

The Warwick Hardship Fund (WHF) Guidance Notes 2023-24

These guidance notes are for home students who are either looking to express their interest in applying, or who have been formally invited to apply, to **The Warwick Hardship Fund (WHF)**.

*EU or International students should instead refer to **The International Students' Emergency Fund (ISEF)/The International Students' Childcare Fund (ISCF) Guidance Notes**.*

<u>Topics Covered:</u>	
WHF Assessment Details	Pages 1-5
<ul style="list-style-type: none"> • Standard Assessments <ul style="list-style-type: none"> ○ Diagnostic Test Re-imbursement ○ £200 Disabled Students' Allowance (DSA) Equipment Contribution • Non-standard Assessments • Bridging Awards 	
Rates and Caps for the Academic Year 2023-24	Pages 5- 6
Typical Periods of Assessment	Page 6
Applying to the WHF During Summer Vacation	Page 7
WHF Appeals Procedure	Page 7
WHF Flowcharts	Pages 8-11

WHF Assessment Details

Applications are assessed against guidelines issued by the **National Association of Student Money Advisers (NASMA)** for the distribution of funds. Figures used in assessments are updated each year and are applicable from the start of the academic year.

If you are invited to apply to the WHF, your assessment will be treated either as a '**Standard**' or '**Non-standard**'.

Most applicants require standard assessments in the first instance. If a student is not eligible for an award from the standard assessment, the Student Funding Adviser will look to see whether a student is eligible for a non-standard award. Some students may be eligible for both award types. In some instances, a '**Bridging**' award may be provided as an interim measure.

Part-time students will need to be enrolled on at least 50% of a full-time equivalent higher education course (i.e., 60 CATS per academic year), including periods of placement. Students with a disability must be enrolled on at least 25% of a full-time equivalent higher education course (i.e., 30 CATS per academic year). **For part-time students, a standard assessment resulting in an award will be pro-rated with course intensity.**

If you have undergone the Warwick Hardship Fund process and would like further clarification regarding the type of assessment that has been undertaken, you can contact the Student Funding Team at studentfunding@warwick.ac.uk to enquire.

In certain circumstances, students may be advised to seek specialist individual money advice or debt counselling, in addition to any financial help awarded from the WHF.

Standard Assessments

What is a Standard Assessment?

Standard assessments involve calculations under an additional need method that looks at the difference between accepted essential living costs and income.

It is expected that Undergraduates, Medical students and PGCE students will be able to supplement their income from a variety of sources such as part-time/vacation work, savings, interest free overdrafts, family contributions etc. The standard assessment procedure for Undergraduates, Medical students and PGCE students uses an **Assumed Income** figure, rather than assessing at the actual income obtained from their supplemented income. A set figure (see the Rates and Caps section) is added to these students' income (e.g., maintenance loan) for the assessment. The **Assumed Income** figure is less for final year students (see the Rates and Caps section) and is not added to the income of students who have dependents or a disability.

Considered essential expenditure (see below) is deducted from these student's total income (e.g., maintenance loan and the fixed **Assumed Income**). Students are eligible for a standard award if there is a shortfall between their income and expenditure.

It is expected that we will see instances of non-essential spending, including socialising costs when we are referring to bank statements and spending patterns within an assessment.

Standard assessments for Postgraduates are performed slightly differently. Postgraduates are expected to have made realistic provision to fund themselves, prior to their course starting (e.g., postgraduate loan, grants, scholarships, part-time work, savings etc). The standard assessment instead uses a **Minimum Required Provision** figure. Postgraduates net income (including any partner net income) above the **Minimum Required Provision** will be included in the assessment. Essential expenditure is deducted from the total income (i.e., **Minimum Required Provision**, and any additional income above this). Students are eligible for a standard award if there is a shortfall between their income and expenditure.

What income is considered as part of a Standard Assessment?

In addition to the fixed **Assumed Income** and **Minimum Required Provision** figures, examples of income included /excluded from our standard assessment can be found below (not exhaustive).

Examples of INCLUDED Income	Examples of EXCLUDED Income
Maintenance Loan/Grant	Disabled Students' Allowance (DSA)
Adult Dependents' Grant/ Childcare Grant/Parent's Learning Allowance	Payment of tuition fees from bursaries/Scholarships
Postgraduate/Masters Loan	The Warwick Bursary

NHS Bursary	The Warwick Scholars Programme
Initial Teacher Training Bursary	UK Government non-means tested benefits
Non-means tested bursaries/scholarships	
UK Government means-tested benefits (e.g., Universal Credit)	

What expenditure is considered as part of a Standard Assessment?

Expenditure caps for **Essential Living Costs** are set at the start of each academic year, based on guidance issued by NASMA. Examples of costs included in the **Essential Living Costs Caps** can be found below (not exhaustive).

Essential Living Costs Included in NASMA Caps	
Food	Contents Insurance
Toiletries	Entertainment
Laundry	Clubs and Societies
Telephone	Clothes
TV Licence	Utilities

The Student Funding Team set caps for **contributions** towards the following based on local information at the start of each academic year (not exhaustive):

Student Funding Contribution Caps	
Rent	<p>This is set at a cap of £185 per week, regardless of whether a student is living on or off campus.</p> <ul style="list-style-type: none"> This cap is not applied to students with dependents or a disability.
Travel	<p>For most single students, local travel is included at the local bus pass rate:</p> <ul style="list-style-type: none"> Leamington Bus Pass (Stagecoach Unirider) - £140 per term Coventry Travel Bus Pass (National Express Coventry) - £150 per term. West Midlands Travel Bus Pass (National Express West Midlands) - £180 per term. <p>For students living further away from the University (e.g., students living in their family/parental home), travel is capped to £160 per term.</p> <p>Essential car users (i.e., students with dependents, students with a disability, Medical Students and PGCE students) will have a £30 a week car cap/allowance applied. This cap/allowance includes a contribution towards road tax, car insurance and maintenance.</p>
Other Costs:	<ul style="list-style-type: none"> Course Related Costs <ul style="list-style-type: none"> Examples include books, stationary, specialist clothing and specialist equipment. Life Insurance <ul style="list-style-type: none"> If taken out prior to starting course of study. Prescription Costs

- **Glasses/Contact Lenses**

Mortgage payments (including building insurance) are **not** capped for any student.

Additional **childcare costs** not covered by the Childcare Grant/ UK Government, will also be considered during the assessment.

Diagnostic Test Re-Imbursement

Students who are not automatically eligible for Diagnostic Test Re-Imbursement or students who want to apply for re-imbursement over £350 can submit a WHF [Expression of Interest](#) form.

If a student is invited to apply to the WHF for Diagnostic Test Re-Imbursement, they will have a standard assessment performed, as above, to see if they have an “additional need”. The standard assessment will include the full value of the diagnostic test a student has paid for. If a student is found to have an additional need, the re-imbursement of their diagnostic test will be part of this standard WHF award, not an additional payment. Please note, this means that some students may come out with an additional need value which is below the amount that they paid for their diagnostic test. Therefore, these students would not be reimbursed the full amount that they paid for their diagnostic test, only the value of additional need.

As applications to the WHF are means tested and assessed on a case-by-case basis, some students will be unsuccessful and therefore re-imbursement is not guaranteed.

If you are not in receipt of the Warwick bursary and have been assessed for WHF in the last 3 months, you may be eligible to receive automatic re-imbursement of the cost of your diagnostic test. Please contact the Student Funding Team to establish your eligibility for re-imbursement in this instance.

£200 Disabled Students’ Allowance (DSA) Equipment Contribution

Students who are not automatically eligible for re-imbursement of their £200 DSA Equipment Contribution can submit a WHF [Expression of Interest](#) form.

If a student is invited to apply to the WHF for re-imbursement of a £200 DSA Equipment Contribution re-imbursement, they will have a standard assessment performed, as above, to see if they have an “additional need”. If a student comes out with an additional need, they will be eligible for £200 DSA Equipment Contribution re-imbursement on top of their standard WHF award.

If you are not in receipt of the Warwick Bursary and have been assessed for the WHF in the last 3 months, you **may** be able to receive automatic re-imbursement of the cost of your diagnostic test. Please contact the Student Funding team to establish your eligibility for re-imbursement in this instance.

This award may be paid as:

- **A one-off instalment directly into the students' bank account.**
 - This is the case for students who have paid the £200 DSA Equipment Contribution themselves in the first instance.
 - These students will be required to upload bank details for both the WHF and the £200 DSA Equipment Contribution Fund separately. Students will be sent two different emails with instructions on how to do this.
- **Credit to the students' University account.**
 - This is the case for students who requested that the University's Disability Team pay the £200 DSA Equipment Contribution on their behalf in the first instance.
 - These students would have had the £200 subsequently added to their University account as a debt to be repaid by the end of the academic year.
 - These students, who are eligible for a £200 DSA Equipment Contribution re-imbursment, will have this re-imbursment credited to their University account to clear this debt.

As applications to the WHF are means tested and assessed on a case-by-case basis, some students will be unsuccessful and therefore re-imbursment is not guaranteed.

Non-Standard Assessments

What is a Non-Standard Assessment?

Non-standard assessments are performed when a student finds themselves financially impacted by unforeseen circumstances.

Examples of Unforeseen/Emergency Circumstances that can be considered:

- Repairs to essential household equipment.
- Assistance with priority debts (e.g., rent arrears).
- Travel costs for family illness or bereavement.

Non-standard assessments are reviewed on a case-by-case basis and the student will be required to submit all the requested evidence.

Bridging Awards

If a Student Funding Adviser is unable to complete a standard assessment due to pending supporting documentation, they may recommend a "**Bridging Award**". This is usually when a student is awaiting an external assessment outcome (e.g., from the Student Loan Company, NHS Business Services Authority, UK Benefits Office). This award is designed to help alleviate a students' financial difficulty, whilst awaiting further evidence for their standard assessment to be completed.

If you are awarded a **Bridging Award**, you will need to contact the Student Funding Team (studentfunding@warwick.ac.uk) directly once you have the relevant evidence for your Student Funding Adviser to then complete a full **Standard Assessment**.

NASMA Rates and Caps for the Academic year 2023/24

Undergraduate/Medical/PGCE Home Students	
Per Year	
Assumed Income for Continuing Students	£2,173
Assumed Income for Finalists	£726
Per Week	
Essential Living Costs for Single Students	£110 (£100 if utilities are included in rent)
Essential Living Costs for Couples	£170 (£160 if utilities are included in rent)
Child Rate (First Child)	£130
Child Rate (Additional Children)	£99 (per additional child)

Postgraduate Home Students (Per Week)	
Minimum Required Provision for Single Students	£207
Minimum Required Provision for Students with Dependents	£166
Minimum Required Provision for Students with a Disability	£166
Essential Living Costs for Single Students	£110 (£100 if utilities are included in rent)
Essential Living Costs for Lone Parents	£110 (£100 if utilities are included in rent)
Essential Living Costs for Couples	£170 (£160 if utilities are included in rent)
Child Rate (First Child)	£130
Child Rate (Additional Children)	£99 (per additional child)

Typical Assessment Periods

Period of Assessment		
First Year Full-Time Undergraduates	Single students	40 weeks
	Students with dependents or a disability	44 weeks
Year 2+ Continuing Full-Time Undergraduates	Single Students	39 weeks
	Students with dependents or a disability	43 weeks

Final Year Undergraduates	All students	39 weeks
First Year Medical Students	All students	43 weeks
Year 2+ Medical Students	Single Students	39 weeks
	Students with dependents or a disability	43 weeks
PGCE Students	Students whose course commenced 30/08/2023	47 weeks
	Students whose course commenced 06/09/2023	48 weeks
Postgraduate Students	All students	52 weeks

Applying to the WHF during Summer Vacation

In most cases, summer vacation assessments will be non-standard. The period of assessment will be 52 weeks minus the number of weeks previously assessed for (or that would have been assessed for during the academic year).

Students who are in financial difficulty can express an interest in applying to the WHF (via an [Expression of Interest](#) form) in the summer vacation, although usually this applies to:

- Mature students.
- Students with dependants.
- Students with a disability.
- Students who are estranged from their families.
- Students from a care leaver/foyer background.
- Non-final year students.
- Students re-taking/re-sitting parts of their course.
- Students who are ill or have a disability and are therefore unable to undertake work.

Students who do not fall in any of the above, can still express an interest in applying to the WHF during the summer vacation via an [Expression of Interest](#) form.

Students who are eligible for means-tested benefits during the summer vacation are expected to apply for means-tested benefits **prior to** submitting an [Expression of Interest](#) and attending a triage appointment.

Examples of students who may be eligible for means-tested benefits include:

- Lone parents.
- Student couples with dependants.
- Students with qualifying disabilities.

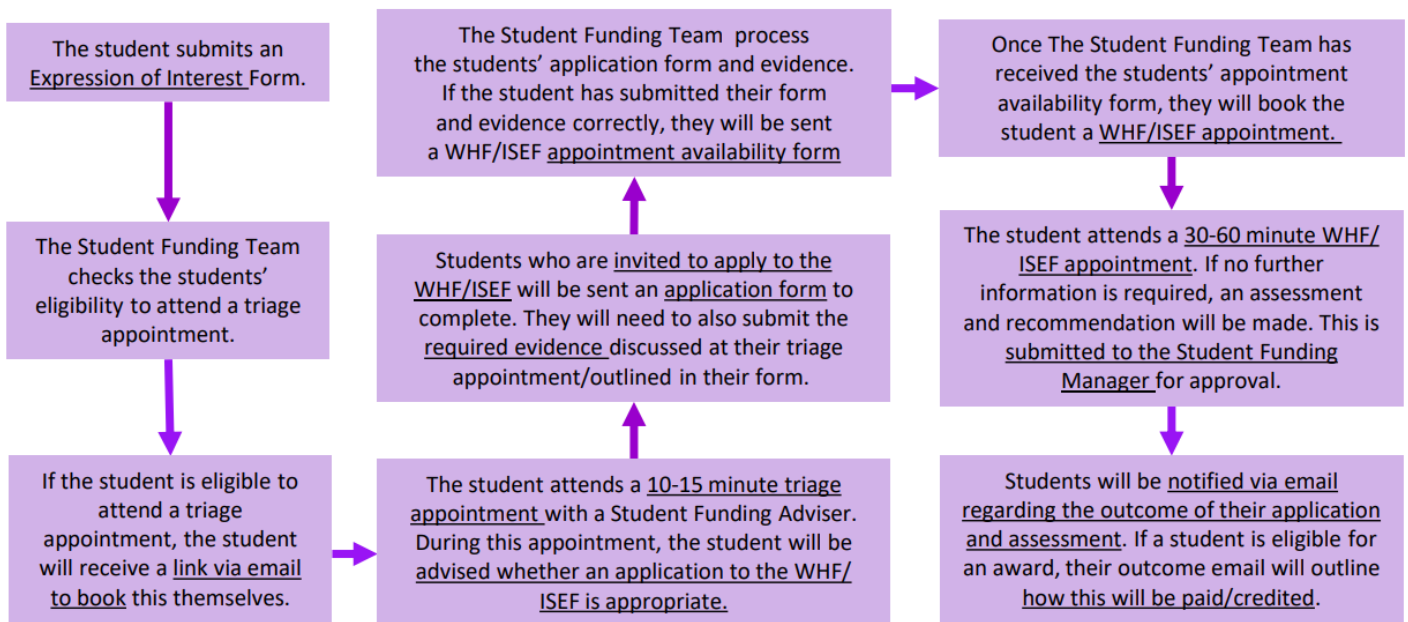
Students applying to the WHF during the Summer Vacation, will need to complete the standard WHF process as outlined in the relevant [Pre-Triage webpages](#).

WHF Appeals Procedure

If you are unhappy with the outcome of your WHF assessment, please see our [Hardship Fund Appeals Procedure](#) for further information on the next steps available to you.

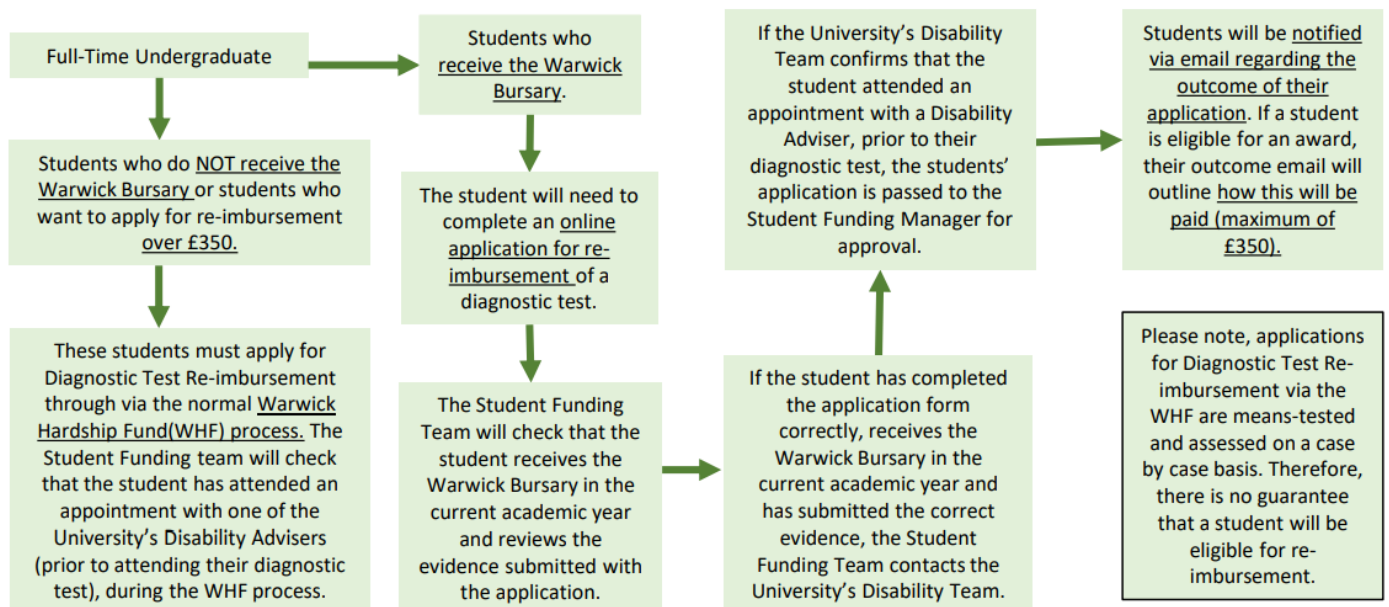
WHF Flowcharts

The below diagram summarises the WHF process:



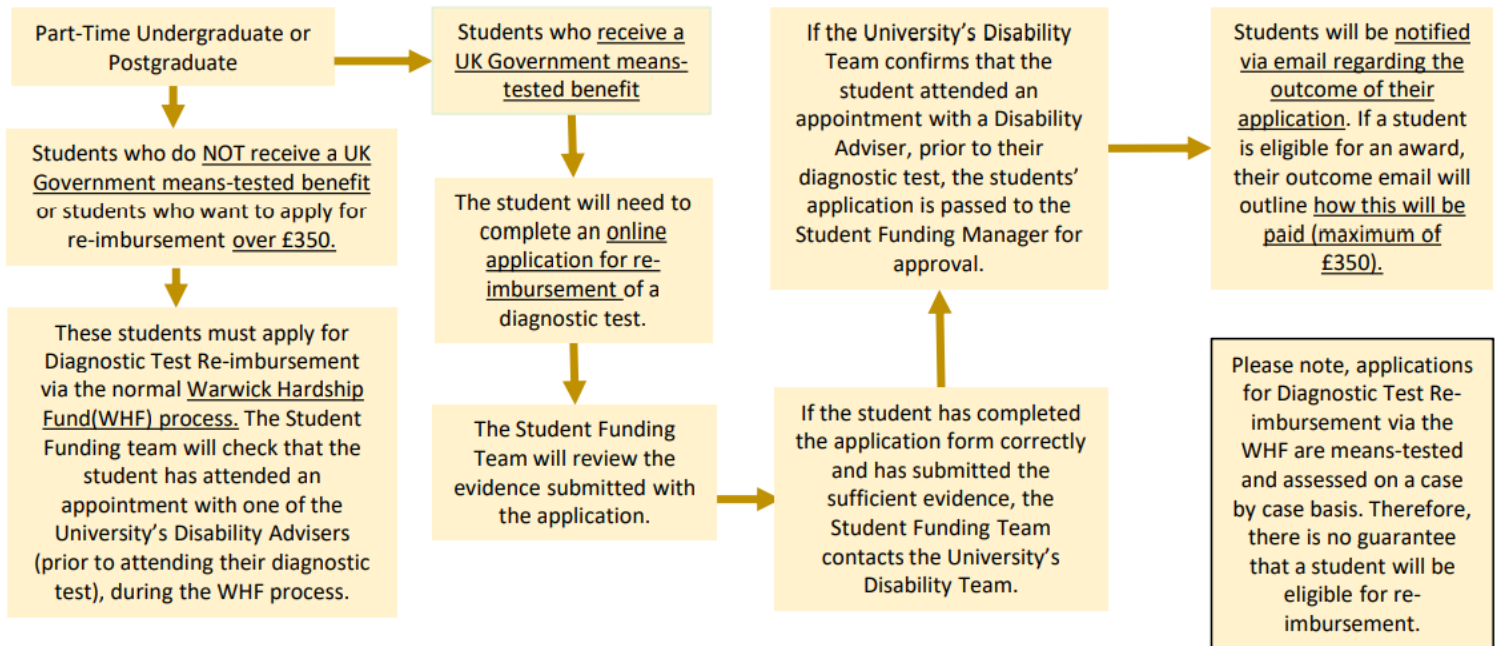
Please note, applications for the WHF/ ISEF are means-tested and assessed on a case by case basis. Therefore, there is no guarantee that a student will be eligible for any award.

The below diagram summarises the WHF/Diagnostic Test Re-imburement, for Full-Time Undergraduates:

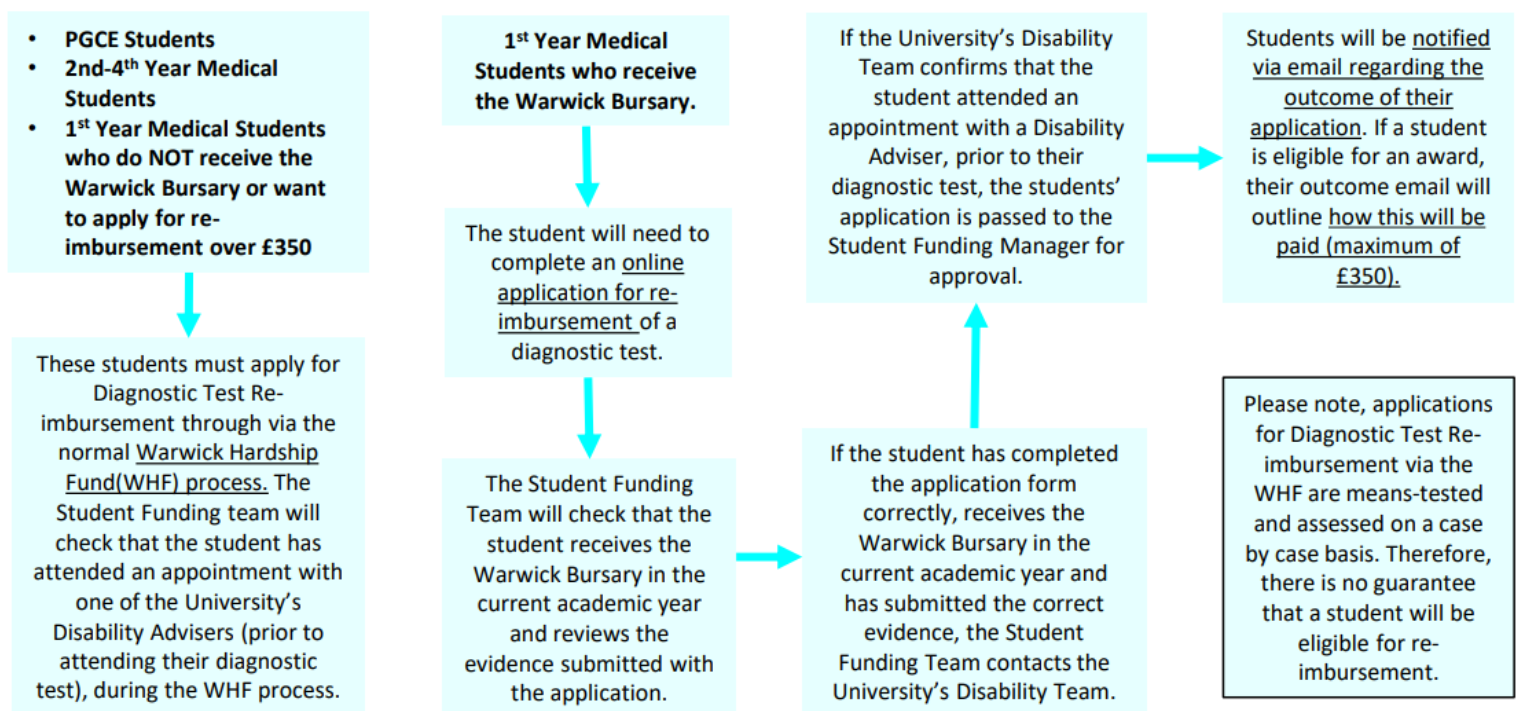


Please note, applications for Diagnostic Test Re-imburement via the WHF are means-tested and assessed on a case by case basis. Therefore, there is no guarantee that a student will be eligible for re-imburement.

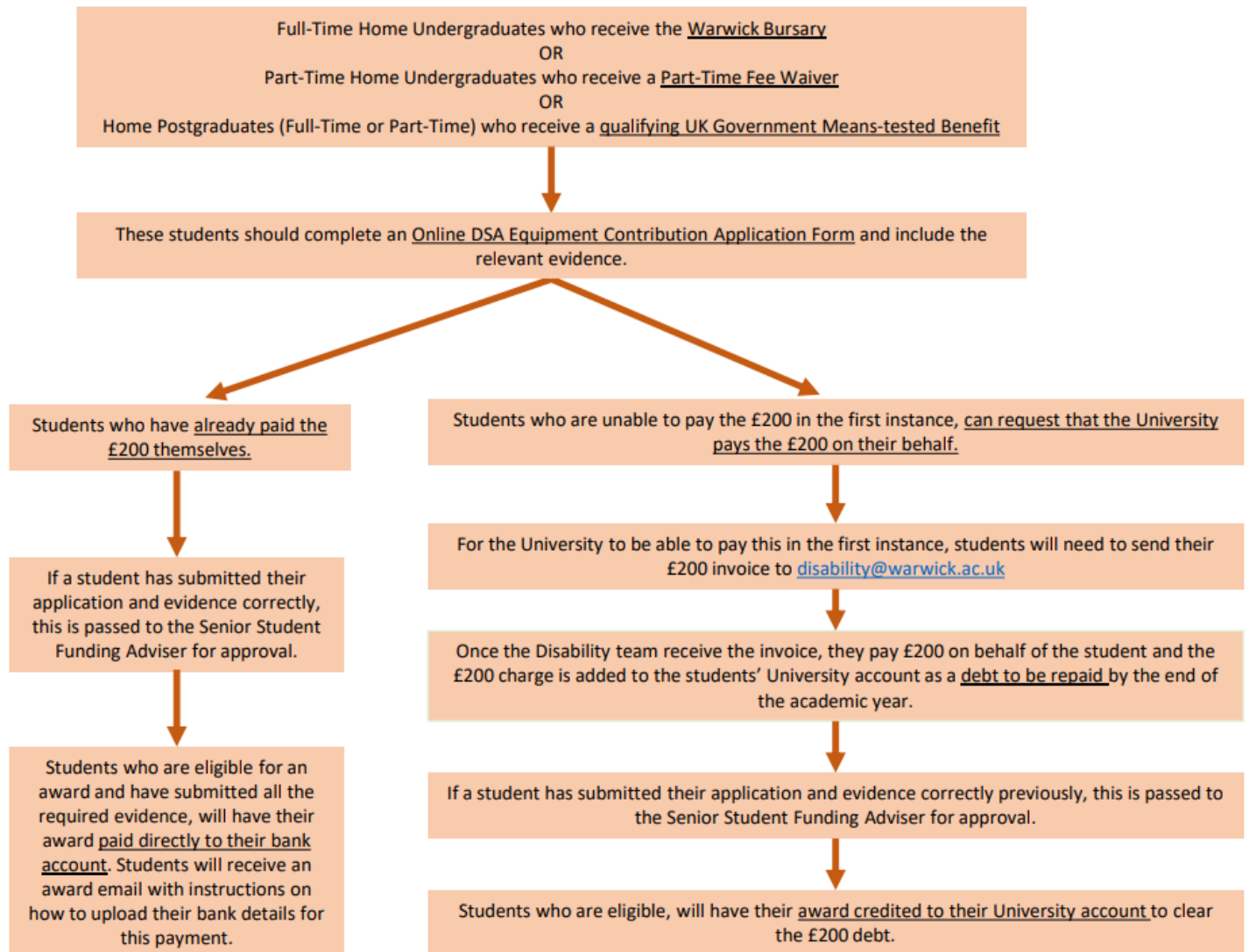
The below diagram summarises the WHF/Diagnostic Test Re-imburement, for Part-Time Undergraduates or Postgraduates (Full or Part-Time):



The below diagram summarises the WHF/Diagnostic Test Re-imburement, for Medical and PGCE Students:



The below diagram summarises the £200 Disabled Students' Allowance (DSA) Equipment Contribution Fund:



Please note, for the above £200 DSA Equipment Contribution Fund, PGCE and Medical Students who receive a qualifying UK Government Means-tested benefit can apply for re-imbursment by following the above orange flowchart. In addition to this, first year Medical Students who receive the Warwick Bursary, can also apply for re-imbursment in this manner.

If a PGCE or Medical Student does not receive a UK Government Means-tested benefit or the Warwick Bursary, they will need to apply for re-imbursment by following the below pink flowchart (i.e., by undertaking the WHF process in full).

The below diagram summarises the £200 Disabled Students' Allowance (DSA) Equipment Contribution, when applied through the WHF:

