

Dr Margaret Bond Medical Hardship Fund

GUIDANCE NOTES

Important: please read these guidance notes very carefully before completing the form.

If you still require clarification before submitting your application form please contact funding@kcl.ac.uk or telephone 020 7848 4204.

What is the Dr Margaret Bond Medical Hardship Fund?

The Dr Margaret Bond Medical Hardship Fund provides discretionary financial assistance for King's MBBS students to help them access and remain in higher education – particularly those students who need financial help to meet extra costs that cannot be met from other sources of support. The Fund can help to alleviate unexpected financial hardship. Students who may be considering leaving higher education because of financial problems are particularly encouraged to apply. You can apply to the fund at any point throughout the academic year, whilst you are in attendance, and whilst funds permit.

How will my application be assessed?

We will assess applications under an 'additional need' method that looks at the difference between accepted **reasonable** expenditure and **expected** income for your full academic year. The limitations imposed on what income/expenditure can and cannot be taken into account are fixed. Your expenditure will be offset against your income for your full academic year and where there is a shortfall (additional need) for the year, an award is usually made from the fund. You should note, however, that it is not always possible to meet this additional need in full. If you have unforeseen or exceptional circumstances, your application can then be considered under a non standard assessment.

Standard awards can help to meet general costs associated with being a full time student such as living costs e.g. rent, mortgage payments, food, utility bills etc. In addition, assistance with course-related costs such as childcare, travel and books is available.

When calculating your additional need, a set weekly expenditure level will be used, known as **Composite Living Costs**, based upon amounts for general living costs such as food and usual household costs such as utility bills. This includes food, entertainment, mobile phone, contents insurance, utilities, clothing and TV licence costs. Even if your expenditure on these items exceeds this amount, the figure will be capped. The relevant amount will be set depending on your circumstances, for example if you have children, this figure will be higher.

How to complete the application form

It is important that supporting documentation is enclosed with your application form. The Student Funding Office will retain original documents and you are therefore asked to **supply legible photocopies**. In certain circumstances you may be contacted separately by the Dr Margaret Bond Medical Hardship Fund Administrator by e-mail and asked to supply additional relevant documents. Applications that do not have supporting documents are **incomplete** and **cannot be processed**, which will delay your application.

Answer all questions on the application form by **printing clearly in ink** or by **ticking** the appropriate boxes.

Part 1 Personal Details

Complete all sections.

Accommodation details – if you have moved address during the current academic year, please provide details of your previous accommodation and travel costs.

Telephone Number – please include the area code.

E-mail Address – please use your King's e-mail account as you will be contacted using this address.

Part 2 Course Details

Complete all sections.

Part 3 Dependants

Complete this section, if relevant, giving details of any children and/or adults who are financially dependent upon you.

Part 4 Disability / Special medical needs

Complete this section, if relevant.

For further advice on getting your report and related funding issues please contact equality@kcl.ac.uk.

Part 5 Financial Details

Complete this section in full.

If you have not applied to Student Finance to be assessed for the means tested part of the student loan, you should provide a valid reason for this. If your parental income is such that you are likely to receive any of the means tested loan, you will be expected to apply for the full assessment and your means tested part of the student loan prior to receiving any assistance from this fund.

Income/Expenditure

Complete both income and expenditure sections.

It is important that you fill in these sections as accurately as possible otherwise your assessment may be delayed. Please estimate costs of essential items where you are unable to make payments because of insufficient income.

Part 6a: Partner's income

If you have a partner who is living with you, please indicate any income they have under section 6a. This should include any earnings as well as other income such as benefits.

Parts 6b and 6c: Student's income

Maintenance Grants

If you receive any of the following please include this in the box labelled 'maintenance grant' and specify which one you receive:

HE Grant (for students who started in 2004 or 2005), HE Maintenance Grant (for students who start in 2006 or later), Welsh Assembly Learning Grant, Young Persons Bursary from Scotland, any SAAS bursary from Scotland.

Student Loan for Maintenance

Please put in the full amount of loan you are eligible to receive. If eligible you must have taken out a student loan before receiving help from ALF. In the case of students applying for loans through Student Finance you must have applied for your full assessed entitlement.

Funding Council / Sponsor

If you receive any grants or scholarships, please include any details under this heading.

Other income

Please include any other income you have including savings and specify what that income is.

Expenditure

Please include all monthly expenditure that you (and your partner) have. When considering your application a set figure will be used for certain elements of your expenditure, this is known as composite living costs and the amount designated will depend upon your circumstances. Place in the expenditure column all household expenditure you (and your partner) have. If you have children the expenditure should include costs related to them as well. For example the food total for the household is likely to be higher for a student with children.

Part 7 Supporting Statement

You are advised to submit a supporting statement, explaining the reason(s) for applying and what you would like assistance with.

Part 8 Bank Details

You must submit copies of the last three months of bank / building society statements for all accounts you hold.

Please explain any credit /debit over £100 by annotating these documents.

Part 9 Declaration

Please tick all the relevant boxes that apply to your circumstances and remember to sign and date your application form.

Details of information required

Below is a list of documents you will need to submit with your completed application form. If any evidence is missing no assessment will be made. In addition to this, you may need to send in further (photocopies of) documents specific to your situation. For example, if you have to travel back to your parental home to care for an ill relative you could supply evidence of coach/rail tickets. If you have any questions on what documents you need to include, please contact funding@kcl.ac.uk or telephone 020 7848 4204.

What should I do with my completed application?

Ensure you have completed the form carefully, ensuring you have completed all relevant sections, and that you have enclosed **photocopies** of all the relevant supporting documentation that has been requested. If you do not provide **all** the required documentation and answer **all** the pertinent questions, your application will **not** be considered. Completed applications should be handed in or sent to:

Student Funding Office, King's College London, Rm.7.20 James Clark Maxwell Building, 57 Waterloo Road, London SE1 8WA

You may also email supporting documents to funding@kcl.ac.uk

When will I know the outcome of my application?

Provided your application form has been accurately completed and the appropriate documentary evidence supplied, an assessment and decision should be made within 3 working weeks of submission. **You will be contacted by email about the outcome of your application.**

Applicants are advised that payments from the fund may have implications for their entitlement to Social Security benefits. Students who receive help from the Fund may request a document to present to their local JobCentre Plus / Housing Benefit office to help them in claiming benefits. You should also remember that the fund is unlikely to meet your full additional need. The fund can provide only limited assistance. Payment will be made by BACS direct to the bank account of your choice - if you are successful you will be contacted via email with full information about how the award will be paid.

How can I appeal a decision?

If you are not satisfied with the decision you may appeal in writing, fully explaining your situation and clarifying any details not included in your original application, to: Senior Assistant Registrar, Student Funding Office, Rm.7.20 James Clark Maxwell Building, 57 Waterloo Road, London SE1 8WA. **Any appeal must be made within 4 weeks from the date of the original decision.** The Appeals Panel will usually meet fortnightly. The decision of the Appeals Panel will be final.

Student Checklist

Photocopies of documents must be provided:

- Student Finance Breakdown Letter
- NHS Bursary Letter
- Child Benefit notification letter and children's birth certificates
- Tax Credits Letter
- Evidence of Parental / Partner Contribution
- Evidence of childcare costs (i.e. letter and/or receipts from childcare provider)
- Copy of PCDL / Professional Studies Loan agreement
- 3 months Bank / Building Society statements
- 3 months Credit Card statements
- Evidence of rent / mortgage
- Evidence of benefits claimed
- Evidence of partner's income

Please submit legible photocopies only, as originals will not be returned.

Please detach and retain pages 1 – 4 for reference, before submitting your application.

Completed applications should be handed in or sent to:

Student Funding Office,
King's College London,
Rm.7.20 James Clerk Maxwell
Building 57 Waterloo Road
London, SE1 8WA

E-mail: funding@kcl.ac.uk

Tel: 020 7848 4204

Part 1: Your Personal Details

KCL Student Number

Your Forenames *(in full)*

Your Surname

Your Fee Status Home / EU / International

Personal Status / Accommodation Details

Do you live: alone in a Hall of Residence
 with Partner/Spouse with Parents/Guardian
 in shared accommodation

↓

How many other adults live at this address?

Do you pay your own rent, and if so, how much is this? No Yes → £

Do you share all household bills? No Yes

Part 2: Course Details

Full Course Title

Qualification MBBS

Are you studying Full-time Part-time

Start Date of Course *(dd/mm/yyyy)* / /

Year of Course *(NOT phase)* 1 2 3 4 5 6

Is this an Intercalated Year? No Yes

Is this a Repeat Year? No Yes

Is this your Final Year? No Yes

Is this a Placement Year? No Yes → Is it: Paid Unpaid

Part 3: Your Dependants

Do you have any children who are financially dependent on you?

Yes → Give details

| Full Name | Date of Birth | Age |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

No

If you need to, continue on a separate sheet and attach it to this form.

Do you have any adults who are financially dependent on you?

Yes → Give details

Full Name

Date of Birth

Age

No

| |
|--|
| |
| |
| |

If you need to, continue on a separate sheet and attach it to this form.

Part 4: Disability / Special Medical Needs

Do you have a disability or chronic medical condition?

Yes No

Have you applied for Disabled Students' Allowance (DSA)?

Yes No

If you need to, continue on a separate sheet and attach it to this form.

Part 5: Financial Details

How much are your tuition fees for this academic year?

£

If you have fees outstanding for this academic year, what amount?

£

Please indicate below how your fees are being paid, and in what proportion:

| | | | |
|--|------------------------|--|------------------------|
| <input type="checkbox"/> Self → | £ <input type="text"/> | <input type="checkbox"/> Parents/Guardian → | £ <input type="text"/> |
| <input type="checkbox"/> Student Finance → | £ <input type="text"/> | <input type="checkbox"/> Partner/Spouse → | £ <input type="text"/> |
| <input type="checkbox"/> NHS Bursary → | £ <input type="text"/> | <input type="checkbox"/> Student Loan for Fees → | £ <input type="text"/> |
| <input type="checkbox"/> Other <i>Please Specify</i> | <input type="text"/> | | |

Did you apply for the full means tested part of the Student Loan for maintenance?

Yes No

(Undergraduates only)

↓

If not, please explain why:

If you have a Professional & Career Development Loan, how much has yet to be paid out to you? £

Part 6a: Partner's Annual Income

| | per year |
|---|------------------------|
| Net Earnings | £ <input type="text"/> |
| Other Income <i>(please specify)</i> <input type="text"/> | £ <input type="text"/> |
| Total Partner's Income | £ <input type="text"/> |

Part 6b: Student's Annual Income

| | per year |
|--|------------------------|
| Student Loan for maintenance | £ <input type="text"/> |
| King's myBursary /Living Bursary | £ <input type="text"/> |
| NHS Bursary | £ <input type="text"/> |
| Maintenance Grant <i>(please specify)</i> <input type="text"/> | £ <input type="text"/> |
| Professional & Career Development Loan | £ <input type="text"/> |
| Other Sponsor <i>(please specify)</i> <input type="text"/> | £ <input type="text"/> |
| Parents Learning Allowance | £ <input type="text"/> |
| Adult Dependants' Grant | £ <input type="text"/> |
| Childcare Grant | £ <input type="text"/> |
| Disabled Students' Allowance (DSA) | £ <input type="text"/> |
| Other Income <i>(e.g. savings - please specify)</i> <input type="text"/> | £ <input type="text"/> |
| Total Student's Annual Income | £ <input type="text"/> |

Part 6c: Student's Monthly Income

| | per month |
|--|------------------------|
| Net Earnings from work | £ <input type="text"/> |
| Parental / Partner Contribution | £ <input type="text"/> |
| Child Tax Credit | £ <input type="text"/> |
| Working Tax Credit | £ <input type="text"/> |
| Child Benefit | £ <input type="text"/> |
| Council Tax Benefit | £ <input type="text"/> |
| Housing Benefit | £ <input type="text"/> |
| Income Support | £ <input type="text"/> |
| Jobseekers' Allowance | £ <input type="text"/> |
| Disability Benefits <i>(please specify)</i> <input type="text"/> | £ <input type="text"/> |
| Total Student's Monthly Income | £ <input type="text"/> |

Part 6d: Student and Partner's Expenditure

| | per month | |
|---|------------------------|------------------------|
| | Student | Partner |
| Food / Household / Laundry | £ <input type="text"/> | £ <input type="text"/> |
| Gas / Electricity / Water | £ <input type="text"/> | £ <input type="text"/> |
| TV Licence | £ <input type="text"/> | £ <input type="text"/> |
| Contents Insurance | £ <input type="text"/> | £ <input type="text"/> |
| Council Tax | £ <input type="text"/> | £ <input type="text"/> |
| Credit Cards | £ <input type="text"/> | £ <input type="text"/> |
| Rent / Mortgage | £ <input type="text"/> | £ <input type="text"/> |
| Travel Costs <i>(permanent home to college)</i> | £ <input type="text"/> | £ <input type="text"/> |
| Travel Costs <i>(to/from College during term)</i> | £ <input type="text"/> | £ <input type="text"/> |
| Childcare Costs | £ <input type="text"/> | £ <input type="text"/> |
| Private Vehicle Costs <i>(road tax, fuel, insurance, etc)</i> | £ <input type="text"/> | £ <input type="text"/> |
| Books, Equipment & Other Course Costs | £ <input type="text"/> | £ <input type="text"/> |
| Disability Costs not covered by DSA | £ <input type="text"/> | £ <input type="text"/> |
| Insurance <i>(excluding car / contents insurance)</i> | £ <input type="text"/> | £ <input type="text"/> |
| Other Costs <i>(please specify)</i> | | |
| <input type="text"/> | £ <input type="text"/> | £ <input type="text"/> |
| Total Student and Partner's Expenditure | £ <input type="text"/> | £ <input type="text"/> |

Part 7: Supporting Statement

Please state what has caused your financial difficulty, and why you believe your situation to be merit additional support. If you have been assessed by Student Finance as having a household contribution but are not receiving this, please include a full explanation below.

Lined area for writing the supporting statement.

If you need to, continue on a separate sheet and attach it to this form.

Part 8: Bank / Building Society Details

You must declare all of your bank / building society accounts below.

You **must** supply copies of your last three months of bank statements and /or savings book relating to each of the below accounts. These statements must show your name, address and bank details – **mini statements are not acceptable**. Please submit photocopies only, as originals will be kept. **Please explain any debits or credits over £100 that appear on your statements by annotation.**

| | |
|--|------------------------|
| (a) Name of Bank / Building Society | Overdraft Limit |
| <input type="text"/> | £ <input type="text"/> |
| Type of Account (e.g. Student, Savings, Current) | Current Balance |
| <input type="text"/> | £ <input type="text"/> |

| | |
|--|------------------------|
| (b) Name of Bank / Building Society | Overdraft Limit |
| <input type="text"/> | £ <input type="text"/> |
| Type of Account (e.g. Student, Savings, Current) | Current Balance |
| <input type="text"/> | £ <input type="text"/> |

| | |
|--|------------------------|
| (c) Name of Bank / Building Society | Overdraft Limit |
| <input type="text"/> | £ <input type="text"/> |
| Type of Account (e.g. Student, Savings, Current) | Current Balance |
| <input type="text"/> | £ <input type="text"/> |

If you need to, continue on a separate sheet and attach it to this form.

Confidentiality

Applications are seen only by the Committee and Student Funding Office staff. It may be necessary for additional supporting information to be sought from other university staff in order for the Committee to reach a decision.

Data Protection Act 1998

King's College London is a data controller in terms of the 1998 legislation. The Student Funding Office department follows University policy in matters of data protection. The data requested in this form is covered by the notification provided by the University under the Data Protection Act. Personal data will be used solely in the department for statistical purposes and electronic records keeping.

The data will not be passed to any other third party without your consent, except when the University is required to do so by law. Any formal enquiries concerning the use of data noted here should be addressed to the Student Funding Office Manager.

Part 9: Declarations

I certify that to the best of my knowledge, I fulfil the following criteria:

(please tick the relevant boxes)

I declare that the information that I have given on this form is correct and complete to the best of my knowledge.

I understand that giving false information will automatically disqualify my application and may also lead to disciplinary procedures resulting in possible expulsion from the university. I further undertake to repay any grants obtained as a result.

Your Name (*in capitals*)

Your Signature

Date