Section 1

Introduction to 2019/20

The University Hardship Fund (UHF) has been established to provide support for home (i.e. UK, further details on residency can be found at section 2.1 below, who is eligible to apply) students experiencing financial hardship. The UHF is part of the University’s commitment to providing financial support to students in hardship. Details of additional support are available here [http://www.liverpool.ac.uk/study/undergraduate/finance/scholarships/](http://www.liverpool.ac.uk/study/undergraduate/finance/scholarships/).

The Guidance contains detailed information on how the UHF operates. It aims to promote consistency, clarity and fairness. The primary purpose of the fund is to relieve financial hardship that might impact on a student’s participation at University. This includes assisting those who need extra financial help to meet particular costs (excluding tuition fees) which are not already being met from statutory (or other) sources of funding and providing one-off emergency payments for unexpected crisis where the student’s own income is insufficient.

The UHF is administered by Money Advice and Guidance (MAG). The UHF will consider applications for standard and non-standard awards. Standard awards assess income against allowable expenditure; this may not include all of the student’s actual expenditure. Non-standard awards may be required when a student has unexpected expenditure during the year which results in them suffering hardship. Such applicants might not show a need using the standard assessment methodology. MAG will assess these applications and make a recommendation to an independent panel about the amount of the award.
Section 2

Overview

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2.1a **Who is eligible to apply?**

- Full and part-time undergraduate and postgraduate ‘home’ students, where the course is a minimum of one academic year’s length are eligible to apply to the fund. Tuition fees must be payable to the University of Liverpool.
- Undergraduate students must meet the Student Loan Company residence criteria for maintenance loan eligibility.
- EU postgraduate students will need to demonstrate that they have been ordinarily resident in the UK and Islands for the five-year period before the first day of the first academic year of the course. If during any part of the period, the main purpose for residence was to receive full-time education, they must have been ordinarily resident elsewhere in the EEA and/or Switzerland immediately prior to that period of ordinary residence in the UK and Islands.
- (Students who are studying online with Laureate Education are not eligible to apply to the fund).

2.1b **Additional eligibility criteria**

**Full time undergraduates**

- Undergraduate students eligible to receive a student loan must have applied for their maximum entitlement and received the first instalment before applying to the fund.
- Undergraduates who do not qualify for statutory support (for example because of previous study, and therefore not entitled to full statutory funding) will be assessed using the Minimum Required Provision figure (MRP) (see section 3). Any student unable to demonstrate that they have met this figure for living costs and the full cost of tuition fees will be treated as not making provision to fund their course and will be ineligible for an award.
• Students will be eligible to apply to the fund if they are repeating with or without attendance and during periods of suspension. They will need to provide evidence that they have investigated all other avenues of support before applying to the fund. MAG will work with the student to ensure they are receiving any statutory support they should receive or any entitlement to welfare benefits. Students not receiving statutory support will be assessed using the MRP figure (see section 3) and if necessary non-standard awards will be considered. It is expected that the majority of students will be working during this period to cover their living costs.

• In cases where a student has not been financially assessed by their funding body for a maintenance loan, applications will be assessed assuming the full level of expected family support. Any additional contribution will be included in full.

• Students on unpaid placements and therefore in receipt of the reduced rate of student loan will be assessed using the MRP (see section 3). Any student unable to demonstrate that they have met this figure for living costs will be treated as not making provision to fund their placement year and will be ineligible for an award.

**Full time postgraduates**

• Postgraduate students eligible for the PG loan from Student Finance must have applied for the maximum entitlement to be eligible for the UHF. PG loans are intended as a contribution towards the cost of a postgraduate course only. In addition to the PG loan, students must also be able to demonstrate that they have made provision to fully fund their tuition and living costs.

• Postgraduate students will be assessed using the MRP figure (see section 3). Any student unable to demonstrate that they have met this figure for living costs and the full cost of tuition fees will be treated as not making provision to fund their course and will therefore be ineligible for an award.

• PHD students are eligible to apply to the fund during the period they are ‘submission pending’, they are however expected to make provision to fund this period and will be assessed based on the MRP figure (see section 3).

**Part-time students**

• Part-time students must be studying at least 25% of the full time equivalent course.

• Undergraduate and postgraduate part-time students are expected to make provision to fund both their tuition fees and living costs. Applications will be assessed using the MRP figures (see section 3).
Emergency applications

- In some exceptional cases students may need to be moved from their current accommodation into short-term university accommodation. In these cases the fund can be used to pay these emergency costs with authorisation from the Head of Student Welfare Advice and Guidance, Head of Student Services or the Director of Student Administration and Support. In these cases the student will be asked to complete an exceptional circumstances form. Any further application to the fund will require the full application to be completed. Initial enquiries regarding this support should be directed to Advice and Guidance https://www.liverpool.ac.uk/studentsupport/advice/

2.2 Types of award

There are two types of award from the UHF which are a standard and non-standard. Students will normally be assessed for a standard award initially and will only be considered for a non-standard award in exceptional circumstances. Awards are assessed by a member of the MAG and checked by a second adviser. In cases of non-standard awards these are agreed by a non-standard award panel.

Standard Awards

Standard awards are those made to help with the general costs of being a student. Income and expenditure are assessed using the criteria specified below. If allowable expenditure is higher than income, the student is viewed as having an ‘additional need’ and will be eligible for a standard award. This award will be a percentage of the additional need and may not be the full amount. Please note expenditure used in the calculation is not necessarily the same as the amounts stated by the student on the application, this is because the assessment uses standard allowances for key items of the expenditure such as living costs, travel and rent (these costs are capped).

Income

In arriving at the level of student income that is assessed we will look at the combination of statutory, institutional, household, personal support and the relevant assumed income/MRP available to the student and their spouse/partner.

Statutory Support, Loans, Grants etc.

A student’s full student support entitlement will be taken into account together with any additional support. Applications will not be accepted until the first student loan instalment is received. Please note payments made from Disabled Students’ Allowance (DSA) will be ignored in this assessment.

Undergraduate students who have a reduced level of statutory support because of an overpayment from a previous year can apply to the fund. MAG will work with the student to apply for discretionary funding from their funding body on the basis of financial hardship. If
this support is refused by the funding body, it may be possible to assess the UHF application based on actual student funding received.

**Welfare Benefits & Tax Credits**

Students are expected to apply for all other statutory support to which they are entitled (in particular tax credits and welfare benefits). Eligibility for statutory support will be considered in any assessment, regardless of whether the student has applied for and received any statutory support. In cases where a student may be waiting for an assessment to be completed for welfare benefits or tax credits, the Money Adviser will make an approximate calculation of any entitlement and assess the UHF application on a provisional basis. In cases where a student is receiving any welfare benefits or tax credits that the Money Adviser thinks the student is not entitled to it may not be possible to complete any assessment.

**Assumed Income (AI)/Minimum Required Provision**

These ‘elements’ of income are used in assessments for undergraduates and postgraduates. It is expected that most students will be able to supplement their income through part-time work, savings, family contributions, overdraft etc. Rather than taking the actual amount of income gained in this way, the assessment uses fixed amounts to take account of the type of income (further information including figures used are in section 3 of this guidance).

**Expenditure**

In arriving at the expenditure that is used in the assessment, two types of expenditure are considered: Composite Living Costs (CLC) and variable expenditure (further details are provided in section 3).

**Tuition Fees**

The fund cannot be used to meet the cost of any tuition fees. Students applying to the fund without an entitlement to a Tuition Fee Loan must be able to demonstrate that they have made provision to fund their fees before any assessment will be undertaken. Students who choose not to take out the tuition fee loan but then subsequently are unable to afford their living costs would be expected to take out a fee loan and any other student finance for which they are eligible before applying to the fund.

**Non-standard awards**

Non-standard awards are offered to students who have to meet exceptional costs such as repairs to essential household equipment (allowed at the lowest price available) and emergency situations including cases where the student may be considering leaving their course because of financial hardship.

Additional essential expenditure not fully met through statutory grants may also be considered e.g. additional childcare costs not fully met by the Childcare Grant if the student can demonstrate this is causing them financial hardship. In cases where these costs are
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considered (up to the maximum capped amount allowed by SFE/SFW/SFNI/SAAS i.e. £169.31 for 1 child per week or £290.27 per week 2 or more children) the maximum allowable award from the fund remains at £4,000).

Non-standard awards are assessed on a case by case basis by a Money Adviser who will make a recommendation to the Non-Standard Award Panel. The Non-Standard Award Panel will consider these recommendations and decide on the amount of the award.

**Short-term loans**

Short-term loans are available at the start of the academic year in cases where an undergraduate student’s funding has been delayed. Loans may also be offered in certain other exceptional circumstances. Students borrowing money from the fund will be required to complete a short-term loan form, sign an accuracy declaration confirming that the information provided on the form is correct and complete. A repayment date will then be agreed.

Cases where the short-term loans remain unpaid, the debt will be transferred to a debt collector for recovery which could result in County Court Proceedings.

**2.3 Disabled students**

The University has a duty under the Equality Act (2010) to provide certain facilities or assistance for disabled students to enable them to access their course and to take part in all elements of university life. Specific funding has been provided by government to help institutions in modifying or adapting buildings or buying specialist equipment. The fund should not be used to pay for equipment or adaptations where it is the institution’s legal responsibility to provide this.

Students applying to the fund for help with the cost of a diagnostic test or contribution to the cost of a Disabled Student’s Allowance funded computer must have applied for and received the first instalment of their Student Loan. Students will be assessed on a normal standard assessment and the cost of the test and/or computer contribution will be included as part of their allowable expenditure (these costs will be capped). If after a standard assessment the student does not have an ‘additional need’ it may be possible to award a non-standard award if the student can demonstrate that these additional costs would cause them financial hardship.

Students needing additional funding not covered by Disabled Students’ Allowance should contact Disability Advice and Guidance for advice in the first instance prior to applying for disability-related expenditure from the UHF – 0151 795 1000 or email disteam@liverpool.ac.uk

**2.4 Muslim students**

All students must take out their full entitlement to a student loan prior to applying to the fund. We are aware that having to take out a student loan in order to be able to apply to the
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Fund may be a concern for some Muslim students. For further advice on this matter students can be referred Zane Abdo, Muslim Adviser. Email zaneabdo@liverpool.ac.uk or for further information see the following websites Federations of Student Islamic Societies (FOSIS).
http://www.fosis.org.uk/
http://www.halalstudentloans.co.uk/

2.5 Evidence required from students

All students will be asked to support their application with evidence of circumstance (further details in section 3) The list provided is only a guide and the Money Advisers can request any further evidence required to support the application.

2.6 Reassessments

Under normal circumstances students can only make one application per academic year, however if the student experiences a change in circumstances or an emergency arises they may make a further application.

2.7 Appeals

If the student does not agree with the outcome of their assessment they can appeal the decision. Appeals must be submitted within 14 calendar days of the date on the decision letter. In the first instance the student will be invited to attend a meeting (unless it is unrealistic for them to travel in, in these cases a telephone appointment will be offered) with the Money Advice and Guidance Team Leader. During the meeting the assessment and decision making process will be outlined and the student will be asked if they wish to submit any further information. Normally the student can expect to receive a decision on the appeal within 14 calendar days of its submission. If the Money Advice and Guidance Team Leader cannot change the original decision, a written appeal can be submitted within 14 calendar days of this decision to the Head of Student Services by email to money@liverpool.ac.uk or by post to Alsop Building, Brownlow Hill, Liverpool L3 5TX. The Head of Student Services (or her nominee) will consider the appeal and make a final decision on it, normally within 14 calendar days. The Head will provide the student with a completion of Procedures letter which would allow them, should they remain dissatisfied, to make a complaint to the Office of the Independent Adjudicator for Higher Education (the OIA) if they are eligible to do so.

2.8 Applications and Timescales

Application forms will be available from Monday 30 September 2019 by downloading from MAG webpage, https://www.liverpool.ac.uk/studentsupport/money/fundingforstudents/hardshipfund/

After the fund opens, students can apply once they are registered and in attendance on their course and if applicable have received the first instalment of their maintenance loan. The closing dates will be:

• Final year undergraduates – Friday 27 March 2020
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- Continuing undergraduates – Friday 1 May 2020
- Postgraduates – Friday 29 May 2020

No applications will be accepted after the closing dates. If the student has exceptional circumstances and are experiencing financial hardship they should contact MAG for further advice and support.

There is no UHF during the summer vacation. Students experiencing exceptional financial difficulties during this period can contact MAG for further advice and support.

Applications can be submitted in person or by post to:

Money Advice and Guidance
Alsop Building
Brownlow Hill
Liverpool
L3 5TX

Students unable to submit the form in person or by post should contact MAG for further information. Forms and evidence will not normally be accepted by email.

We recommend posting application forms by Special Delivery.

All completed applications will usually be fully assessed and, if appropriate, payment made within 20 working days of submission. Any missing documentation will delay this process. The 20 day waiting period will start when the last piece of evidence is received.

In cases where the student is contacted to request additional evidence to support the UHF application, a deadline date for submission will be provided. If the information is not submitted by that date or no contact has been made with MAG to arrange an extension, the application will be considered closed. Students submitting the requested information after this date may be asked to submit a new application form and updated evidence.

Application forms, evidence of awards made and correspondence are kept for 6 years in addition to the current year. Documentary evidence to support the application will be destroyed at the end of the application year (2019/20 destroyed August 2020).

2.9 Payments

Students receiving a standard award will initially be paid 50% of their assessed additional need; this percentage may be increased later in the academic year depending on available budget. Non-Standard awards will be payable in one instalment. Payments made as a lump sum will be disregarded for welfare benefit purposes providing the student’s capital does not exceed £6,000. Students can be provided with a letter to present to the Job Centre Plus if required.

The minimum payment from the fund is £100 and the maximum is £4,000.
Payments will not normally be made to 3rd Parties.

2.10 Declaration of Accuracy

All applicants are required to sign a declaration about the accuracy of the information they supply to support their application. Providing false and/or withholding information will result in automatic disqualification from the fund and may also result in disciplinary action.

2.11 Financial Advice for Students

As part of the application process the Money Advisers will ensure that the student is receiving all of the funding to which they are entitled. In addition, budgeting advice will be offered to students who appear to be struggling to manage their income and expenditure.
Section 3

Assessments

<table>
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<th>Topic</th>
<th>Section</th>
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</thead>
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<tr>
<td><strong>Evidence required</strong></td>
<td>3.2</td>
</tr>
<tr>
<td><strong>Treatment of income</strong></td>
<td>3.3</td>
</tr>
<tr>
<td><strong>Treatment of expenditure</strong></td>
<td>3.4</td>
</tr>
<tr>
<td><strong>Treatment of debt</strong></td>
<td>3.5</td>
</tr>
<tr>
<td><strong>Financial reporting</strong></td>
<td>3.6</td>
</tr>
</tbody>
</table>

### 3.1 Period of assessment

- Undergraduate students will be assessed based on the actual number of weeks they are on their course (including short vacations). Students with an eligibility to means-tested benefits will be assessed over 43 weeks (in-line with DWP's approach to student income) or the length of their course, whichever is longer.

- Postgraduate students will be assessed over 52 weeks (1 September – 31 August) except in cases where the student has a non-traditional start date, in those cases they will be assessed from the 1st day of the course until 31 August.

### 3.2 Evidence Required

All applications should be supported by evidence of circumstances. The list below shows evidence required but this list is not exhaustive and further evidence can be requested by MAG if the Money Adviser feels it is required:

- UG notification and payment schedule.
- PG notification and payment schedule.
- NHS Bursary Award Letter and payment schedule (NHS funded students).
- Evidence of bursaries or scholarships.
- Professional & Career Development Loan award letter/Stipend award letter/Research Council Funding award letter or evidence of any other awards or loans used to fund course (Postgraduate students).
- Evidence of any welfare benefits or tax credits (student and partner).
- Tenancy agreement/mortgage statement covering the whole of the academic year.
- Evidence of childcare costs.
- Bank statements covering the most recent three months bank statement for all accounts including savings/ISA etc. Transactions over £100 and all transfers should be explained (student and partner).
- Bank statements showing the balance of your accounts on the first day of your academic year (all accounts).
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- Evidence of savings (student and partner).
- Proof of partner’s income.
- Proof of any variable expenditure.
- Evidence of field trips

A fuller list of documents is included on evidence check points at the end of each section in the UHF application form.

3.3 Treatment of income

Student Loans & Grants

The Student Loan for maintenance plus any grants and NHS bursary will be taken into account in full when calculating a standard award. It is expected that students will be fully income assessed for funding before applying to the fund or be able to demonstrate that their household income is too high to receive any funding based on this amount.

Household contribution towards Student Loan

Undergraduate students are required to be income assessed by the relevant funding body in order to apply to the fund. Any expected parental/partner contribution will be counted in full. These figures are taken from the relevant funding body Financial Memorandum, see links for relevant memorandums:

https://www.practitioners.slc.co.uk/media/1609/financial-memorandum-for-201819-131217.pdf

Personal loan income

Loans received from any source will be treated as income unless evidence is supplied showing that loan has been repaid.

Students who have not been income assessed

Students that apply to the fund that have not been income assessed by their funding body will be contacted to ascertain the reasons why. In most cases this will be due to the fact that their family income is too high to receive any means-tested element. The expected family contribution will be included in full in the standard assessment. Cases of genuine hardship caused by non-payment of parental contribution may be considered on a case by case basis and if relevant a non-standard award may be recommended.

Some or all of the household contribution that is paid above the expected amount will be included as income in the assessment.
**Savings**

Any savings and other income will be included in the assessment.

**Child Maintenance**

Income from Child Maintenance payments arranged by the Child Maintenance Service, Child Support Agency or informal arrangements will be included in full.

**Welfare Benefits and Tax Credits**

The table below shows how benefits and tax credits should be treated when assessing students and their partners for a standard award.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Count as Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Means-tested benefits</td>
<td>Yes</td>
</tr>
<tr>
<td>Earnings Replacement Benefits (such as</td>
<td>Include as part of assumed income or MRP figure.</td>
</tr>
<tr>
<td>contribution based JSA or ESA)</td>
<td></td>
</tr>
<tr>
<td>Non means-tested benefits (such as DLA/PIP, Child Benefit)</td>
<td>No</td>
</tr>
<tr>
<td>Tax Credits</td>
<td>Yes</td>
</tr>
<tr>
<td>Pension Credit</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Any premium on benefits or tax credits for disability will be disregarded in the assessment as premiums are payable to cover the costs associated with having a disability.

**Institutional Bursaries and Scholarships**

Institutional Bursaries and Scholarships including the Care Leavers’ Opportunity Bursary, the Young Adult Carer’s Bursary, the Estranged Student Bursary and the Mature Student Bursary will be included in full. Where a student is receiving financial support from the University, and has chosen to receive that support as a reduction in fees (tuition fee waiver) instead of cash we will treat them as receiving the maximum cash award available to them, for purposes of this assessment.

**Assumed Income (AI), Minimum Required Provision MRP**

**Assumed Income – undergraduates receiving statutory funding**

It is expected that students will be able to supplement their income from a variety of sources, for example part-time work, vacation work, bank overdrafts (regardless of level), savings or additional parental support where appropriate. The standard assessment uses an ‘assumed income’ figure to cover these elements of income rather than taking into account the actual income.
Actual earnings from part-time work are disregarded to give students the capacity to earn larger sums without affecting their payment from the fund. This enables them to meet expenditure which is either not covered in the assessment e.g. additional course costs and other items which exceed the capped amounts used in the assessment such as housing costs and field trips.

If the student declares any other income, for example from savings, any income above the relevant assumed income will be counted in full over the assessment period. Where parental contributions are variable we will take an average over the 90 day period using bank statements.

Assumed income rates are set out in the table below. **Discretion to remove or reduce can only be used can only be used as detailed below:**

### Assumed income rates

<table>
<thead>
<tr>
<th>Category</th>
<th>Assumed Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-final year</td>
<td>£1,944</td>
</tr>
<tr>
<td>Final year undergraduate all courses, 3rd and 4th year Medicine</td>
<td>£648</td>
</tr>
<tr>
<td>4th year Dentistry students</td>
<td>£648</td>
</tr>
<tr>
<td>4th year Veterinary Science students</td>
<td></td>
</tr>
<tr>
<td>1st and 2nd year Health Sciences students</td>
<td>£648</td>
</tr>
<tr>
<td>3rd year Dentistry and Veterinary Science</td>
<td>£1,296</td>
</tr>
<tr>
<td>Students with dependants or unable to work due to illness or disability (evidence required)</td>
<td>£0</td>
</tr>
<tr>
<td>Students studying on a year abroad</td>
<td>£0</td>
</tr>
<tr>
<td>Student who is ill and unable to work for part of the year.</td>
<td>Discretion to remove or reduce</td>
</tr>
<tr>
<td>Undergraduate with caring responsibilities e.g. a child who does not live with them or relative or friend needing support</td>
<td>Discretion to remove or reduce</td>
</tr>
</tbody>
</table>

### Minimum Required Provision (MRP)

The MRP assumes that all students will have made provision for a basic level of income from which to support themselves. It can be from a variety of sources, e.g. Student Loan, grants, scholarships, part-time work or additional parental/partner support.

The MRP figure will be used in cases where an undergraduate student cannot access statutory student funding e.g. because of previous study. In cases where the student has not made provision to cover the set amounts below plus their tuition fees no award can be made from the fund. Where the student’s actual income is above this amount the actual income will be used.
The starting point for treatment of postgraduate income is the MRP figure and will be applied to all postgraduate students (This includes PHD students who are submission pending). Postgraduate students are expected to make reasonable provision to cover both their living costs and tuition fees, the UHF is intended as a safety net for students in financial difficulty that they could not have foreseen, not their main source of support.

Where the student’s actual income is less than the MRP figure, the MRP figure will be applied; where the student’s actual income is higher, the actual income figure will be used. In cases where the student has not made provision to fund both their living costs and tuition fees an award from the fund will not be considered.

### MRP amounts to be used for undergraduate and postgraduate assessments

<table>
<thead>
<tr>
<th>Type of student</th>
<th>MRP per week local rate</th>
<th>MRP per week London rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>£185</td>
<td>£222</td>
</tr>
<tr>
<td>Single parent</td>
<td>£148</td>
<td>£186</td>
</tr>
<tr>
<td>Student unable to work due to ill health or disability</td>
<td>£148</td>
<td>£186</td>
</tr>
<tr>
<td>Couple</td>
<td>£287</td>
<td>£324</td>
</tr>
<tr>
<td>Each dependent child</td>
<td>£74</td>
<td>£74</td>
</tr>
</tbody>
</table>

**Couples**

Students living with a partner will be assessed as part of a couple and income and expenditure will be included for both parties along with any dependants. Students who have a partner who is also a student at a different institution maybe asked to provide evidence of their partner’s application and any award from their institution’s hardship fund.

**Estrangement**

Where a student declares that the expected household contribution is not met due to family estrangement and the student has been unable to provide sufficient evidence to prove this with their funding body these cases may be treated sympathetically. The Money Adviser will work with the student to identify any evidence that may help establish estrangement with their funding body. If this is not possible applications to the fund may be treated sympathetically but further information and evidence maybe requested.

### 3.4 Treatment of expenditure

**Composite Living Costs (CLC)**

CLC figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment, etc which ensures that all applicants are treated fairly, regardless of their individual lifestyle choices. These take into account the different household needs for different groups of students. These amounts are based on the amounts
used in the NASMA ‘Education Hardship Fund Guidance’ and are used in all standard assessments.

**Composite Living Cost Amounts**

<table>
<thead>
<tr>
<th>Type of student</th>
<th>Per week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single student</td>
<td>£82</td>
</tr>
<tr>
<td>Student with partner</td>
<td>£126</td>
</tr>
<tr>
<td>Dependent Children* (Each)</td>
<td>£74</td>
</tr>
<tr>
<td>London rate</td>
<td>£125</td>
</tr>
<tr>
<td>London rate with partner</td>
<td>£171</td>
</tr>
</tbody>
</table>

*In addition, an extra one-off family premium cost of £20 per week where a student has at least one child.

No CLC figure or variable expenditure will be included in the assessment for children over the age of 18 who are not in full-time non-advanced education, it is expected that in these cases they would have their own source of income.

A level of CLC will be included if the student has children who are living with a former partner but has an arrangement for visits/weekends or holiday care and they are not receiving Child Tax Credit or Child Benefit for the children. In these cases the CLC rate will be calculated at a daily rate based on the full weekly CLC relevant to the number of dependents.

**Costs included in Composite Living Costs**

- Food
- Utilities
- Mobile phone*
- TV license
- Clothes
- Home contents insurance
- Entertainment

*In addition to CLC when it is necessary for student e.g. those with children or caring responsibilities.
Variable Expenditure

Variable expenditure and capped amounts included in calculations are shown in the table below.

<table>
<thead>
<tr>
<th>Housing costs</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year undergraduates</td>
<td>£170</td>
</tr>
<tr>
<td>Continuing undergraduates and postgraduates</td>
<td>£119</td>
</tr>
<tr>
<td>Students with dependants/partner or other exceptional circumstances</td>
<td>£162</td>
</tr>
<tr>
<td>Students with mortgage</td>
<td>£162</td>
</tr>
<tr>
<td>Rent cap London (single student)</td>
<td>£162</td>
</tr>
<tr>
<td>Rent cap London (student with dependant)</td>
<td>£215</td>
</tr>
<tr>
<td>Student living with parent (letter required from parent)</td>
<td>Up to max £54</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Travel costs</th>
<th>Costs calculated on capped amount based on distance travelled.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allow the cost of 6 trips home per year:</td>
<td></td>
</tr>
<tr>
<td>Journey over 200 miles - £619 per year.</td>
<td></td>
</tr>
<tr>
<td>Journey between 150 – 200 miles £516 per year.</td>
<td></td>
</tr>
<tr>
<td>Journey between 100 – 150 miles £412 per year.</td>
<td></td>
</tr>
<tr>
<td>Journey 50 – 100 miles £309 per year.</td>
<td></td>
</tr>
<tr>
<td>Journey 0 – 50 miles £206</td>
<td></td>
</tr>
<tr>
<td>Merseyside Area - £0 as can be covered by Arriva Bus Pass</td>
<td></td>
</tr>
<tr>
<td>Northern Ireland - £619</td>
<td></td>
</tr>
</tbody>
</table>

The cost of a student bus pass will be included in all assessments.  
£370 standard academic year  
£440 academic year ends 31/7/2019  
£475 academic year ends 31/8/2019
Car travel is allowed in cases where the student has either dependants or disability. Costs will also be considered if the student has to travel long distance to University/placement and is not practical to travel on public transport. (In most cases the cheapest form of travel will be used and a valid reason for commuting is demonstrated)

Can allow car costs if working partner and car needed for work.

Maintenance

Parking costs accepted if allowing car travel.

Car finance payments – treat as priority debt for those who are unable to use public transport due to caring responsibility or disability/illness

28p per mile to cover fuel/tax/insurance

As above

£361 per car

£4 daily

Maximum £103 per month payment

£35.10. per week zone 1/2 oyster card (18+student rate)

As required

£361 per year

£120

£200

£400 (maximum cost allowed)

£258 per year

£104 per year

As required

<table>
<thead>
<tr>
<th>Study costs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Architecture</td>
<td>£1,134</td>
</tr>
<tr>
<td>Medicine</td>
<td>£1,031</td>
</tr>
<tr>
<td>Dentistry</td>
<td>£1,031</td>
</tr>
<tr>
<td>Vet Science</td>
<td>£1,031</td>
</tr>
<tr>
<td>Health Sciences</td>
<td>£1,031</td>
</tr>
<tr>
<td>Town Planning</td>
<td>£1,031</td>
</tr>
<tr>
<td>Year abroad</td>
<td>£1,031</td>
</tr>
<tr>
<td>Law</td>
<td>£619</td>
</tr>
<tr>
<td>All other courses</td>
<td>£516</td>
</tr>
</tbody>
</table>
Courses with field trip | £412 maximum additional costs if evidence from department

**Accommodation**

Capped amounts exist to take into account the different types of accommodation available. Students studying at the London Campus will have a higher capped amount of rent. Rent payments are included in the assessment for the length of the tenancy contract. In cases where the student is in their final year and has a rolling contract or a mortgage, payments will be allowed for one month after the course finish date.

**Second Homes**

In certain exceptional circumstances students may have a second home eg student with a family that has to move away from home for their course. These cases will all be considered on a case by case basis by the Money Advisers.

Students who rent a house to live in while owning a property which is mortgaged and is rented to a tenant will have income and expenditure for the mortgaged property included in the calculation. Any profit will be included as income but any losses are ignored.

**Term-time Travel**

During term-time most students will be allowed the cost of a student bus pass, some students including those with dependants or a disability will be allowed the costs of running a car.

**Vacation Travel**

Students will be allowed the cost of six trips per year, under normal circumstances these costs will be capped at public transport costs. Additional travel may be allowed if a student has to travel home frequently to visit a close family member due to ill health or caring responsibilities.

**Car Finance**

In cases where MAG considers the student needs the use of a car we will allow associated capped costs. In these cases only, car finance payments will be allowed as a priority debt up to a maximum of £100 per month.

**Childcare**

Childcare will be capped at the maximum figure allowed by the government under the Childcare Grant Scheme. Informal childcare costs cannot be included in the assessment.
**Child Support Maintenance**

Students who have an order to pay Child Support Maintenance can have these payments counted in the assessment. Students who have an old order based on a previous salary will be advised to have these payments reassessed based on their current income.

**Buildings insurance**

Buildings insurance will be included as part of the variable expenditure where a student has a mortgage.

**Medication**

Medication can be included as variable expenditure but will be capped at the yearly cost of a pre-paid certificate.

**Course Costs**

Various capped course costs are allowed depending on the type of course.

**Field Trips**

Students attending field trips as part of their course will have an additional £400 added to their course expenditure. The costs will form part of the standard assessment and there is therefore no guarantee that any award can be made unless the student can demonstrate financial hardship.

**Tuition Fees**

The UHF is unable to cover the cost of any tuition fees.

**Council Tax**

Council Tax can be included in part of the variable expenditure when the student lives with their spouse/partner. (The term spouse includes civil partners). Single students sharing with non-students will not have these costs included.

**3.5 Debts**

**Treatment of debt**

In providing help with debt, a distinction is made between priority and non-priority debt. Students with debts are also advised to seek advice from the MAG.

Any service offering debt advice must be licensed under the Consumer Credit Act and be managed by the Financial Conduct Authority. MAG are licensed to provide debt advice under the University licence.
Where a student has agreed a realistic repayment arrangement for debt, and has stopped using that source of credit, the repayments can be included as expenditure in the assessment for a standard award. It is expected that these payments are negotiated to the minimum level possible.

**Priority debts**

Priority debts are those debts that should be dealt with first and quickly. The Debt Advice Handbook, produced by the Child Poverty Action Group, explains: “The criteria for deciding which debts are priorities are for the most part ‘objective’ – the severity of the legal remedies available to creditors determines the degree of priority. If non-payment would give the creditor the right to deprive the client of her/his home, liberty, essential goods and services, that debt will have priority.” (10th edition, p.196)

Using these criteria the Debt Advice Handbook lists the following as priority debts:

- Secured loans (e.g. loans that are secured against a debtor’s home)
- Rent arrears/mortgage arrears
- Council tax
- Fines, maintenance and compensation orders
- Charges for utilities
- TV licence
- Tax and VAT
- National Insurance contributions
- Hire purchase/conditional sale agreements for goods that are essential for the debtor to retain.

UHF awards should be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year. Regular payments to priority debtors eg Council Tax or rent arrears can be included as part of the standard assessment.

**Non-priority debts**

The fund is not normally used to repay non-priority debts. The Debt Advice Handbook advises: “Non-priority debts are those where non-payment will not result in the loss of the client’s home, liberty, essential goods or services.” (10th edition, p 236)

Where a creditor takes court action to recover money only, and the debtor completes the court forms, the court will determine a rate of payment that takes account of the debtor’s income and expenditure.

Bank overdraft facilities and credit card debts would normally be considered as non-priority debts.
Where a student has already agreed a realistic repayment arrangement for a non-priority debt, and has stopped using that source of credit, the repayments can be included as expenditure in the assessment for a standard award.

Exceptions

There may be some exceptional cases where another type of debt might be treated as a priority. The Debt Advice Handbook suggests that if a debt could ‘lead to serious financial or personal problems in the family or at work’, it may be treated as a priority (10th Edition, p241). Such circumstances may be considered on a case by case basis. Where the Adviser is satisfied that a student has a non-priority debt, but has incurred this to avoid having a priority debt, for example the use of a credit card to pay a month’s rent and therefore avoid rent arrears then this debt may be treated as if it were a priority debt.

3.6 Financial Reporting

A financial report will be prepared by the Money Advice & Guidance Team Leader and agreed by the Management Account. The report will be submitted to the Director of Student Experience on an annual basis.

For further information on this guidance and the administration of the fund please contact Caroline O’Connell, Money Advice and Guidance Team Leader email c.a.oconnell@liverpool.ac.uk or telephone 0151 794 5861