

## 1. Introduction and Scope

The University Hardship Fund (UHF) has been established to provide support for home (i.e. UK), and overseas (including EU) 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 <https://www.liverpool.ac.uk/studentsupport/visas-and-immigration/financialsupportforinternationalstudents/>

**This guidance is for international, EU, and Island students who do not qualify for funding from the UK government.**

The Guidance contains detailed information on how the UHF operates for international and other student groups who do not meet the relevant residency requirements to be classified 'home' for funding purposes. It aims to promote consistency, clarity and fairness.

For students applying to the UHF in this category, the University defines financial hardship as an unexpected financial emergency during the academic year that was unforeseen prior to starting your course, has resulted in you being in financial difficulty, and without assistance you would be unable to continue your course. **When applying to the fund, you must be able to demonstrate that prior to starting your course, you had made provision to fund tuition fees for the duration of your course and living costs for the first 9 months.** Currency exchange rates fluctuate regularly, and we will not normally accept applications because of this. However, in very exceptional circumstances we may consider a small grant to help with living costs.

Examples of financial hardship due to an unexpected financial emergency is travel home due to serious close family illness or bereavement.

An award may be given from the UHF if the University deems you to be in financial hardship and where other criteria is met. The UHF is administered by Money Advice and Guidance, (MAG) part of Student Services. The UHF will consider applications for exceptional awards only

**No awards can be made towards tuition fees under any circumstance.**

### **Students from Channel Islands/Isle of Man/EU on tuition fee only awards**

This category of students is not eligible for funding from the UK Government. You are therefore not eligible to apply to the UHF as a UK student. Similarly to international students, you will only be eligible in cases where you experience a financial emergency during the academic year that you could not have foreseen prior to starting your course. Before applying to the UHF, please email MAG for further details: [money@liverpool.ac.uk](mailto:money@liverpool.ac.uk)

### **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. The fund will not be used to pay for equipment or adaptations where it is the institution's legal responsibility to provide this. Disability related costs can be considered on a case-by-case basis and only when they are not covered by another source. Any costs will be discussed with Disability Advice and Guidance.

The UHF does not fund mobility equipment or other disability-related expenditure that are not directly related to your studies, and you would incur if you were not following your course of study.

For further information visit the Disability Advice and Guidance webpage:

<https://www.liverpool.ac.uk/studentssupport/disabled-students/>

### **Asylum Seekers**

Most asylum seekers will be in receipt of the University Asylum Seeker Scholarship which covers full tuition fees and a contribution to study and living costs (circumstance dependant).

Holders of the Asylum Seeker Scholarship should contact the WP Scholarships Officer if they are having hardship issues: [wpscholarships@liverpool.ac.uk](mailto:wpscholarships@liverpool.ac.uk)

### **Emergency applications for accommodation**

In some exceptional cases, students may need to be moved from current accommodation into short-term university accommodation. In these instances, the fund can be used to pay these emergency costs for a period of up to two weeks, with authorisation from the Head of Student Services or the Director of Student Life. Where applicable, you would need to complete the standard UHF form.

### **Eligible students**

- Full and part-time undergraduate and postgraduate registered students, living in the UK, undertaking a course that is at least 1 academic year in length and where tuition fees are payable to the University of Liverpool.
- Students must be able to demonstrate that they have financially planned to fund their tuition fees for the duration of the course and living costs for the first 9 months. The amount required for living costs is £10,224. When applying to the UHF, you must submit evidence demonstrating that you had sufficient level of funds when arriving in the UK.

### **Ineligible students**

- Students who are repeating without attendance.
- Students who are suspended from their studies.
- Students who are studying online; and
- Students not living in the UK

The UHF is intended as a contribution only towards your unforeseen cost and cannot be used to cover any shortfall in income, normal day to day living costs or tuition fees.

Awards cannot be made from the UHF, to replace money in cases where you have sent funds home to help your family which has resulted in you suffering hardship.

### **Victims of scams/fraud**

The UHF will not fully replace all monies in cases where you have been the victim of a scam/fraud. You should contact your bank immediately if you think you have lost money through fraud to try and resolve the situation. It maybe possible to make a small award from the UHF in these cases to help with daily living costs while the bank is investigating if you are experiencing financial hardship. You will be expected to provide evidence that the fraud has been reported to your bank and an investigation is ongoing.

## **2. Prior to making an application**

You must contact International Advice and Guidance (IAG) to discuss your financial difficulties – [iagteam@liverpool.ac.uk](mailto:iagteam@liverpool.ac.uk)

IAG will guide you, based on your current financial circumstances, as to whether you may be eligible for support from the UHF. IAG may also provide information on other financial options and give any other relevant information or advice which may include suspension of studies. Following this meeting, if appropriate IAG will direct you to the UHF application form and advise on any documentation required to evidence their financial emergency. Application forms must be submitted within one month of a referral from IAG. A list of possible documentation is available at appendix 1. Additional evidence can be requested by MAG if required.

## **3. Applications**

You must be able to demonstrate that prior to starting your course you made adequate provision to fund your tuition fees for the duration of your course and living costs for the first 9 months. **This must be evidenced with documentation.**

# University Hardship Fund – international, EU and Islands students

2025/26

The fund will be open from Monday 6 October 2025. For details on applying see <http://www.liverpool.ac.uk/studentsupport/money/hardshipfund/>

After the fund opens, you can apply once you are registered and in attendance on your course. The closing dates will be:

- Final year undergraduates – Friday 10 April 2026
- Continuing undergraduates – Friday 1 May 2026
- Postgraduates – Friday 1 May 2026

**The University may close the UHF at an earlier date if all the available money has been allocated.**

## **Evidence required from students**

- You will be asked to submit evidence to support your application (see appendix 1). The evidence listed is a starting point only. MAG can request any other information that they require to accurately assess your application.
- Applications that are submitted without any evidence will be rejected.
- Application forms and supporting evidence are kept for 6 years in addition to the current year.

## **Timescales**

All completed applications will usually be fully assessed and, if appropriate, payment made within 30 working days of submission. MAG will contact you to request any missing evidence and the 30-working day processing period will start when the last piece of evidence is received.

In cases where you are contacted to request additional evidence to support your 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. If you submit the requested information after this date, you will be asked to submit a new application form and updated evidence.

Applications will not be accepted after the closing dates. If you have exceptional circumstances and are experiencing financial hardship after the closing date, you should contact IAG for further advice and support: [iagteam@liverpool.ac.uk](mailto:iagteam@liverpool.ac.uk)

You can normally only make one application per academic year. However, if you have a further emergency that could not have been foreseen, you should contact IAG to discuss a further application – [iagteam@liverpool.ac.uk](mailto:iagteam@liverpool.ac.uk).

### **Summer vacation**

The UHF will be open during the summer vacation budget permitting. If you have no other means of financial support and you are unable to return home and you experience an unforeseen exceptional expense, you should contact [IAGteam@liverpool.ac.uk](mailto:IAGteam@liverpool.ac.uk) for advice and support. Dates and additional criteria will be added after the term-time fund closes.

### **Declaration of Accuracy**

You are required to sign a declaration about the accuracy of the information you supply with your application. Providing false and/or withholding information will result in automatic disqualification from the fund and may also result in disciplinary action.

Any award made where false information has been provided, will be reclaimed. Failure to return any payment made where false information has been submitted, will result in the payment being transferred onto your university account and collected via the University's Debt Collection Team. If the debt remains unpaid the debt will be passed to an external Debt Collection Service for recovery which could result in County Court Proceedings.

### **Appeals**

All applications submitted to the UHF are assessed by Money Advice and Guidance using agreed guidance. If you are unsatisfied with the decision, you should initially contact the Money Adviser who completed your assessment to discuss your concerns.

If after this initial discussion, you believe that there has been an error on the assessment or that the UHF guidance has not been followed. You can submit a formal appeal to the Money Advice and Guidance Coordinator by email: [money@liverpool.ac.uk](mailto:money@liverpool.ac.uk). The email should set out why you think an error has been made or which part of the guidance hasn't been followed. Appeals must be submitted within 10 working days of the date on the decision letter.

Normally you can expect to receive a decision on the appeal within 10 working days of the date of the appeal email. If the Money Advice and Guidance Team Leader cannot change the original decision, you can request that the appeal is considered by the Head of Student Services (or nominee) who will make a final decision, normally within 10 working days.

## **4. Awards from the UHF**

If the University deems that you are experiencing financial hardship and you meet all other criteria, an award may be appropriate.

Awards from the UHF are at the discretion of the University. Any award from the UHF will be set at the minimum amount required to enable you to continue with your study.

There is no minimum award. The award amount will be the minimum needed to support the unforeseen circumstance and let you continue your course. The maximum single award from the fund is £1,000. In exceptional circumstances and where needed, a further award can be considered up to a maximum of £2,000 (total award).

Where you owe money to the institution, payments from the Fund are not conditional on you settling the debt, it is not a requirement that you use any payment from the fund to settle the debt. However, there may exceptional cases when payments from the Fund could be used to pay some of a student's institutional debt.

### **Overpayments or payments made in error**

In cases where you receive any overpayment of an award in error, you must repay the amount in full.

If the amount of the payment you receive is different to the amount on your award letter, you should contact MAG immediately so that repayment can be arranged or in the case of an underpayment, a further payment can be made.

Failure to return any overpayment will result in payment being transferred onto your university account and collected via the University's Debt Collection Team. If the debt remains unpaid, it will be passed to an external Debt Collection Service for recovery which could result in County Court Proceedings.

### Appendix 1

#### Evidence Required

All applications should be supported by evidence of circumstances. The list below shows examples of evidence required but this list is not exhaustive and further evidence may be requested by MAG. **Evidence must be translated to English if not already done so.**

- Evidence of exceptional/ unforeseen financial circumstances, e.g. travel costs if needed to return home.
- Evidence of all funding available at the start of your course. This must be a minimum of £10,224 (living costs) and full tuition fees.
- Evidence of bursaries or scholarships.
- Education Loan letters/Stipend award letter/Research Council Funding award letter or evidence of any other awards or loans used to fund your course.
- If you are a self-funded student, you should provide evidence of savings/parental contributions and any other funding you have.
- Tenancy agreement/mortgage statement covering the whole of the academic year.
- Bank statements covering the most recent three months for all accounts including savings/ISA etc and any overseas bank accounts.
- Proof of earnings.
- Bank statements for all accounts covering the start of the academic year.
- If you have a partner, 3 months bank statements for all their accounts (in the UK or overseas)
- Proof of partner's earnings or other income.