

Hardship Fund Assessment Guidelines

This document is intended to give an outline of how our assessment for the hardship funds works, including details of the income and expenditure that we take into consideration.

It may look like a lot to read through, but it is worth getting to grips with this information so that you can better understand how we reach an outcome on your application.

Overview

Applications are assessed using an 'additional need' method that looks at the difference between accepted reasonable expenditure and expected income for the academic year. Your expenditure will be offset against your income and where there is a shortfall (additional need) for the year, an award will be considered from the fund.

Tuition fees cannot be included in the assessment as expenditure under any circumstances and awards cannot be used to settle outstanding tuition fees.

Please note due to limited funding, awards may not cover the entire shortfall, and a percentage of the shortfall may be awarded instead.

Period of Assessment

Students' applications are assessed over the course of the academic year and the number of weeks can vary depending on course length and individual circumstances.

39 weeks: most undergraduate students

43 weeks: undergraduate students with dependants or a declared disability impacting on their ability to work

45 weeks plus: students on courses that last for 45 weeks or longer are assessed on the actual length of their course

52 weeks: Postgraduate students and care leavers

Award Amounts

Awards can range from £100 to £3,500. Due to limited funding, King's Hardship Fund awards will be made at 75% of the overall shortfall, unless the student has dependants or a work-limiting disability. The exact award amount is determined on a case-by-case basis and maximum awards are granted only in exceptional circumstances.

Income

The assessment considers the expected income a student should be in receipt of, depending on their individual circumstances and course of study. What is included as income in our assessment will differ slightly between the different funds, please see below.

King's Student Fund (KSF)

- Student Finance loans and grants: we disregard some of this income to your advantage, based on the understanding that you may have extra expenditure that is not included in the assessment
- King's Living Bursary: minus £360 disregard
- Any other scholarship or bursary that you are in receipt of
- Means-tested benefits (e.g. Tax Credits (working & child), Housing Benefit, Universal Credit, income-based Jobseeker's Allowance, income-based Employment and Support Allowance, Carer's Allowance)
- Parental/partner/family contribution



Students with dependants:

We will consider any income received as part of your NHS Bursary or Student Finance funding for childcare costs and parenting, such as the Childcare, Dependant and Parent Learning Allowance from the NHS Bursary, or the Adult Dependents Grant, Parents Learning Allowance and/or a Childcare Grant from Student Finance.

The assessment will also include the Child Dependants Allowance of £1,000 from the Learning Support Fund (NHS) available to students on a Nursing and Health Allied course who started after August 2017.

King's Hardship Fund (KHF)

Undergraduate students

- NHS bursary: the full entitlement, including any 'Parental Contribution'. For example, if your Notification of Award letter states that your Basic award is £2,500, and that your Parental/Spouse Contribution is £691, our assessment will consider the total of £3,191.
- Student Finance loans: the entitlement you would have received if your household income was at the £42,875 threshold which includes any 'Parental Contribution'. For example, if you are receiving a maintenance loan of £6,907 your parents/sponsor are supposed to contribute £2,176, and the assessment will include the total figure of £9,083.
- Assumed income: this is set at £2,000 for continuing students, and £1,200 for final year students, and includes income from work, etc.
- Parental/partner/family contribution: only included if this is higher than the contribution already added under your maintenance loan or NHS Bursary
- Any other scholarship or bursary that you are in receipt of
- Means-tested benefits (e.g. Tax Credits (working & child), Housing Benefit, Universal Credit, income-based Jobseeker's Allowance, income-based Employment and Support Allowance, Carer's Allowance)

Students with dependants:

We will consider any income received as part of your NHS Bursary or Student Finance funding for childcare costs and parenting, such as the Childcare, Dependant and Parent Learning Allowance from the NHS Bursary, or the Adult Dependents Grant, Parents Learning Allowance and/or a Childcare Grant from Student Finance.

Postgraduate students

To be eligible to apply for the KHF, postgraduate students are expected to have made adequate provision to fund their tuition fees and living costs prior to the start of their course.

Based on guidance from the National Association of Student Money Advisors, the assessment considers a 'notional postgraduate income' (NPI) which can be from a variety of sources, e.g. Student Finance loan, grants, scholarships, stipend, savings, part-time work, Professional and Career Development Loans or additional parent/spouse support where appropriate.

The NPI is a set amount of £250 per week for students living on their own, £190 for students with dependants or a disability preventing work, and £180 for students living at home with their parents. Over the academic year this amounts to up to £13,000.

Students will need to have met at least 70% of the set NPI to qualify for assistance from the fund. The assessment will either include the NPI or the actual income, whichever is highest.



Expenditure for both KSF & KHF

Composite Living Costs (CLC)

A set weekly expenditure amount known as CLC will be included in our assessment. This amounts for general living costs such as 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 CLC will be determined depending on your circumstances: the rate for students living in halls is £110 per week and for students living elsewhere it is £125 per week, with an additional amount added weekly for each child dependant.

Rent/Mortgage

Due to a limited budget, a rent cap is applied to the assessment based on the level of study. For students living in halls expenditure is capped at £185 per week, while for all other students it is capped at £165 per week. No cap is applied for students with dependants.

Please note that students living in halls of residence pay a weekly amount that is inclusive of bills and Wi-Fi, this is the rationale behind the higher rent cap however lower CLC figure.

Travel

Travel expenses included in the assessment depend on where you live and are based on the 18+ Student Oyster Photocard weekly fare. Costs are capped at zones 1-9 for students living outside of London.

Childcare

Childcare costs can be considered in full if the student is paying a formal childcare arrangement and proof of payment is provided. No cap is applied on the level of expenditure, however if a student's partner is contributing towards these costs, only the amount that the student personally pays will be included.

Additional Expenses

The assessment can only account for extra expenses in exceptional circumstances and this is considered on a case-by-case basis. For example, if a student has rent arrears, these will be considered a priority debt and will be included in the assessment.

A debt is considered priority if non-payment could lead to the loss of your home, your energy supply being disconnected, bailiffs taking your belongings, or imprisonment. For example:

- Secured loans (e.g. loans that are secured against a debtor's home)
- Rent arrears
- Council tax
- Fines, maintenance and compensation orders
- Charges for utilities
- TV licence
- Tax and VAT
- National Insurance contributions

Bank overdraft facilities and credit card debts are considered non-priority. Where repayment has been planned, is ongoing and the source of credit is no longer in use, non-priority debts could be considered as expenditure depending on individual circumstances.



Case Studies

The following case studies are designed to give a better idea of some situations in which students are likely to make a successful or unsuccessful application to the hardship funds.

Please note, all applications are assessed on an individual basis and if you do require further advice on your own circumstances please contact the Student Funding Team.

KSF

Successful:

John is a first-year undergraduate student funded by Student Finance England (SFE) for his tuition fees and is receiving the maximum maintenance loan available as he is from a low-income family. Based on his household income he also receives the King's Living Bursary however he is still struggling to meet his daily living costs. John does not receive any financial support from his family, he lives in King's Accommodation paying £175 per week and as he lives in central London, he gets by with a zone 1-2 travel card to get into university.

Assessment breakdown (over 39 weeks):

Income	Weekly Amount	Total
Maintenance Loan Awarded		11672.00
Maintenance Loan Disregard		-1456.50
King's Living Bursary		1600.00
Bursary Disregard		-360.00
TOTAL		11455.50
Expenditure	Weekly Amount	Total
Composite Living Cost	110.00	4290.00
Rent	175.00	6825.00
Travel Costs	24.50	955.50
TOTAL		12070.50
SHORTFALL		-615.00

Between his income and his expenditure there is a noticeable shortfall. John is successful in his application and receives an award of £615.



Unsuccessful:

Lily is in her second year of her BSc, she has taken out a tuition fee loan and a maintenance loan from SFE. As her parents live in London she has decided to stay living at home and to commute into university. Lily does not contribute to rent, and her parents provide her with £20 per week to help with the costs of her travel.

Assessment breakdown (over 39 weeks):

Income	Weekly Amount	Total
Maintenance Loan Awarded		7324.00
Maintenance Loan Disregard		-1388.00
King's Living Bursary		1600.00
Bursary Disregard		-360.00
Parental Contributions	20.00	780.00
TOTAL		7956.00
Expenditure	Weekly Amount	Total
Composite Living Cost	125.00	4875.00
Travel Costs	34.20	1333.80
TOTAL		6208.80
SURPLUS		1752.20

It is not possible to make Lily an award as the assessment does not demonstrate financial need.

KHF - Undergraduate student in receipt of student finance



020 7848 4204



fundings@kcl.ac.uk



kclfunding



kcl.ac.uk/study/undergraduate/fees-and-funding

Successful:

Jenny is an undergraduate student in her final year of a BA degree. She receives a tuition fee loan and maintenance loan from SFE. Her parents have a higher household income that makes her ineligible for the maximum amount of maintenance loan or the King's Living Bursary. Jenny's parents are also supporting another child at university and are only able to make a small contribution of £10 per week towards her living expenses. She had a job over the summer however she needs to concentrate on her final year at university and is unable to keep up this part-time work. Jenny applies for the KHF as she is struggling to pay her day-to-day living costs after spending her maintenance loan and the money from her parents on her rent.

Assessment breakdown (over 39 weeks):

Income	Weekly Amount	Total
Max Maintenance Loan		9083.00
Maintenance Loan Awarded		7543.00
Maintenance Loan Parental Contribution		1540.00
Assumed Income		1200.00
Actual Parental Contribution		390.00
Calculated Parental Contribution		0.00
TOTAL		10283.00
Expenditure	Weekly Amount	Total
Composite Living Cost	125.00	4875.00
Rent	150.00	5850.00
Travel Costs	24.50	955.50
TOTAL		11680.50
SHORTFALL		-1397.50
75% award		-1048.00

Jenny is successful in her application as her essential expenditure is found to leave her with a shortfall and she has already accessed all the government and King's support that is available to her.



Unsuccessful:

Due to his parent's income, first-year student Matthew is in receipt of the minimum amount of maintenance loan from SFE. As this is not enough to cover his living costs his parents have agreed to cover his halls of residence fees. He also has around £10,000 in a savings account but is planning to use this towards a house deposit after finishing his degree. Halfway through the academic year, Matthew's mother is unexpectedly made redundant, and his parents are no longer able to pay the last term's instalment of accommodation fees. He applies for hardship funding to help cover his living costs for the rest of the academic year.

Assessment breakdown (over 39 weeks):

Income	Weekly Amount	Total
Max Maintenance Loan		9083.00
Maintenance Loan Awarded		5654.00
Maintenance Loan Parental Contribution		3429.00
Assumed Income		2000.00
Actual Parental Contribution		5440.00
Calculated Parental Contribution		2011.00
TOTAL		13094.00
Expenditure	Weekly Amount	Total
Composite Living Cost	110.00	4290.00
Rent	169.00	6591.00
Travel Costs	24.50	955.50
TOTAL		11836.50
SURPLUS		1258.00

It is not possible to make Matthew an award from the fund. After including only what his parents were able to contribute during the year a shortfall was not demonstrated. Additionally, all available income must be taken into consideration when assessing applications, Matthew would therefore be expected to utilise his savings before requesting extra financial assistance from the university.



KHF – NHS funded student

Successful:

Erin is in her final year of BSc Nursing and is really struggling to pay her rent and household bills on time. She receives the maximum NHS Bursary available and the reduced Maintenance Loan from SFE. Due to the nature of her course when she is on placement she finds it extremely difficult to find a part-time job. She picks up a couple of bank shifts at the hospital as and when she can however this is not regular income. Erin also needs to purchase some new shoes to wear whilst on placement and does not have any disposable income. Her family are unable to provide any financial support and the hardship fund is Erin's only option for assistance.

Assessment breakdown (over 48 weeks):

Income	Weekly Amount	Total
NHS Bursary Award - £6567.00		6567.00
NHS Parental Contribution		0.00
Maintenance Loan		2498.00
Assumed Income		1200
TOTAL		10265.00
Expenditure	Weekly Amount	Total
Composite Living Cost	125.00	6000.00
Rent	158.00	7584.00
Travel Costs	24.50	1176.00
TOTAL		14760.00
SHORTFALL		-4495.00
75% award		-3371.25

Between her income and her expenditure there is a noticeable shortfall. Erin is successful in her application and receives an award of £3,371.



Unsuccessful:

Dom is in his fifth year of his six-year Extended Medical Degree Programme. He receives an NHS Bursary for living costs and the reduced maintenance loan from SFE, which combined is substantially lower than what he has received in previous years which were fully funded by SFE. His parents do help financially and contribute £30 per week towards his living expenses. For the first semester Dom was on a hospital placement in Dartford where he lived in hospital accommodation for free. On his return to university after Christmas, Dom needs to pay for a deposit on his new flat for the rest of the year, he applies for hardship funding to help with this.

Assessment breakdown (over 50 weeks):

Income	Weekly Amount	Total
NHS Bursary Award - £5379.00		5172.12
NHS Parental Contribution - £1450.00		1394.23
Actual Parental Contribution	30.00	1500.00
Calculated Parental Contribution		105.77
Maintenance Loan		3263.00
Assumed Income		2000.00
TOTAL		11935.12
Expenditure	Weekly Amount	Total
Composite Living Cost	125.00	6250.00
Rent	158.00	3950.00*
Travel Costs	24.50	1225.00
TOTAL		11425.00
SURPLUS		510.12

**This is the total over half of the year – 25 weeks.*

It is not possible to offer Dom funding, his reduced expenditure due to being able to live rent free for half of his year meant that a shortfall was not found.



KHF – Postgraduate student

Successful:

Ben is a postgraduate student studying a master's course. He has taken out a master's loan from SFE which covers his tuition fees with a small amount left over and he also has an external scholarship worth £5,000 to use towards his living costs for the year. His parents also support his costs with £20 per week as pocket money. To supplement this, he has secured a part-time job in retail for 12 hours and earning £90 per week. However, in his second semester Ben is finding it harder to keep up with his academic work and is concerned that his part-time job is negatively affecting his studies. He applies to the KHF to help with his living costs as he feels the need to halve the number of hours that he works.

Assessment breakdown (over 52 weeks):

Income	Weekly Amount	Total
NPI	250.00	13000.00
Postgraduate Loan		10609.00
Tuition Fees		9900.00
Postgraduate Loan Remaining after fees		709.00
Scholarship		5000.00
Part-time work		3195.00*
Parental Contribution	20.00	1040.00
TOTAL		13000.00
		76% of the NPI
Expenditure	Weekly Amount	Total
Composite Living Cost	125.00	6500.00
Rent	138.46	7199.92
Travel Costs	23.80	1237.60
TOTAL		14937.52
SHORTFALL		-1937.52
75% award		-1453.14

*19 weeks at £90 per week, 33 weeks at £45 per week when his hours were reduced

The NPI is used as the only income in the assessment, as Ben's actual income does not exceed this amount. Ben is made an award of £1,453. He has made enough financial provision to meet 76% of the NPI, however his essential expenditure is still found to exceed his income leaving a shortfall.



Unsuccessful:

Laura is a postgraduate student in her second year of a PhD course. She has secured a full scholarship which pays her tuition fees as well as a stipend of £16,553 for living costs. Laura also does some tutoring to earn a little extra - on average £50 per week. As she is living in private halls of residence and her rent cost is very high, Laura applies to the KHF as her stipend is not enough to cover all her living expenses for the academic year.

Assessment breakdown (over 52 weeks):

Income	Weekly Amount	Total
NPI	250.00	13000.00
Stipend		16553.00
Part-time work		2600.00
TOTAL		19153.00
Expenditure	Weekly Amount	Total
Composite Living Cost	110.00	5720.00
Rent	185.00	9620.00
Travel Costs	24.50	1274.00
TOTAL		16614.00
SURPLUS		2539.00

It is not possible to make Laura an award from the fund. She is receiving a large amount of support through the university stipend and although she has high rent costs we must cap this expense for all assessments due to budget limitations.

