an emergency loan, students must speak with someone in the Student Finance Team before doing so.
* Any registered student may apply for an emergency loan as long as it can be proved that there is an ongoing delay with their student finance, or their unexpected situation could not be avoided.
* Loans will not be offered to students who already have an outstanding debt to the University, have an outstanding emergency loan from a prior academic year, or who have not exhausted other sources of funding available to them.
* Students will be expected to repay a loan once in receipt of their funding from Student Finance. Failure to repay the loan will mean that if a student seeks assistance from the Hardship fund in the future, their application may not be considered.
* The standard loan amount is £50-£100 dependent on the circumstances and the timeframe of the delay of a student’s maintenance loan.