

## Hardship Fund Application Process

### Submit an online application form via the King's Student Records Portal

On the first page of the portal, find the 'My Fund Application' box and select 'Click here to view your Student funding options'.

The application involves series of questions about your current income and expenditure and requires you to write a personal statement explaining your financial situation.

Please be as detailed as possible in your personal statement. It is important that you explain why you require financial assistance and that you include any information that may support your case.

NOTE: The application form will only allow numerical values to be entered for each answer. If a section does not apply to you or you wish to indicate a value of zero/none/nil, please enter '0'.



### Submit your supporting documents via email to [funding@kcl.ac.uk](mailto:funding@kcl.ac.uk)

Once we have received your online application we will email you requesting supporting documents to enable us to make an assessment.

Please read the email carefully and refer to the Document Checklist on the next page.

All supporting documents must be legible:

- Scanned/electronic copies, preferably saved in a PDF format
- Entitled in the following format: SURNAME, Name – document title (e.g. SMITH, John – March bank statement)

Please email your documents to [funding@kcl.ac.uk](mailto:funding@kcl.ac.uk) and include your King's Student ID (as on your ID card, not your K Number) in the email text. *We cannot accept paper copies under any circumstances.*



### Blackbullion Online Learning

King's have teamed up with Blackbullion to offer you free online resources to give you handy tips on budgeting, saving and investing. Learn how to be in control of your money, sign up today using your King's email address and Get Money Smart!

We will only begin to assess your application once you have completed one module on Blackbullion and have achieved 85% in the end of module assessment. This must be the Budgeting module if this is your first Hardship Fund application.



### The Assessment - you've done your bit it's now over to us!

Once we have received all the required supporting documents and you have completed the required module on Blackbullion we will make an assessment.

For an explanation on how the applications are assessed please see our Guide ([link](#)).

During the assessment you will be contacted by email if we need any further information.

We aim to complete our assessment and notify you of the outcome within three weeks from when your evidence was submitted. We do thank you for your patience at this stage as we receive a large volume of applications!



### Application Final Outcome

Once the assessment has been completed and a final decision has been reached, you will receive notification of the outcome via email.

If your application is successful, this email will detail the award amount and will give you instructions on how to receive the payment.

If your application is unsuccessful, the email will provide you with the next steps you can take if you are still concerned about your financial situation and will explain the appeals process if you wish to appeal the decision.



# Supporting Document Checklist

Please read through this guidance carefully. Provide us with anything listed that is applicable to you and make sure that any evidence you submit is in the format specified.

Missing or incorrect evidence will delay the assessment process so it's important to get it right first time!

## Bank statements

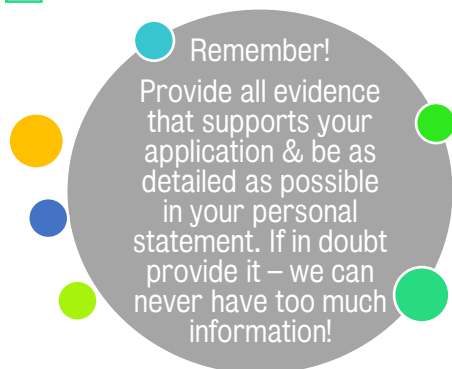


- For all accounts held including credit cards and mobile banks/budgeting apps such as Monzo
- Past 3 months showing the current balance
- Full name and account details visible
- Explanations for transactions over £100 and for ALL payments into your account
- We will not accept screenshots from online banking apps, photos or excel spreadsheets. Statements must be scanned copies of originals or downloads from an online banking account, preferably saved in a PDF format

## Rent/Mortgage



- Signed tenancy agreement/mortgage plan/ Halls of Residence invoice
- Living at home? No formal rental contract? Please provide evidence of your contribution to rent - a letter from a parent confirming receipt of payment must be backed up by bank statements
- Pay rent in cash? Please indicate the cash withdrawals used for rent on your bank statements
- Paying Council Tax? Provide the most recent invoice



## Student Finance & NHS Bursary



- Student Finance Notification of Entitlement Letter - provide a PDF downloaded from your Student Finance online account (under the Letters & Emails option)
- NHS Bursary Notification of Award - PDF downloaded from your Bursary Online Support System account
- These need to be for the current academic year and must have your full name and total funding amount visible
- Chosen not to take a loan for religious reasons? Please complete the Declaration Form and provide evidence that alternative funding has been sought
- Only receiving the £1000 NHS grant? Please explain why this is.

## Students with Dependents/Disabilities



- Birth certificate for each child dependant or your child benefit letter
- Evidence of childcare costs - we need to see proof of payment and the arrangement in place
- If you have a disability that impacts your ability to work, please provide a copy of your King's Inclusion Plan (KIP) or a medical record that details your condition and refers to its work-limiting nature. *We encourage you to seek advice from King's Disability Support.*

## Postgraduate Students



- Evidence of financial provision - loans, savings, scholarship/stipend, family contributions, income from part-time work, benefits etc.
- Provisions must meet at least 70% of the Notional Postgraduate Income (NPI) to be considered for a hardship award
- Living in London NPI = £250 per week
- Living with parents NPI = £180 per week
- With dependants/work limiting disability NPI = £190 per week

## Students receiving Benefits



- Most recent award letter for any means-tested benefit: Tax Credits (working & child), Housing Benefit, Universal Credit, income-based Jobseeker's Allowance, income-based Employment and Support Allowance, Carer's Allowance
- If your benefit entitlement changes during the academic year, please explain this and provide evidence of the changes

