

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:

<http://www.liverpool.ac.uk/study/undergraduate/finance/scholarships/>.

This guidance is for UK students and students who qualify for UK funding from Student Finance.

The Guidance contains detailed information on how the UHF operates for UK students. It aims to promote consistency, clarity and fairness. The primary purpose of the fund is to help relieve financial hardship that might impact on a student's participation at university. This includes assisting those who need extra financial help to meet 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 a student's actual expenditure. Non-standard awards may be awarded when a student has unexpected expenditure during the year which they couldn't have foreseen prior to starting their course and results in them suffering hardship. Such applicants might not show a need using the standard assessment methodology.

The UHF is intended to be a contribution only towards costs when a student is in financial hardship. **The fund is unable to fully replace any shortfall in income.** Self-funding students applying to the fund will need to demonstrate that provision for both tuition fees and living costs was made prior to starting the course, in cases where this cannot be demonstrated no award can be made from the fund.

Contribution towards tuition fees will not be considered under any circumstances.

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 is not directly related to your studies, and you would incur if you were not following your course of study.

If you are applying to the fund for a contribution to the cost of a Disabled Student's Allowance funded computer, you must have applied for and received the first instalment of your Student Loan. You will be assessed on a normal standard assessment, and the cost of computer contribution will be included as part of your allowable expenditure (these costs will be capped). If after a standard assessment you do not have an 'additional need', it may be possible to award a non-standard award if you can demonstrate that these additional costs would cause you hardship.

For further information visit the Disability Advice and Guidance webpage: <https://www.liverpool.ac.uk/studentsupport/disabled-students/>

Muslim students

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 to be able to apply to the fund may be a concern for some Muslim students. For further advice on this matter please email Zane Abdo, Muslim Chaplain at zaneabdo@liverpool.ac.uk or for further information see the following website:

- Federations of Student Islamic Societies (FOSIS) - <http://www.fosis.org.uk/>

Emergency 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-time undergraduate and postgraduate registered students, where the course is a minimum of one academic year's length and where tuition fees are payable to the University of Liverpool.
- Part-time undergraduate and postgraduate registered students, where the course is a minimum of one academic year's length and where tuition fees are payable to the University of Liverpool. Students must be studying at least 50% full time equivalent. The intensity requirement is reduced to 25% for those with a disability unable to study

at a 50% rate. The course should take no more than four times the time required to complete a full-time course.

- Degree apprentices.
- Go Higher (one off emergency situations only can be considered)
- Foundation year students at Carmel College.

Students who have interrupted or are repeating elements of their course

You are eligible to apply to the UHF during periods of interruption from your course or where you are repeating elements. In all cases you will be expected to apply for any statutory funding including loans/grants and any entitlement to welfare benefits before applying to the fund. You should demonstrate that you have made provision to fund your living and tuition fee costs for your year of suspension/repeat study using the minimum required provision (MRP) figure (see appendix 2). It can be from a variety of sources, e.g. loans, grants, scholarships, part-time work, savings or additional parental/partner support.

In cases where provision cannot be demonstrated, a full standard assessment will not be possible. However, in exceptional cases, the Money Adviser will have discretion to consider a small non-standard award while you are looking for work or other sources of income.

Placements

You are eligible to apply to the fund during paid or unpaid placements years and while studying on a degree apprenticeship. You will be assessed using the MRP figure x course length figure or actual income, whichever is higher (see appendix 2). Where you are unable to demonstrate that you have met this figure for living costs, you will be treated as not making provision to fund your placement year and will be ineligible for a standard award.

Ineligible students

- Online students are not eligible to apply to the UHF
- Students paying fees to Wirral Met are **not** eligible and are advised to contact <https://www.wmc.ac.uk/student-support/financial-support>.
- Partner institutions – in cases where tuition fees are not payable to the University of Liverpool

Residency

You must normally be able to satisfy three residence requirements relating to your residence and immigration status on the first day of the first academic year of your course (for example, for a course starting in the autumn this date is 1 September). On that date you must:

- Have been ordinarily resident in the United Kingdom and Islands throughout the three-year period preceding that date other than wholly or mainly for the purpose of receiving full-time education.
- Be ordinarily resident in England, Wales, Scotland, or Northern Ireland (Students who have moved from the Channel Islands and the Isle of Man to attend their course are ineligible for support).
- Be settled in the United Kingdom under the terms of the Immigration Act 1971, in other words ordinarily resident here without being subject to any restriction on the period for which they may stay (see paragraphs below for exceptions).

The above is usually confirmed by such students receiving maintenance and tuition fee support from the SLC. EU students receiving tuition fee loan only will not be eligible as a UK student but can be considered as an international student under certain exceptional circumstances.

For additional residency criteria, see the following link:

<https://www.practitioners.slc.co.uk/media/2028/sfe-assessing-eligibility-guidance-ay-2425-v50.pdf>

To discuss residency please contact MAG: money@liverpool.ac.uk

2. Prior to making an application

Please read this guidance fully before applying to the UHF and contact MAG if you have any questions about the process: money@liverpool.ac.uk

Ensure that you have collected all the requested documentation listed in Appendix 1.

Ensure that you have given a detailed explanation of your current circumstances and financial details the declaration section of the form.

3. Application

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

After the fund opens, you can apply once you are registered and in attendance on your course and if applicable have received the first instalment of your maintenance loan. 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 budget has been allocated.

Period of assessment

- Undergraduate students will be assessed based on the number of weeks of your academic year (including short vacations).
- Postgraduate students will be assessed over 52 weeks (1 September – 31 August for September starters). If you have a later start date, you will be assessed from your start date to 31 August.
- For courses that start in January 2026, you will be assessed as such:
 - If you are in Year 1 of your course, you will be assessed over 30 weeks (26 January (start of your academic year) – 31 August (end of the standard academic year).
 - If you are in Year 2 of your course, you will be assessed over 52 weeks (1 September – 31 August). You can reapply next academic year (September 2027), where you will be assessed over 20 weeks (from 1 September – 28 January (your course end date)).
- If you are care-experienced or you are estranged from your family, you will be assessed over 52 weeks. In these cases, you can be reassessed during the summer period (budget permitting) if you are unable to work due to illness and have no other financial support and no permanent address.

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 for financial audit.

Timescales

All completed applications will usually be fully assessed and, if appropriate, payment made within 30 working days of submission. This may be longer during exceptionally busy periods. 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 MAG for further advice and support: money@liverpool.ac.uk

Summer vacation

Budget permitting, the UHF will open during the summer vacation to independent students (classified by Student Finance) who are unable to work due to illness/caring responsibilities and have no other source of income. Dates and additional criteria will be available 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.

Financial Advice for Students

As part of the application process, the Money Advisers will ensure that you are receiving all the funding to which you are entitled. In addition, budgeting advice can be offered in cases where you appear to be struggling to manage income and expenditure. In certain cases, the Money Adviser may request to see you to discuss the application before proceeding.

Additionally, in cases where the Money Adviser believes that hardship is due to overspending, any award maybe withheld and made conditional on attending a budgeting session. **This process is not intended to be intrusive, but it is important that accurate information is provided and that we can offer the best possible advice.**

Assessment process

There are two types of grant award from the UHF, standard and non-standard. In most cases, you will be assessed for a standard award initially and will be considered for a non-standard award if you have exceptional circumstances that are causing you hardship. Awards are assessed by a Money Adviser and checked by a second Money Adviser. Non-standard awards will be signed off by the MAG Team Co-ordinator or Money Adviser in their absence. A sample of applications will be reviewed by the Head of Student Services.

It is expected that you will be fully income assessed by your funding body before applying to the UHF.

Additionally, you must have applied for and received the first instalment of any maintenance loan that you are entitled to from Student Finance before submitting your application to the UHF. This applies to undergraduate and postgraduate students.

Standard Awards

Standard awards are those made to help with the general costs of being a student. Income and expenditure are calculated and, in cases where your allowable expenditure is higher than your income, you will be 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 will not be the full amount. **Please note**, expenditure amounts used in the calculation are 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

Treatment of income for undergraduates

When agreeing the level of student income which is assessed, we will include the combination of statutory, institutional, household, personal income including savings and the relevant assumed income/MRP (see appendix 2) available to you and if relevant, your spouse/partner.

Student Loans & Grants/ NHS Bursary

The Maintenance Loan, plus any grants and NHS bursary will be included in full when calculating a standard award. **It is expected that you will be fully income assessed by your funding body before applying to the UHF.** In cases where you are ineligible for a tuition fee loan and you choose to pay your tuition fees with your maintenance loan, you will still be required to demonstrate that you made provision to fund your tuition fees and living costs based on the MRP rate (see appendix 2).

If you are an undergraduate student who has a reduced level of statutory support because of an overpayment from a previous year, you can apply to the fund. MAG will work with you to apply for discretionary funding from your funding body based on 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 but the normal maximum award from the fund will still apply.

For details on maintenance loan and grant amounts, see below:

- <https://www.practitioners.slc.co.uk/media/2067/20241121-financial-memorandum-for-202526-revised-27225.pdf>
- <https://www.studentfinancewales.co.uk/media/px0ahwoc/sfwin-01-2025-rates-of-undergraduate-student-support-2012-cohort-for-academic-year-2025-to-2026-english-v1-1.pdf>
- https://www.studentfinancenl.co.uk/media/1808/sfni_ft_main_guide_2526_o.pdf
- <https://www.saas.gov.uk>

Assumed Income (AI) – undergraduates eligible for student finance

It is expected that you will be able to supplement your income from a variety of sources e.g. 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 for Student Finance funded undergraduates to cover some elements of income rather than using actual amounts. The assumed income figure will only be disregarded in cases where you are unable to work due to illness/disability, or you have child dependents (see appendix 2 for amounts). These amounts are based on the amounts used in the National Association Student Money Advisers (NASMA) ‘Education Hardship Fund Guidance’ and are used in all standard assessments.

Household contribution

Any assessed Student Finance or NHS household contribution to living costs will be included in full. Household contribution that you receive above the assessed amount and the relevant assumed income will be included as income in the assessment.

In cases where the household contribution is not met due to family estrangement, but where you have been unable to provide sufficient evidence to prove this with Student Finance, you will be referred to the Wellbeing Team. The team will support you to identify any evidence that may help establish estrangement with Student Finance. If this is not possible, applications can be treated sympathetically but further information and evidence may be requested.

Bursaries and Scholarships

The Young Adult Carer Bursary, Estranged Student Bursary, Mature Student Bursary and the first £1,000 of the Care Leaver Bursary will be disregarded in the UHF assessment.

All other University bursaries and scholarships will be included in full as part of the assessment.

Where you are receiving financial support from the University in the form of a bursary or scholarship and you have chosen to receive that support as a reduction in fees (tuition fee waiver) instead of cash, you will be treated as receiving the maximum cash award available for purposes of this assessment.

Departmental funds

If you are receiving a bursary from your School/Department towards specific course/travel costs, these amounts will be disregarded in the UHF assessment. Expenditure relating to these additional costs will not be considered.

Merseyside Medical Benevolent Fund (MMBF)

The MMBF is a charity who provide financial support and pastoral care to doctors (and their immediate families) practising, or who have practised in the Merseyside area.

They have recently increased this offer of support to medical students who have a home address in Merseyside and are in financial hardship.

If you meet the hardship fund criteria, with your agreement we can refer you to the MMBF for additional support.

External Bursaries and Scholarships

All external bursaries and scholarships will be included in full.

Welfare Benefits & Tax Credits

It is expected that you will apply for all other statutory support that you are entitled to including welfare benefits. Estimated income from this source will be considered in the assessment, regardless of whether you have applied for and received the support.

In cases where you are waiting for an assessment to be completed for welfare benefits, the Money Adviser will make an approximate calculation of any entitlement and assess the UHF application on a provisional basis.

In cases where you are receiving welfare benefits or tax credits that the Money Adviser believes that you are not entitled to, you will be advised of this as part of the application process and the assessment will be paused. It is expected that you will contact the relevant agency and have the benefits reassessed. If you choose not to have the benefit reassessed, you will not be eligible for an award. If you later produce a letter confirming the benefits have stopped, the assessment can continue. See appendix 2 for how welfare benefits are treated in this assessment.

Personal loan income

Loans received from any source (including money borrowed from family) will be treated as income unless evidence is supplied showing that loan has been repaid during the academic year.

In cases where you have taken a Pay Day Loan as a source of income, you should seek external debt advice – these loans will not be included as income in the UHF assessment.

Savings

Savings of any type will be included in full. This will include any current account credit balances at the start of the year, funds in ISA's or other investment accounts, inheritance money or any other savings accounts not listed. It is expected that students will use any other source of income prior to applying to the UHF.

Child Maintenance

Income from Child Maintenance payments arranged by the Child Maintenance Service and informal arrangements will be included in full.

Treatment of income for postgraduates and undergraduates on 2nd degrees or other previous study when starting their course.

Minimum required provision (MRP)

The starting point in the treatment of income for postgraduates and undergraduates on 2nd degrees, or with other previous study when starting the course, is the MRP figure which will be applied in all cases (including PHD students who are submission pending). You are expected to make provision to cover both living costs and tuition fees, the UHF is intended as a safety net if you are in financial difficulty in cases that you could not have foreseen. It is not meant as a main source of financial support. These amounts are based on the amounts used

in the National Association Student Money Advisers (NASMA) 'Education Hardship Fund Guidance' and are used in all standard assessments.

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

The minimum required provision for living costs figure is:

$(\text{composite living costs} \times \text{course length in weeks}) + (\text{rent costs up to capped amount} \times \text{length of contract}) + (\text{course costs})$

Where your actual income is less than the MRP figure, it will be considered that you have not made sufficient provision, and you will be ineligible for a standard award. In cases where your actual income is higher, the actual income figure will be used (see appendix 2 for amounts).

Couples

Students living with a partner will be assessed as part of a couple, income and expenditure will be included for both parties along with any dependants.

In cases where a student has a partner who is also a student, but they are both financially dependent on their family, they will be classed as single students.

Expenditure

There are two types of expenditure used in the standard assessment process, Composite Living Costs (CLC) and variable expenditure (see appendix 3). This expenditure is used for all types of students.

Composite Living Costs (CLC)

CLC figures have been fixed 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. The amounts used reflect the different household needs for different groups of students. These amounts are based on the amounts used in the National Association Student Money Advisers (NASMA) 'Education Hardship Fund Guidance' and are used in all standard assessments.

No CLC figure or variable expenditure will be included in the assessment for any non-dependant adults living in the household (this will include children over the age of 18 who are not in full-time non-advanced education. It is expected that they should have income of their own through earnings or welfare benefits).

A level of CLC will be included if you have children who are living with a former partner, and you have arrangements for shared care during the week, weekends or holidays. In these

cases, the CLC rate will be calculated at a daily rate based on the full weekly CLC relevant to the number of dependants.

Variable expenditure

Variable expenditure covers all other allowable expenditure not covered by the CLC (see appendix 3). The list is not exhaustive, and other costs can be considered if exceptional. Capped amounts are used in the calculation.

Tuition Fees are not included in the UHF assessment under any circumstances.

Graduation costs

Final year undergraduates will receive an additional contribution towards their graduation costs. Students are only eligible to receive this contribution once.

Private healthcare costs

The UHF will not include any costs associated with private medical treatment or prescriptions. Expenditure on private healthcare incurred abroad will not be included.

Treatment of debt

Students with debt are encouraged to seek debt advice for support managing these payments or negotiating with creditors. MAG does not provide a debt advice service; however, we can signpost you to free, impartial, and confidential organisations who can help. Please contact us if you would like information on these external services.

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.” (15th edition)

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 arrears
- Fines, maintenance and compensation orders

- Gas and electric arrears
- TV licence arrears
- Tax and VAT
- National Insurance contributions
- Hire purchase/conditional sale agreements for goods that are essential for the debtor to retain.

UHF awards will 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 e.g. Council Tax or rent arrears can be included as part of the standard assessment.

The fund can help with repayment of priority debts but will not be used to clear rent arrears at the end of a rental agreement. Such a debt will be treated in the same way as any other non-priority debt.

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.” (15th edition 2023)

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 (14th edition 2021/22). 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.

Non-standard awards

Non-standard awards may be offered if you need to meet exceptional costs (e.g. repairs to essential household equipment) and where this is causing financial hardship (allowed at the lowest cost available) and other emergency situations including cases where a student may be considering leaving their course.

Additional essential expenditure not fully met through student loans and 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 considered (up to the maximum capped amount allowed by SFE i.e. £199.62 for 1 child per week or £342.24 per week 2 or more children) amounts may vary from other funding bodies and the maximum allowable award from the fund remains at £2,000.

Non-standard awards are assessed on a case-by-case basis by a Money Adviser and signed off by the Money Advice and Guidance Team Co-ordinator or a Money Adviser in their absence.

Short-term loans

Short-term loans can be offered from the UHF at the start of the academic year if you are an undergraduate and your funding has been delayed. Loans may also be offered in certain other exceptional circumstances. In cases where you are borrowing money from the UHF, you 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 between you and MAG

Short-term loans that remain unpaid after the agreed repayment date will be transferred to your university account and collected via the University's Credit Control 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. If you are concerned that you cannot repay the short-term loan you should contact MAG for advice: money@liverpool.ac.uk

4. Awards from the fund

If the University deems that you are suffering from financial hardship, an award may be appropriate.

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

The minimum standard award is £200. The maximum standard award is £2,000.

Students receiving a standard award will be paid a percentage of their assessed additional need payable in one instalment.

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 Job Centre Plus if required.

Payments will not normally be made to 3rd Parties. In exceptional circumstances payments may be made direct to landlords.

Payment will normally be made within 30 working days of submission. Any missing evidence will delay this process. The 30-day processing period will start when the last piece of evidence is received.

University debts

Where you owe money to the university, 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 be 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.

Reassessments

You can normally only make one application per academic year, however if you experience a change in financial circumstances or an emergency arises a further application maybe considered. Before submitting a further application, you should email: money@liverpool.ac.uk for advice. In cases where a second application is accepted, the total award will not go above the maximum allowed from the fund.

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.

You may only appeal on the grounds that:

- there has been an error on the assessment or
- the UHF guidance has not been followed.

You can submit a formal appeal to the Money Advice and Guidance Team Coordinator by email: 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 Co-Ordinator 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.

Appendix 1

Evidence Required

All applications should be supported by evidence of circumstances. The list below shows examples of evidence that may be required but this list is not exhaustive, and further evidence can be requested by MAG. All evidence should be submitted in PDF format and uploaded onto the online UHF application (we cannot accept bank statements downloaded into spreadsheet format or any screenshot evidence). **Applications submitted without any supporting evidence will be rejected and the student will need to reapply.**

- UG notification and payment schedule.
- PG notification and payment schedule.
- NHS Bursary Award Letter and payment schedule (NHS funded students).
- NHS LSF Training Grant award letter and payment schedule
- Evidence of bursaries or scholarships.
- 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.
- Bank statements showing the balance of your accounts on the first day of your academic year (all accounts). Where transfers can be seen to a different account, bank statements will be requested for the additional account. The team will request clarification of large unexplained transactions between the students accounts and transfers from family and friends.
- If the student has a partner, 3 months up-to-date statements for all accounts
- If the student has a partner, bank statements showing the balance on the first day of the academic year (all accounts).
- Evidence of savings.
- Proof of partner's income.
- Proof of any variable expenditure.
- Evidence from department in cases where the student is considering leaving their course due to financial reasons.

Appendix 2

Income

Assumed income for Student Finance funded undergraduate students

Assumed income rates are set out in the table below. All rates will only be reduced in cases where you are unable to work due to caring, illness or disability.

Non-final year (excluding penultimate year)	£2,364
Final year undergraduate	£790
Penultimate year	£1,578
Students with dependants or unable to work due to illness or disability (evidence required)	£0
Students studying on a year abroad	£2,364
Student who is ill and unable to work for part of the year.	Discretion to remove or reduce
Undergraduate with caring responsibilities e.g. a child who does not live with them or relative or friend needing support	Discretion to remove or reduce

MRP

The MRP is used for all PG students and for self-funding UG students. The MRP level 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., Postgraduate loan grants, scholarships, part-time work, or additional parent/spouse support where appropriate.

The MRP is calculated from the student's essential expenditure and is made up of the total of the student's Composite Living Costs (CLC), their capped housing costs (as set by the university), and the capped course costs figure (as set by the university). This approach ensures the MRP reflects the core costs the student is expected to have covered at the outset of their studies.

MRP amounts to be used for postgraduate assessments (If actual income is higher actual income will be used) and undergraduate students not eligible for student finance. You must demonstrate that you meet this weekly figure x course length in weeks in addition to the full cost of tuition fees.

Example figures for 52 weeks postgraduate courses:

Type of student	CLC weekly/yearly	Maximum allowable rent weekly/yearly	Course costs	Estimated total yearly MRP for living costs
Single	£133 / £6919	£136 / £7072	£515	£14,506
Single parent	£104.60 / £5439	£195.33 / £10,157	£515	£16,111 plus CLC per child
With partner	£204 / £10,608	£195.33 / £10,157	£515	£21,280
Unable to work due to illness or disability	£104.60 / £5439	£136 / £7072	£515	£13,026
Living in parental home	£133 / £6919	£41.13 / £2139	£515	£9,572

Students with children (single or married/cohabiting partners)

Composite living costs for the first child are capped at £157 per week (£8164 per year), CLC for each additional child is £119 per week (£6188). This means your MRP will increase depending on how many children you have, for example:

Single parent with 2 children:

Single parent MRP (£16,111) + First child MRP (£8164) + Second child MRP (£6188) = £30,463 MRP.

Student with partner with 1 child:

With partner MRP (£21,280) + First child MRP (£8164) = £29,444

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.

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

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.

Appendix 3

Expenditure

Composite Living Cost Amounts

Type of student	Per week
Single student	£133
Lone parent	£133
Student with partner	£204
Dependent Children 1 st child	£157
Each additional child	£119

Costs included in Composite Living Costs

Food
 Utilities
 TV license
 Clothes
 Home contents insurance
 Entertainment
 Home telephone
 Wifi
 Mobile phone (can be allowed as variable expense if student needs mobile for dependants or caring role)

Variable Expenditure for all students

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

Housing costs	Cost per week
1 st year undergraduates	£198
Continuing undergraduates and postgraduates	£136
Students with dependants/partner or other exceptional circumstances	£195.33
Students with mortgage	£195.33
Student living with parent (letter required from parent)	Up to max £41.13,
Accommodation with bills included in rent	Students paying rent where bills are included will have normal rent cap applied and will have a weekly deduction of £11.20
Accommodation with bills included in rent	Students paying rent where food is included will have a normal rent cap applied with a weekly deduction of £32.16

Travel costs – home visits Allow the cost of 3 trips home per year: • Journey over 150 miles – £551 per year • Journey between 100-150 miles – £421 per year • Journey 50-100 miles – £260 per year • Journey 0-50 miles – £161 per year • Merseyside Area – £0 as can be covered by Arriva Bus Pass • Northern Ireland – £551 per year	Costs calculated on capped amount based on distance travelled.
Term-time travel The cost of a student bus pass will be included in all assessments (Guild of Student)	<u>Guild prices 2025/26</u> Academic year – £453 Full year (September-June) – £487 Term 1 (September-December) – £193 Term 2 (January-May) – £265 January-June – £298 Greenbank Bus Pass - £111
Car travel is allowed in cases where the student has either dependants or disability. Can allow car costs if working partner and car needed for work. In most other cases, travel will be allowed based on the cheapest form of public transport. In some other exceptional circumstances, car costs may be considered. If you need to travel long distances for course or placements and it is not practical to use public transport, and they are not covered from another source. Costs will be calculated at cheapest option based on the normal mileage rate or use of railcard. 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/childcare or disability/illness	42p per mile to cover fuel/tax/insurance As above As above £6 daily Maximum £135 per month payment
Additional travel e.g. visiting close family member due to illness/caring	As required
House maintenance (mortgage only)	£490 per year

Contribution to computer costs (DSA)	£200
Child dependant associated costs	£352 per year
Childcare	Capped at Student Finance Child Care Grant amounts.
Child maintenance payments	Only in cases where an official assessment has been made on current income.
Medication – prepaid certificate	£114.50 per year
Dental costs	In exceptional cases, and capped at NHS banding for same treatment
Funeral costs	In exceptional cases
NHS contribution towards glasses	In exceptional cases – minimum amount
Graduation costs	£50 (cap and gown)
Council tax	In cases where student is assessed as couple and partner income and expenditure included.
Buildings insurance	Where student owns property
Laptop costs	Maximum £200, in exceptional cases only
Study costs	
Architecture	£515
Medicine	£515
Dentistry	£515
Vet Science	£515
Health Sciences	£515
Town Planning	£515
Year abroad	£515
Law	£515
All other courses	£515