International Student Support Fund 2024/25

Student guide to the means testing process

Published 16 September 2024



Contents

Introduction	Page 3
Eligibility	Page 4
Starting the assessment	Page 4
Income assessment	Page 5
Standard expenditure assessment	Page 6
Non-standard expenditure assessment	Page 8
Decision making and awards	Page 11

Introduction

The International Student Support Fund is a fund provided by UWE Bristol to support International, EU and Offshore undergraduate and postgraduate students who may need extra financial support to remain in higher education.

This guide has been produced to provide students with an overview of the assessment of International Student Support Fund applications. It doesn't cover all eventualities, and UWE Bristol retains the right to use reasonable discretion for assessments.

The 2024/25 International Student Support Fund is open to applications from Monday 16 September 2024 and will close on Friday 6 June 2025, subject to funds not being exhausted.

Applications

Applications are made through an InfoHub form, which can be accessed via the <u>International Student Support Fund webpage.</u> An application will only be assessed once the following three criteria are met:

- The online application form is completed in full and submitted.
- The student has completed an appropriate module on <u>Blackbullion</u> and achieved a 100% pass mark on the Final Challenge, if applicable.
- Supporting evidence is provided.

No applications will be considered until all these criteria are met.

Processing applications

Applications to the International Student Support Fund are processed by the Funds Team.

Applications are processed in date order, by date of receipt of evidence. Applications are assessed within 4 weeks of this date. The process consists of four stages:

- Eligibility checks
- Income assessment
- Expenditure assessment
- Decision making

The applicant will then be notified of the decision or any further information we need by email to their UWE Bristol email address (ending @uwe.ac.uk).

All four stages of the process are conducted in line with the rules of the International Student Support Fund, which are decided by the Funds Team in agreement with the Funds Team Manager and informed by the guidelines produced by the National Association of Student Money Advisers (NASMA www.nasma.org.uk).

Eligibility

Not all UWE Bristol students are eligible to apply for the International Student Support Fund. This section outlines the eligibility criteria.

Eligibility criteria

To be eligible, the applicant must be:

- Fully registered on an eligible course.
- An International or Offshore student, or an EU student who is not eligible for maintenance support from Student Finance. <u>See our webpages</u> for more information on fee status.
- On a UWE Bristol course, or a fully franchised course at a partner institution.
- Receiving all the student funding they are entitled to (if applicable).

If you're unsure if your course is eligible, you can email sms@uwe.ac.uk to find out.

EU students who are receiving maintenance support from Student Finance (maintenance loan and/or grants) should apply for the <u>Student Support Fund</u>.

Priority groups

The priority groups for the International Student Support Fund are:

Lone parents.

Priority group students are likely to receive a higher award than other students. However, other eligible students can still apply to the fund and receive support, and being in a priority group doesn't guarantee an award.

Starting the assessment

Before we assess the student's income and expenditure, we determine the assessment period and who is included in the assessment.

Assessment period

We assess applicants' income and expenditure over the assessment period of 39 weeks.

Who is included

We include the following people in the assessment:

- The student who has applied.
- The student's partner, if they reside with them in the UK.
- The student's dependent children who reside with them in the UK.

Income assessment

This section explains how we assess students' income for the International Student Support Fund means test.

We include income from all sources. This includes, but is not limited to:

- Savings at the start of the academic year.
- · Income from employment.
- Financial support from family members or partners.
- Sponsorship from the government or an employer.
- · Loans.
- Bursaries, scholarships and stipends.

Minimum required provision

All applicants to the fund must have sufficient income to cover their living costs (after payments for tuition fees are accounted for) to be eligible.

The minimum required provision (MRP) is the sum of the composite living costs (CLC – see the 'Expenditure assessment' section on the next page for more information), utility bills and rent and/or mortgage payments over the assessment period. The student's total assessed household income must be at least 70% of the MRP to be eligible for an award from the International Student Support Fund.

For example, a single student with a 39-week assessment period and rent of £500 per month will have an MRP of:

CLC: £98 x 39 = £3,822 Utility bills: £19 x 39 = £741 Rent: £500 x 9 = £4500 Total: £9,063

To be eligible for an award, after payment of tuition fees, their assessed income must be at least:

£9,063 x
$$70\% =$$
£6,344

Standard expenditure assessment

This section explains how we assess students' standard expenditure for the International Student Support Fund means test.

Composite Living Costs (CLC)

We include a standard amount for living costs, which is based on how many people are in your household and their circumstances. The weekly amounts are:

- £98 for a single student.
- £151 for a couple.
- £135 for the first child and £105 for any subsequent children.

This includes food, toiletries, household products, water, internet, phone bills, TV licence, clothes, contents insurance and entertainment.

There is also an additional premium for students who indicate on their application that they pay for menstrual hygiene products.

Utility bills

For gas and electricity bills, we include a standard amount of £19 for a single student and £31 for a couple.

Housing costs

Rent is generally included in full. However, for single students with no children who are not in their first year at university, there is a cap of £170 per week. This cap may be waived if there is good reason for the student to be in more expensive accommodation.

For students who live with parents or other family members and contribute to the household, we include the rent element only. If the contribution includes payments towards bills, food, etc., this is discounted. The rent payment is capped at £58 per week.

We include a standard amount of £58 per week for students who are homeless or sofa surfing. This can be revised when the student moves into more permanent accommodation.

Mortgage payments are included in full. We will also include additional costs such as buildings insurance (but not contents insurance).

Travel costs

There are standard amounts set for travel costs.

Essential car users (ECUs) are students with children or other regular caring responsibilities, disabled students, students with regular compulsory placements as part of their course (e.g. Nursing students) or students who live more than 15 miles away from their normal campus. We include £43.00 per week for full-time ECUs, which includes tax, insurance, MOTs and fuel. If the student lives over 15 miles from their normal campus, we include an additional 23p per mile for travel over 15 miles between the student's home and their normal campus. For full-time students, this is included as a round trip up to five days a week, depending on your course timetable and the number of days you are required to attend UWE in person. For ECUs on Bristol campuses, we will also include parking costs up to a maximum of £120 for the year.

We include £17.10 per week for full-time students who use the bus to attend UWE and live in the <u>First Bus Bristol Zone</u>

We also include £21.00 per week for full-time students who use the bus to attend UWE and live outside of the <u>First Bus Bristol Zone</u> and students who use other forms of public transport (including trains and coaches). However, if the student provides evidence that their public transport costs are more than £21.00 per week and there is no reasonable alternative, we will include their actual weekly travel costs.

For full-time students who travel to the University by motorcycle and live within the <u>First Bus</u> Bristol Zone, we include £17.10 per week.

For full-time students who travel to the University by motorcycle and live outside of the First Bus Bristol Zone, or have regular compulsory placements as part of their course, we include £21.00 per week. plus an additional 23p per mile for travel over 15 miles between the student's home and their normal campus. For full-time students, this is included as a round trip up to five days a week, depending on your course timetable and the number of days you are required to attend UWE in person.

Non-essential car users (NECUs) are students who use a car to travel to the University but do not fit the ECU criteria. We include £17.10 per week for full-time NECUs.

For full-time students who travel to the University by Tier E-Scooter, we include £9.23 per week. This is not included if the student lives on the campus at which they are studying.

We include £3.85 per week for full-time students who walk or cycle to the University. This is not included if the student lives on the campus at which they are studying.

50% of the above is included for part-time students who are required to attend UWE regularly.

Council tax

Council tax payments will be included, but only where the student's household is liable. Single full-time undergraduate students should not be paying council tax.

Course costs

We are provided with a list of courses with a range of low, medium and high course costs. We include a standard amount to cover books, materials, equipment and compulsory field trips:

Course costs	Full-time	Part-time
Low	£400	£280
Medium	£650	£450
High	£900	£630

Sports and social activities

We include £80 for the year for all students.

Life insurance

We include the full cost of life insurance payments for students and/or their partners, if they have a partner and/or children and/or a mortgage.

Non-standard expenditure assessment

This section explains how we assess students' non-standard expenditure for the Student Support Fund means test.

Childcare costs

We will only consider fully evidenced childcare costs incurred with a registered provider, which are necessary to allow the student to attend university.

We will accept reasonable estimates of childcare costs but reserve the right to adjust the final instalment of your SSF award once your actual childcare costs are known.

Vehicle costs

For ECUs, we will include the cost of essential vehicle repairs up to £600 per year, and the essential purchase of a vehicle up to £1,200 in total. The purchase of a vehicle can only be included once per student for the duration of their course. Non-essential vehicle repairs and vehicle purchases are not included.

Disability and medical costs

We will include the full costs of any additional amounts incurred by the student due to a disability or medical condition for any special dietary requirements or alternative therapies not provided by the NHS up to £500, if the student can provide evidence from a doctor/therapist/etc. that this treatment is necessary.

If the student has other medical costs which are not provided by the NHS, or the NHS wait would force the student to abandon their studies entirely, we will include the actual cost up to £1,500. We require a doctor's note and invoice from the provider of the treatment as evidence. This includes medical costs, including surgery, for trans students.

We do not include the cost of any treatment provided by the NHS, including optical and dental bills and prescription charges. If a student cannot pay for these, they can complete an HC1 form for help with healthcare costs.

Counselling course costs

We include up to £900 in respect of counselling and supervision costs for students who are required to pay these as a compulsory part of their course.

Priority debts

We define a priority debt as one which would give the creditor the right to take away the debtor's home, liberty or essential goods and services.

We include an amount for the reasonable repayment of priority debts in the assessment. We will not include arrears which have accrued during the current assessment period or have been included in assessments in previous years, as we cannot double count these expenses.

Priority debts include:

- · Rent or mortgage arrears for a current property.
- Council tax arrears.
- Gas and electricity debts.

We will not repay the debt in full. The student must have negotiated an affordable repayment plan with the creditor. We will then include repayments which are due within the assessment period.

Credit cards, overdrafts, unsecured loans and other such debts are non-priority debts and are therefore not included in the assessment.

Household items, personal effects & documents

For priority students, we will include the reasonable costs of repairing or replacing essential household items, such as white goods, cookers, and beds.

If a student is a homeowner and has essential repairs such as replacing a boiler or repairing the roof, we will include the costs up to £1,000.

If a student has uninsured personal items damaged by a fire or flood, etc., or stolen, we can include up to £500 and will consider support towards replacing or repairing a laptop or desktop computer. We require evidence of the event that damaged the student's property or the crime reference report/number.

If evidence of pregnancy is provided, we will include £500 for pregnant students for costs of preparing for the baby's arrival.

We will consider certain additional costs for trans students, including fees for changing names on ID such as passports and driving licences, and buying new clothes. We will only include reasonable costs, and costs can only be claimed once per student for the duration of their course. All costs will be capped at £500 for personal items, such as buying new clothes and £250 for fees incurred in changing documentation.

If students experience a substantial and unforeseen event, that adversely affects their finances, since the start of the academic year, they should email sms@uwe.ac.uk with details of their circumstances.

Decision making and awards

We add up the total of all income, and the total of all expenditure. If the income is greater than the expenditure, we believe the student has sufficient income to cover their essential costs, and we do not give an award.

If the expenditure is greater than the income, we believe the student does not have sufficient income to cover their essential costs, and we will offer an award, providing they meet the MRP. The difference between their expenditure and income is called the shortfall.

Non-standard award

If the student has non-standard costs, we will make an award towards these first. We award 100% of non-standard costs, or the total shortfall if this is lower.

Standard award

Standard awards are made to full-time students only.

If the student has non-standard costs, and the total shortfall is higher than the non-standard costs, the difference between the total shortfall and the non-standard costs is called the standard shortfall.

If the student doesn't have non-standard costs, the total shortfall is the standard shortfall.

We award 100% of the standard shortfall to priority students, as defined in the 'Eligibility' section above. We award 50% of the standard shortfall to all other students.

Part-time course-related costs award

Part-time course-related costs awards are made to part-time students only.

We award 100% of course-related costs or 100% of the standard shortfall, as defined under 'Standard award' above, whichever is lower.

Course-related costs include travel costs, course costs and childcare costs, as defined in the 'Standard expenditure' section above.

Minimum and maximum awards

All awards are rounded up to the nearest £10, or the nearest £10 below the total shortfall, whichever is lower.

The minimum award is £50.

The maximum award is £4000 per application. If an application is submitted by a student couple, the total award would be shared equally between both applicants (e.g., if the total award is £1,200, each applicant will receive £600).

Informing the student

We will inform the student of the decision, including how the decision was made, by email to their UWE email address (ending @uwe.ac.uk).

Payment of awards

Most payments will be made directly to the student's chosen bank account by BACS transfer. BACS payments are processed on Monday, Wednesday, and Friday and it can then take up to three working days for the payment to reach the student's bank account.

If the student has a debt to the University and has given permission for this to be paid from their award, this payment will be made internally in the University. If the student has a debt to a third party and has given permission to pay this from their award, this will be paid to the third party. The amount paid to the student will be reduced accordingly.

If the amount to be paid to the student is over £1000, this may be paid in instalments, spread throughout the year. The student will be informed of the payment dates. We may request additional, up-to-date information before an instalment is paid and may recalculate an award and adjust instalments still to be paid. We do not usually reclaim funds already paid. The Funds Team will check that the student is still fully registered on the course before releasing future instalments.

Debts to the University

If the student has a debt to the University and has not agreed that their award can be used to repay the debt, the Funds Team will contact the student to discuss repayment of the debt before the award is made. We may withhold the fund award until contact has been established relating to the debt.

Change of circumstances

If there is a significant change in a student's circumstances, they can have their International Student Support Fund application reassessed. The student doesn't have to submit another application – they should contact the Funds Team and provide evidence of the change by emailing sms@uwe.ac.uk.

Appeals

If the student feels the decision has been made incorrectly, they can submit a formal appeal by email to sms@uwe.ac.uk. This will be considered by an appropriate third party. Appeals can only be made if the student believes the decision hasn't been made correctly within the rules of the International Student Support Fund scheme as outlined here. A student can't appeal because they don't agree with the rules of the scheme.

If the student isn't satisfied with the outcome of the first appeal, they will have the chance to make a second appeal, which will be considered by representatives from the Student Life Services and the Students' Union.