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**University of Stirling Discretionary & Assistance Funds Guidance 2023/2024**

**(These notes are provisional awaiting final confirmation of SAAS 2023/2024 guidance)**

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[Money support | Student life | University of Stirling](https://www.stir.ac.uk/student-life/support-wellbeing/student-support-services/money-support/)

# ​Discretionary Fund

The Discretionary fund is intended to assist students who are in, or may be facing, severe financial difficulty. The funds are provided by the UK/Scottish Government, and therefore, subject to audit standards and an evidenced based assessment. The fund makes awards in the form of a grant, which does not need to be repaid unless funds are fraudulently collected. The fund should not be relied upon as a source of income given changes to entitlement can occur and our focus is to support as many students as possible potentially reducing awards. Awards from the fund/s are intended to assist fully enrolled students with basic living expenses and/or childcare support, where eligible. The main fund is divided into two targeted funds, one covering students who are studying Undergraduate courses in Paramedic Science, Nursing or Midwifery and another covering most other courses of study at Undergraduate and Postgraduate level. Awards from the fund/s cannot be made to assist with payment of tuition fees or travel costs related to periods of exchange or study abroad.

You will be asked to submit:

* All bank statements, including your partner’s, where applicable
* Scholarship award letters
* Your award letter from your funding body
* Wage slips or benefits awards letters/statements
* Credit card statements
* Rental or lease agreement
* Your benefit award letter (see further information in section 1.1)

This list is not exhaustive, and you may be asked for further evidence as required by your assessor.

# Universal Credit Evidence – Discretionary Fund

Students in receipt of Universal Credit (UC) must declare their student funding from either SAAS, SFNI, SFE or

SFW to DWP to ensure that their claim has been calculated correctly. If UC statements are submitted as

evidence and show that this student funding has not been considered, then we will take the higher

support payment as the income figure to be used within the assessment, and assess over the Autumn

semester only. The student will then be contacted at the start of the Spring semester to re-apply to the funds

with updated UC statements. If the updated statements positively alter the outcome of the assessment, then

an initial or additional payment from the funds may be made.

This process of undertaking a split assessment will also be followed with students applying in the Autumn semester who are in receipt of UC and they and/or their partner (if applicable) are working varied hours each month. As this variation will cause a fluctuation in the award amount monthly. An average of the UC statements submitted will be used in each assessment.

# Eligibility – Discretionary Fund

Fully enrolled undergraduate and postgraduate (full-time and part-time) UK students, who are facing severe financial difficulty may apply to the Discretionary Fund. All information and supporting documentation will be treated in confidence.

To be eligible for assistance from the Discretionary Fund, the Government requires that a student must have applied for their full income-assessed student loan, where appropriate, taking out the maximum available to them. It will also be assumed that parents are providing the full amount of any assessed contribution (unless strong evidence is provided to indicate that this is not the case). Non-UK EU students are not normally eligible for support from either

the Discretionary Fund or the Childcare Fund. However, those EU students in the rare category of being in receipt of an income- assessed UK student loan may be eligible for support.

Students not eligible for assistance from the Discretionary fund:

* + - Students applying for help with tuition fee costs.
    - Students who have not applied for their full income-assessed loan (if eligible)
    - International and EU students

Final year students must submit their completed application at least 6 weeks before the end of their final semester. Closing dates will be advertised on the Money Support webpages.

Applicants must also meet any further eligibility conditions stipulated in the SAAS guidelines for the current academic year.

# Lone Parent Childcare Grant

The Lone Parent Childcare Grant is a maximum of £1,215 per year. If you are a lone parent who has registered childcare costs and have received your Lone Parents Grant award notice from SAAS, you can apply for this supplementary support directly from the University. If you are to be receiving assistance with childcare cost from the Childcare Fund you should not apply for this grant.

Eligible students must be studying full-time on an undergraduate course and be funded by SAAS. Students funded from England, Wales and Northern Ireland funding bodies who are eligible for Childcare grants are not eligible for this fund. However, they can apply to the “Discretionary Fund” if applicable.

Paramedic and Nursing students are not eligible to apply to the Lone Parent Childcare Grant

The Lone Parents Childcare Grant is not income assessed but a student must provide evidence that they are a lone parent with registered or formal childcare expenses and details of funding for childcare from any other sources. Childcare providers will be required to evidence costs as part of the application process.

# Childcare Fund

The Childcare Fund is to assist students with study related registered childcare costs. The fund makes awards in the form of a grant, which does not need to be repaid, unless fraudulently collected. There is an expectation that claims will be made for reasonable levels of childcare in relation to study commitment time. We will query any childcare costs that appear excessive or unreasonable. We would also expect that in situations where you have a partner in the family home who is not working, that they would assist in the caring responsibilities where appropriate.

Any free childcare places or equivalent discount to which you are entitled under the Scottish Governments scheme for 2, 3 and 4 year olds must be used. If a childcare provider is used that does not participate in the scheme, this may be reflected in a reduced award from the fund.

The fund is not usually available to cover the cost of childcare during the summer period. There are some exceptions to this for students who are registered and attending courses or placements which run over this period in the academic calendar. If there are extenuating circumstances that mean assistance towards the cost of summer childcare is required, then this will be considered on a case-by-case basis with the submission of supporting evidence.

Applications to the Childcare Fund will be made each semester. As part of this application process, we will require the registered childcare provider to complete a signed conformation of care provision. In addition to this, any claim for continued childcare support in the Spring semester will require evidence from the childcare provider of the total cost of care provided during the Autumn semester. Any overpayment or underpayment from the previous semester will be considered at this stage.

Childcare funds are limited and are not guaranteed until after an application has been fully assessed.

# Eligibility – Childcare Fund

To be eligible for assistance from the Childcare Fund, consent must be given by the student to be assessed for the Discretionary Fund simultaneously. In addition to this, applicants must be:

* Fully enrolled on a **full-time** undergraduate, postgraduate or TQFE course but **not** a nursing or paramedic science course.
* Receive undergraduate tuition fee funding from SAAS or have taken out the full postgraduate loan from SAAS.
* Have taken out the **full** entitlement of all support available to you (e.g. SAAS bursary, lone parent grant)
* In receipt of the childcare element of Universal Credit or Tax Credits if applicable
* Have formal, registered, childcare in Scotland.

The planned application deadline dates for the Childcare Funds can be found [here](https://www.stir.ac.uk/student-life/support-wellbeing/student-support-services/money-support/discretionary-and-assistance-funds/#panel27892-2). Applications may close before this date if the funds are depleted.

# Students not eligible for assistance from the Childcare Fund

* + - Students who are not eligible for the payment of their tuition fees
    - Postgraduate students not in receipt of a living cost loan
    - Part-time students
    - Students from England, Wales and Northern Ireland in receipt of Childcare Grant
    - Students studying courses in Paramedic Science, Nursing or Midwifery
    - International and EU students
    - Students with informal childcare costs e.g. non-registered childminder, friends, family member

# Student Assistance Fund

Limited assistance is available from the University to assist fully enrolled International and EU students who are ineligible to receive assistance from UK Government sponsored funds. The fund can be used towards support for general living costs during financial difficulty and cannot be used for tuition fee payment or for travel costs related to periods of exchange or study abroad.

The fund makes awards in the form of a grant, which does not need to be repaid unless funds are fraudulently collected. The fund should not be relied upon as a source of income.

You will be asked to submit:

* All banks statements, including your partner’s, where applicable
* Scholarship award letters
* Your award letter from your funding body
* Wage slips or government assistance
* Credit card statements
* Rental or lease agreement

This list is not exhaustive and you may be asked for further evidence as required by your assessor.

**4.1 Student Assistance Fund - UK Student Visa Holders**

As part of the requirement of your visa sponsorship, you are expected to be able to self-support yourself for at least 9 months while in the UK undertaking your studies. This should include available finances to pay for your fees, accommodation, and living costs and return flights home etc

Currently you must have the equivalent of minimum £1,023 per month for 9 months.

To gain short term assistance from the fund, wewill consider the evidence provided to UKVI to obtain your visa sponsorship, and a supporting statement clarifying why circumstances have changed and how to youplan to support yourself for the remaining time you are at the University. We may make a referral to the Student Immigration team if the changes in your circumstances may impact your sponsorship.

# How needs are assessed - all funds

We have one online application form which can be used when applying to any of the main Discretionary and Assistance Funds. The online application form will ask you to provide an overview of your financial situation and provide evidence of your access to income and savings. In a situation where you have a partner (by partner we mean someone you are in a romantic relationship with and who lives with you, even if you do not deem yourself to be financially linked), we will require to undertake this assessment on your household not on the you as an individual. Our assessment will then compare your income to your essential living costs set out in the guidelines below. We will also consider any unexpected or emergency costs that have arisen. Where a shortfall is identified, the fund can provide additional financial support. Please be aware this may not cover the full shortfall identified.

# Income and capital savings

In fairness to all applicants, when assessing applications, the student’s monthly income including spouse/partner’s income, where applicable, will be taken into consideration. We will also consider your access to savings, including ISA’s, crypto currency, and other accounts linked to social media platforms. We will take into consideration regular parental contributions of £100 or more per month.

We cannot assess your entitlement without having official bank statements within the relevant period (3 months). Please supply evidence for all bank accounts held. They must clearly show account holders name, account number, transaction details and running balance. Bank statements must be provided in PDF format. Screen shots from banking apps and online statements are not acceptable.

# Living Costs

Accommodation and living costs will be capped at the amounts outlined below by week/month. The actual cost is used when calculating accommodation costs rather than automatically allocating the maximum. For the purposes of the assessment, a dependant is recognised as a partner or child. Where a student has formal caring responsibilities for a family member, this can be considered in exceptional circumstances.

Non-essential spending will not be considered; this includes cigarettes, vapes, eating out/food delivery, etc. This is for illustrative purposes and is not an exhaustive list.

|  |  |  |
| --- | --- | --- |
| Expense | Evidence Required | Assessment Information |
| General Living Costs | * Evidence of dependants through Council Tax Bill, Benefits Award Letter, Childcare Invoices, or other reasonable evidence source. | * £70 weekly allowance per person to cover general living costs such as food, toiletries, and clothing. This allowance will be calculated for the student and each dependant living in the household. |
| Rent/Mortgage | * Full tenancy agreement * Signed digs letter confirming amount and what this covers. * Universal Credit statement if in receipt of housing allowance | Capped:   * Student in parents’ home - £300 pm * Single student - £600 pm * Couple - £850 pm   Single student/couple with children - £1072.75 pm |
| Gas/Electricity | If above cap:   * Bill or direct debit on statement showing amount | Capped:   * Single student - £55 pw * Couple/Student w/ children - £100 pw * Pre-paid meters – no cap but realistic cost |
| Wifi/Landline/Mobile | * Bill or direct debit on statement showing amount | Capped:   * landline, internet, & TV package - £80 pm * Mobile - £45 pm * Child/Partner mobile - £20 pm |
| Insurances | * Bank statement showing monthly direct debit. * Insurance premium letter showing full cost if paid annually | Include all |
| Media Streaming Platforms | * Bank statement showing monthly direct debit. | Capped (Netflix, Spotify, Audible, Prime etc):   * Single student - £20 pm * Family - £40 pm |
| Council Tax | * Council Tax bill for current year | * Full-time students in a student household should be fully exempt. * 25% reduction where student is in household with non-student |
| Travel (placement) | * Proof of placement location (students can obtain this from their portal or may have been emailed by faculty) | * Can include these costs in assessment if they cannot be claimed back from academic department or SSSC. |
| Travel (general) | * Bank Statements | * Allow for the cheapest form of public transport available and suitable for needs. * Allow for reasonable fuel costs is student requires to use own transport. |
| Healthcare Costs | * Bank statements * Receipt for purchase * Invoices for physio/chiro/therapy etc | * EU & International students required to pay for prescriptions. * Dietary costs only taken if explanation provided/mentioned in personal statement |
| Gym Membership | * Bank statement showing monthly direct debit | Capped:   * £40 pm with evidence * give costs of university gym if student on campus (unless included in rent) |
| Tuition Fees (self-funded) | * Fee invoice showing full costs or payment plan * Scholarship letter confirming payment of fees |  |
| Debt | * Most recent credit/store/catalogue card statement showing min payment or arrears payment due. * Letter confirming repayment plan with utility company/local council/landlord. * Payday loan letter | * Only allow for debt that is being repaid. See further information in section 6.3 Treatment of Debt |
| University Parking | * Evidence of car | * If student uses car for travel to university apply parking permit cost |
| Children’s Activities | * Mentioned in personal statement. * Bank statement showing payment | Capped:   * Each child - £30 pw |

* 1. **Treatment of Debt**

Debts that are being repaid will be considered. If no agreed repayment plan is in place, we may not be able to take the debt into account.

When accounting for the debt, we will consider the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year.

Where students have received support funds in the past for debts and not used the funds to address their debt, they may receive a smaller award in the future or we may choose not to take this debt into consideration in the assessment.

# Excessive spending

To ensure the government funds are supporting as many students as possible and meeting audit standards, where we identify excessive spending, any potential award will be reduced or rejected. Consistent excessive spending across multiple applications may lead to no funds being awarded. This would include a high volume spend on takeaways, alcohol, eating out, clothing or recreational spending non-essential living costs of £500 or more per month. We encourage all student to engage in budgeting to identify overspending:

[Managing your money | Student life | University of Stirling](https://www.stir.ac.uk/student-life/support-wellbeing/student-support-services/money-support/managing-your-money/)

[Budget Planner | Free online budget planning tool | MoneyHelper](https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner)

# Gambling

Like excessive spending, we can reduce or remove awards where we identify consistent regular gambling of £100 or more per month. This will also include matched betting. Again, this is part of our responsibilities as a government- funding provider. Should you need support for gambling, please see:

Gamblers Anonymous Scotland [https://gascotland.org/contact-us/ which may hold a weekly support group near the University’s central campus](https://gascotland.org/contact-us/%20which%20may%20hold%20a%20weekly%20support%20group%20near%20the%20University’s%20central%20campus)

GamCare <http://www.gamcare.org.uk/>

Gamble Aware <https://www.begambleaware.org/>

NHS <https://www.nhs.uk/live-well/healthy-body/gambling-addiction/>

# Budgeting resources

We realise adjusting to university life may be difficult and times, we want to be able to assist you with developing strong financial skills. We encourage all students to consider setting a budget, here are some external resources:

<https://www.ucas.com/budget-calculator>

[University budgeting tips | MoneyHelper](https://www.moneyhelper.org.uk/en/family-and-care/student-and-graduate-money/budgeting-for-college-or-university?source=mas)

[Budget Planner: how to manage your money - MoneySavingExpert](https://www.moneysavingexpert.com/banking/budget-planning/)

# Timeframes

Your application will be available for assessment **only** after completing the online application form and providing all required supporting evidence. Once we receive all the documentation, the assessment process will commence. You are required to upload all required evidence within 48 hours of submitting your online application. Any incomplete information may cause your application to be declined.

Money Support Fund applications will be assessed over the full academic year for all Postgraduate students commencing their studies in the Autumn semester. For those Postgraduate students commencing their course in the Spring semester, assessments will be calculated over the Spring semester only.

|  |  |
| --- | --- |
| **PG students starting in September** | **PG students starting in January** |
| 52 weeks (not eligible to apply to 24/25 if on 1 year course) | 26 weeks (will be able to apply to 24/25 funds) |

Undergraduate students will be assessed over either 38, 41 or 52 weeks depending on their personal

situation. Further information can be found in the table below:

|  |  |
| --- | --- |
| **38 weeks (41 FVC)** | **52 weeks** |
| Single student or couple with no dependents, health issues or family situation preventing work | Single student or couple with dependents, health issues or family situation preventing work or forcing minimal hours |
| All final year students, including WP, with or without children (not nursing or paramedic science students) | All Social Work, Education, WP students (unless in final year).  All Nursing and Paramedic students |

# Payment

Any awards made from the Money Support Funds, will be paid into the bank details that are stored on the ‘Maintain your Details’ section of the student portal. It is your responsibility to ensure that these details are kept up to date at all times.

Payments will only be made to UK Bank accounts. If no UK bank account is held, your application will automatically be rejected. Information on how to open up a bank account can be found [here](https://www.stir.ac.uk/student-life/welcome/international-students/banking/).

Any awards made are to cover support for the remainder of the current academic year. For applications to the Discretionary Fund made in the Autumn semester, we may make payments in 2 instalments, one at the point of award and the other in the following January. This is to assist in budgeting this award over a longer timeframe. For those students applying from January onwards award payments will be made in one instalment.

# 8. Fraudulent Applications

If you submit an application or supporting documentation which we then discover to be fraudulent or if we receive any information about fraudulent applications, then you may find yourself liable to**disciplinary proceedings under Ordinance 2 of the** [**Student Code of Conduct**](https://www.stir.ac.uk/about/professional-services/student-academic-and-corporate-services/policy-and-planning/university-calendar/ordinances/).  In addition to this, we may notify appropriate Government bodies.

Any awards which subsequently are discovered to have been fraudulently made, will need to be paid back in full.  This includes not declaring all access to savings or bank accounts when applying for Money Support Funds.

# Disputes and appeals

We are audited on an annual basis to ensure we have appropriately dispersed funds. Applicants who disagree with the outcome of their application are required to meet with a Money Adviser before making any formal request for reconsideration of the decision. In most cases, a conversation like this will allow applicants to present information not included in the original application, which could make a difference.

Appointments to speak with one of our Money Advisers can be made via the Student Services [Hub](https://www.stir.ac.uk/student-life/support-wellbeing/student-support-services/estranged-students-and-student-carers/).

You will be required to bring with you a completed [Spending Review](https://www.stir.ac.uk/media/stirling/services/internal/student-support-services/documents/your-spending-review.docx) document which will be used as a basis of your discussion with the Money Adviser.

If, after speaking with a Money Adviser, you still wish to formally query your award, your reasons for disagreeing with the decision should be submitted in writing to the Deputy Head of Student Support Services within 28 days of notification of the award outcome being made. Such correspondence can be submitted via email to ask@stir.ac.uk where it will be forwarded appropriately.

Top of Form

If you are still not satisfied with the service, you have received you may wish to review the [University](https://www.stir.ac.uk/about/professional-services/student-academic-and-corporate-services/policy-and-planning/legal-compliance/complaints-procedures/) [Complaint Handling procedure.](https://www.stir.ac.uk/about/professional-services/student-academic-and-corporate-services/policy-and-planning/legal-compliance/complaints-procedures/)

**05 September 2023**

**Student Money Support Team**

**Student Support Services**