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## **UNIVERSITY OF LEEDS FINANCIAL ASSISTANCE FUND GUIDANCE FOR ASSESSORS 2022/23 – HOME-RATED STUDENTS**

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### 1. OVERVIEW OF THE FINANCIAL ASSISTANCE FUND SCHEME

#### 1.1 Purpose and scope of the FAF

The primary purpose of the Financial Assistance Fund is to assist students facing particular financial hardship to continue to participate in Higher Education and reach a successful outcome and completion of the academic year.

The Fund should not be used as a principal source of funding. Applicants will be expected to have other sources of funding in place.

#### 1.2 Assessment types

There are two different methods of assessment according to student type:

1. Full-time undergraduates (see chapter 2)
2. Postgraduates, part-time undergraduates and students with reduced funding as a result of having a previous degree, and now studying for an equivalent or lower qualification (ELQ) (see chapter 4)

In addition to these two methods, there are separate arrangements for short-term grants (see chapter 6), and the childcare grant for part-time undergraduates (see chapter 3)

Some assessment rules apply to all applicants, regardless of type.

#### 1.3 Eligibility

Applicants must fit the residency criteria for the undergraduate Maintenance Loan from the Student Loans Company, and must be a registered student at the University of Leeds. For the purpose of FAF, 'registered' includes students who are external or who have suspended their studies. The regulations covering eligibility for maintenance funding can be found here

<https://www.practitioners.slc.co.uk/media/1926/sfe-assessing-eligibility-guidance-ay-2223-v50.pdf>

Students on a Degree Apprenticeship programme are not eligible to apply to the FAF even if other criteria are met.

#### **1.4 Other funding**

Applicants are expected to have accessed all other available funding, eg statutory student funding, benefits, tax credits and a student bank account overdraft. The assessor may withhold a decision until the applicant has provided evidence of such funding.

#### **1.5 Tuition fees**

The Fund must not be used to meet the cost of tuition fees.

#### **1.6 The assessment process**

An income total is calculated from all relevant sources after applying appropriate disregards. See the tables in chapters 3 & 4 for details of what income to include, and what to disregard, for each student cohort. A list of the evidence required to accompany an application is provided on the application form.

The expenditure total is calculated for all essential items of expenditure after applying appropriate ceilings. General living costs (eg food, bills, clothes and leisure) and study-related costs (excluding travel and broadband) are not included individually, but are grouped together as fixed amounts known as 'Composite Living Costs' (CLC) and 'Course Costs' respectively. Broadband costs are an element of course costs treated separately, also at a fixed rate.

#### **1.7 Evidence**

Applicants must provide supporting evidence for applications. A full list is available in the current application form. However, this list should not be seen as exhaustive, and assessors may request any further evidence that they deem necessary, and that the applicant could reasonably be expected to provide.

#### **1.8 Fixed rate expenditure - Composite Living Costs (CLC), Course Costs and Broadband**

For 2022/23, the weekly CLC rates are:

Single student £100

Student on London placement £153

Couple £155.50

Each child £92

Family supplement (include in any application with at least one dependent child) £26.50

See the tables in chapters 3-4 for details of spending ceilings for variable costs, course costs rates, broadband rates, which items of expenditure to include, and which to disregard.

#### **1.9 Period of assessment**

For all applicants, the period of assessment for awards is always from the date of application to the end of the academic year, or, for summer costs assessments, to the end of the summer vacation period.

#### **1.10 Standard awards**

When assessed expenditure exceeds assessed income, the difference is the 'assessed need' and should be paid as a standard award. Awards should be rounded up to the nearest £10. If the assessed need is below £50 then the application is rejected. If the assessed need is above the maximum award (£4,500) then award the maximum. [See appendix 1 for standard assessment process.](#)

#### **1.11 Exceptional awards**

If an assessment shows no assessed need, and yet there is a compelling case to evidence that the student:

- will be unable to complete the academic year without financial help
- has a one-off essential cost that cannot be met from available funds
- has had an unexpected withdrawal of student funding or financial support from family that has led to financial hardship,

the assessor may consider an exceptional award. Any exceptional award should not exceed the minimum necessary to enable completion of the academic year. [See appendix 2 for the exceptional award process.](#)

### 1.12 Priority groups

Certain categories of applicant are deemed ‘priority groups’. These applicants may submit additional evidence in the form of a supporting statement from a third party e.g. a tutor, School support staff, a medical professional, or any other relevant person. This statement should be accepted as evidence by the assessor. The priority groups are as follows:

- Mature students (25 and over)
- Part-time students
- Young carers
- Care leavers
- Refugees
- Students seeking Humanitarian Protection
- Lone parent
- Students estranged from their family and under 25

### 1.13 Assessors’ discretion

Assessors may use discretion when applying variable costs and expenditure ceilings to make decisions based on applicants’ individual circumstances. To ensure consistency and fairness, assessors should generally not use discretion to vary from certain core principles. The table below sets out discretion principles in more detail.

<b>Assessors have some discretion</b>	<b>Assessors have little or no discretion. Any decision contravening these principles must be approved by a manager</b>
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Any income contribution not listed opposite	Assumed Income, notional incomes, assessed parental contributions & other forms of income covered by regulations
Decisions on type & amount of award (within the maximum amounts set)	Composite Living Costs (CLCs)
Expenditure (rent, travel etc) not included in CLC	Prior financial provision for postgraduate and ELQ students
	Eligibility & residency
	Evidence required from students

### 1.14 Reassessments

Assessments will normally cover the entire academic year and so students may only apply once per academic year. However, if a significant change in financial circumstances can be evidenced, a reassessment may be requested.

### 1.15 Appeals

Appeals may be submitted within one calendar month of the date of the decision letter or before the date that the applicant ceases to be a University of Leeds student (e.g. permanently withdrawn or excluded) if this occurs within the one calendar month period.

Information about the appeals process will be provided when the FAF decision is communicated.

## 2. FULL-TIME UNDERGRADUATE ASSESSMENTS

### 2.1 Eligibility

Applicants must have applied for the maximum available SLC funding, and have received the first instalment of their loan or grant. Students ineligible for SLC funding due to previous study should be assessed under ELQ rules found in section 4. NHS-funded students must have applied for their full entitlement of NHS funding.

### 2.2 Income assessment

The following table is used to determine what income should be disregarded, and what should be counted in full:

SLC Student Maintenance Loan	Count in full
Assessed parental/partner contribution to the SLC Maintenance loan <i>See 2.3 below for cases of estrangement</i>	Count in full. For 1617 & later starters, a loan of less than £7224 indicates a parental contribution. (£5713 for students living in the parental home).
SLC Maintenance Grant/Welsh Assembly Learning Grant/SAAS grants/ NI Maintenance Grant	Count in full
SLC supplementary grants e.g. Parents' Learning Allowance, Adult Dependants' Grant)	Count in full
Institutional bursaries (eg LFS, LB, UG scholarships)	Count in full. Payments in kind, i.e. fee or accommodation discounts should also be included
Any other income-assessed or widening participation bursary or scholarship (eg Social Enrichment Scholarship)	Disregard
Other Bursaries/Scholarships not based on household income or with WP criteria	Include any amount over the assessed AI
NHS Bursary and grants	Count in full, except for the NHS travel grant as this is paid for specific costs

Assessed parental/partner contribution to the NHS Bursary	Count in full
Local Authority Care Leavers' Bursary	Disregard
Earnings	Disregard, except for summer vacation applications, then count in full.
Partner's earnings	Count in full
Savings	Disregard first £500
Any financial contribution to living costs and/or course costs, including loans not repaid	Count in full
Means-tested benefits (eg JSA, income support)	Count in full
Earnings replacement benefits (eg ESA, SSP)	Disregard for applicant, but count in full for partners. For summer vacation applications, count in full for the applicant.
Benefit premiums	Disregard
Child Tax Credit	Count in full
Non means-tested benefits eg Child Benefit, DLA, PIP	Disregard
Child Support Maintenance	Count in full
Working Tax Credit	Disregard for the applicant, but count in full for a partner
Priority debt	See 2.7 & 2.9
Non-priority debt	See 2.8

Any other income may be included at the discretion of the assessor, according to FAF regulations and principles.

### 2.3 Estrangement

Assessors can use discretion and not include the assessed parental contribution to the student loan in genuine cases of recent (ie less than 12 months) estrangement. After 12 months the student should have been assessed as independent by the SLC. This discretion should only be applied when satisfactory evidence is provided.

### 2.4 Assumed income (AI)

It is expected that students will be able to supplement their income from various sources, for example, part-time work, vacation work, bank overdrafts (regardless of level) or savings. A fixed rate figure representing these income streams is applied for all full-time undergraduates. This is applied regardless of whether the applicant actually receives this income, or whether actual earnings, overdrafts and savings exceed these figures.

AI rates for 2021/22 are: £2060 non-finalists; £687 finalists.

The AI may be disregarded or reduced at the assessor's discretion because of, for example:

- Students unable to work due to illness (evidence should be provided)
- Student with dependent children
- Students unable to work due to a disability
- Students with caring responsibilities
- Students on courses of study that prevent them from doing sufficient part-time work
- Students receiving a TASS scholarship

### 2.5 Expenditure assessment

The CLC rates for general living costs listed in paragraph 1.8 and the course costs rate of £14 per week are applied, regardless of any figures provided on the application form.

The following items of expenditure ('variable expenditure') are always allowed if figures are provided in the application, up to the ceiling:

Term time travel (travel from term time address to University): ceiling up to the current cost of a weekly Student MetroCard

Travel to permanent home address from term time address: ceiling calculated according to location and information provided on the assessment form.

~~Rent or mortgage: ceiling for first year of study students up to £143 per week, other students £121 per week, plus £58 per week for a partner or each dependent child.~~

Childcare: up to £235 per week per pre-school child; up to £30 per week for each school age child. In exceptional circumstances, the ceilings may be disregarded at the discretion of the assessor.

## **2.6 Fixed costs: course costs and broadband**

All course-related costs with the exception of travel, eg books, printing, field trips, materials, are assessed at a fixed-rate of £14 per week, regardless of the figures provided in the application.

£8 per week is included at a fixed rate for broadband contracts. However, when a rent contract stipulates that broadband is inclusive, the fixed rate is disregarded.

## **2.7 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 debtor of her/his home, liberty, essential goods and services, then that debt will have priority.” (9th edition, p.182)

Awards should be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year.

## **2.8 Non-priority debts**

Non-priority debts should be disregarded. The Debt Advice Handbook advises:

“Non-priority debts are those where non-payment will not result in the loss of the debtor’s home, liberty, essential goods or services.” (9th edition, p 225) 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, personal loans, car finance 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.

## **2.9 Exceptional debts**

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 personal or financial problems within the family or at work’, it may be treated as a priority as could a debt that needs to be paid to ‘protect the guarantor, family or work relationships’ (9th Edition, p230). Such circumstances should be considered on a case by case basis. Where an administrator 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.

## **2.11 Other expenditure**

Any other items of expenditure listed in the application may be included at the discretion of the assessor, but must be considered essential to continuing on the course. Assessors may wish to ask for evidence of these items.

## **2.12 Summer vacation funding**

Full-time undergraduates with a summer vacation period cannot normally apply to the Fund as they are expected to make provision for themselves. However the following categories of student may apply:

- Students with dependent children
- Students with an illness or disability that prevents them from working
- Students facing a financial emergency or crisis
- Students that have been registered on the Foyer Scheme or any similar scheme for homeless people (they should be able to provide a letter from the organisation to prove this)
- Students who have been care leavers (evidence should be provided)
- Students who have no alternative substantial means of support in circumstances where the assessor is satisfied that they are unable to secure alternative funding
- Students unable to meet essential course-related costs (eg field trips or examination resits)
- Students estranged from both parents, with verifiable evidence

The period of assessment should normally be that of the vacation period, except where help is needed on a short-term basis only, eg field trips and exam resits.

## **2.13 Estrangement and Care-Leavers award**

Full-time undergraduate applicants who can provide evidence of either estranged or care-leaver status may apply for an award up to four weeks before the start of their course. The award is intended to provide funding for the period prior to arrival at the University, when it is expected that any income will have stopped. The award is intended to provide sufficient funding for four weeks' composite living costs (see paragraph 1.8), a monthly travel pass and university start-up costs.

### **2.13.1 Eligibility**

To be eligible to apply for the award applicants must:

- Have completed online registration
- Have a Banner registration status of RE
- Provide a letter from a Local Authority confirming that they are a care-leaver, or have their estranged or care-leaver status confirmed by the Plus Programme
- Have applied for the Student Loan for Maintenance, and must provide a notification letter showing that their Student Loan application is linked to the University of Leeds
- Provide three months' bank statements to show that they are in financial hardship

### **2.13.2 Assessment and awards**

There is a separate application form for the award. Applicants meeting the eligibility criteria, and providing the necessary evidence, will be awarded £500, irrespective of when they apply in the application period. The award will be made up to four weeks before the course start date, and up to the date that the first instalment of statutory student funding is paid (but only up to 6 weeks after the start of the course), whichever is soonest. As the award is intended only to fill a gap in funding, rather than to meet a financial need, it should be counted as income if the student applies to the Fund again before the end of the third term in the same academic year. It should not be counted as income if the student makes an application for summer costs.

### 3. PART-TIME CHILDCARE GRANT

#### 3.1 Part-time Undergraduate Childcare Grant (PTUGCG)

Eligible part-time students can apply for a Childcare Grant through the FAF and are entitled to receive an award prior to any other FAF application or assessment being carried out. The purpose of the grant is to provide a fast-track, means-tested childcare award of a fixed amount, for part-time students who are using registered or approved childcare provision. The Grant offers a contribution to childcare costs and is not intended to cover actual costs incurred.

#### 3.2 Eligibility for PTUGCG

- The childcare provider must be registered or approved. This is usually verified by the presence of an OFSTED number on the childcare document.
- The student must be the main carer, or jointly the main carer. This will normally be verified by the Child Tax Credit or Universal Credit notification letter.
- The applicant must be currently entitled to child tax credit, or the child element of Universal Credit, for the child receiving childcare. If payments are currently suspended, the applicant may still be eligible.
- The student (or their partner) must not be in receipt of either the childcare element of working tax credit, the NHS childcare grant or Universal Credit.

#### 3.3 PTUGCG assessment and awards

There is separate application form for students wishing to apply for the Part-time Undergraduate Childcare Grant only. Applicants who fit the eligibility criteria are awarded their actual course-related childcare costs up to £750. Assessors need only calculate the amount of applicable childcare costs, no other assessment elements are considered. If a second application is made for a full FAF assessment, any Childcare Grant awarded in the same academic year must be included as income.

### 4. POSTGRADUATE , PART-TIME UNDERGRADUATE AND ELQ ASSESSMENTS

#### 4.1 Eligibility

Postgraduate applicants must have applied for and accepted the maximum Postgraduate Master's Loan or Postgraduate Doctoral Loan, when eligible to do so. Part-time undergraduate applicants must have applied for the maximum available SLC funding.

#### 4.2 Assessments

Applicants are expected to have made financial provision for living costs, course costs and tuition fees at the outset of the course, and for each academic year.

Assessors must first check that the applicant has made financial provision, before any assessment of financial need is considered. If the applicant is determined to have made such provision, they would still need to evidence an acceptable change in circumstances that resulted in the withdrawal of that provision.

#### 4.3 Determining financial provision

All income, including that of a partner, is calculated in full. There are no income disregards. Fixed costs, i.e. CLC, broadband and course costs, are the same rates as those for full-time undergraduates, see 1.8 for CLC rates; £14 per week course costs for FT students, pro-rata according to credit load for part-time students, see 4.6.



80-120 credits: £14 (count as full-time students)

70 credits: £8

60 credits: £7

50 credits: £6

40 credits: £4.50

30 credits: £3.50

20 credits: £2.50

NB any 5-credit OLM modules are ignored when calculating credit load.

The CLC rate must be included for all assessments. For financial provision assessments, apply the course costs and broadband expenditure figures supplied by the applicant. However, for financial need assessments, apply the fixed rates regardless of whether the applicant has supplied any figures.

Assessors may include bank balances, savings, and available overdrafts at the start of the academic year as part of financial provision, if indicated in the application. Otherwise, include all available funds at the point of application. Income for tuition fees should be recorded separately.

All actual expenditure given in the application should be calculated in full, no ceilings are applied.

Non-priority debts should be counted in full if the applicant includes these as expenditure. Tuition fees costs should be recorded separately.

If the calculated expenditure exceeds income, including income and expenditure for fees, then financial provision has not been made and the application is unsuccessful. Otherwise, the assessor should now decide whether or not there has been an acceptable change in financial circumstances.

#### **4.4 Acceptable changes in circumstances**

Assessors should consider an award only when the applicant's planned financial provision was guaranteed, and the change in circumstances could not reasonably have been foreseen.

Acceptable changes in circumstances may include:

- involuntary redundancy
- illness (or a partner's illness)
- relationship breakdown
- repair of essential items

Unacceptable changes in circumstances may include:

- having inadequate funding at the start of the academic year
- PhD students who have not made provision for year 4
- intentionally leaving paid employment due to unsuitability or due to pressure of course work
- reduced earnings when hours/wages were not guaranteed by a contract
- failure to obtain employment that was part of the intended financial provision
- ineligibility for student funding, loans, bursaries or scholarships
- withdrawal of support from family
- fluctuations in exchange rates

#### **4.5 Awards**

If the assessor accepts that there has been an acceptable change in circumstances, an award can be considered. The period of assessment is always from the date of application to the end of the academic year. Expenditure should be reassessed, now excluding non-essential items, eg non-priority debts. Apply all fixed-rate expenditure regardless of whether the applicant has supplied any figures See 4.6 for fixed rates for part time applicants. If there is a shortfall between actual income and assessed expenditure, this amount can awarded as a standard award (see flowchart 4.7). If there is surplus income, the assessor can consider an exceptional award (see flowchart 4.7).

#### **4.6 Fixed costs: course costs and broadband**

All course-related costs with the exception of travel, eg books, printing, field trips, materials, are assessed at a fixed-rate of £14 per week, on a pro rata basis, regardless of the figures provided in the application. The following table is used to calculate the pro rata weekly amount, according to credit load.

80-120 credits: £14 (count as full-time students)

70 credits: £8

60 credits: £7

50 credits: £6

40 credits: £4.50

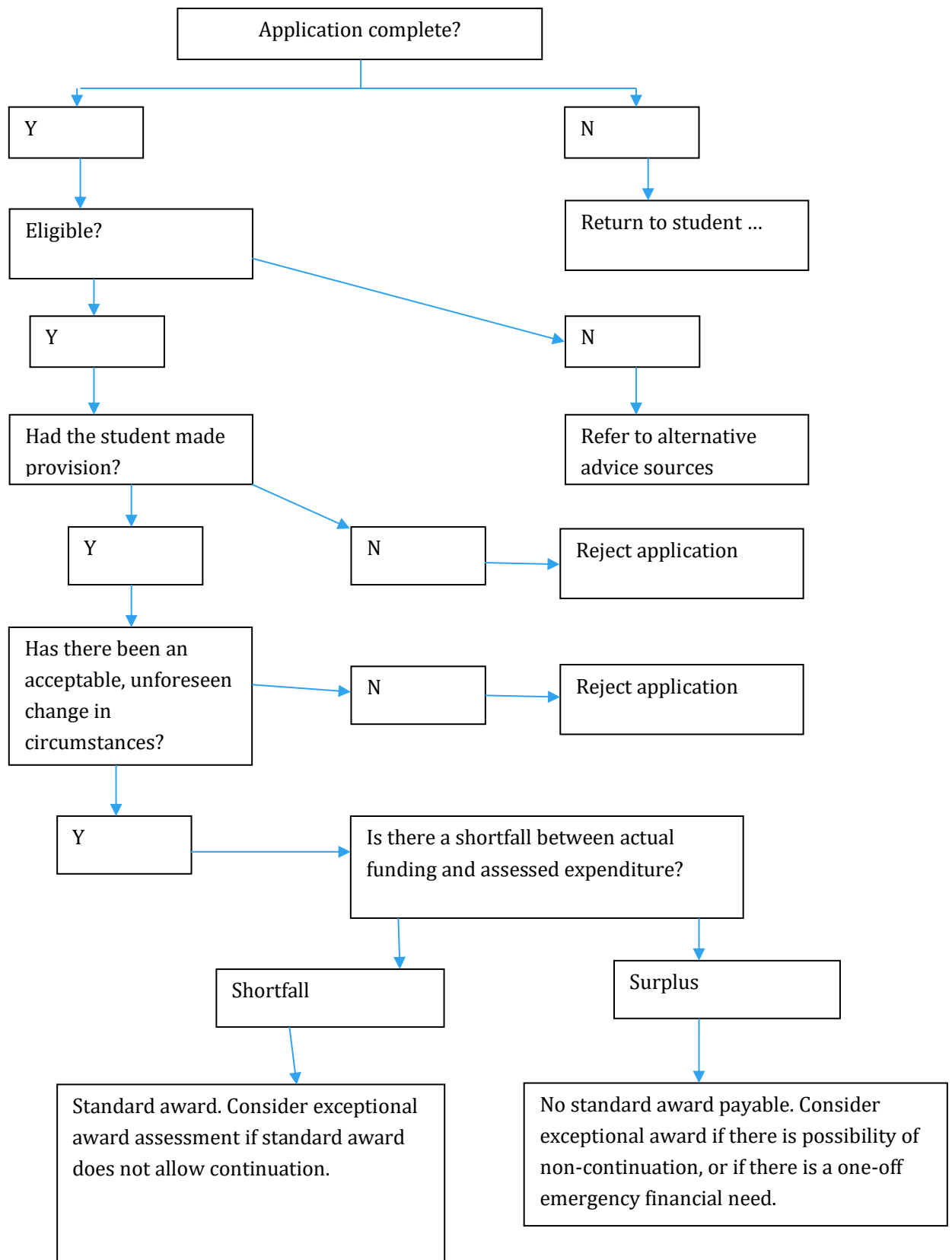
30 credits: £3.50

20 credits: £2.50

NB any 5-credit OLM modules are ignored when calculating credit load.

£8 per week is included at a fixed rate for broadband contracts. However, when a rent contract stipulates that broadband is inclusive, the fixed rate is disregarded.

#### 4.7 Decision flowchart for PG, PT and ELQ assessments



## 5. SHORT-TERM GRANTS

### 5.1 Overview

Students facing financial hardship due to delayed student funding, through no fault of their own, may be considered for a short-term grant from the Fund. Grants should be kept to the minimum amount necessary to cover essential, immediate costs until the delayed student funding is paid.

### 5.2 Eligibility

Assessors should be satisfied that the student has applied by the prescribed deadline, and that they have no access to other funds.

### 5.3 Part-time undergraduates seeking a short-term grant for childcare costs

These students may seek help with childcare in advance of their SFE assessment and the processing of their part-time Childcare Grant available from the FAF. Assessors wishing to use their discretion to provide a grant in these circumstances must be satisfied that the student would meet the eligibility requirements for the Part-time Undergraduate Childcare Grant (see section 3).

### 5.4 Previous student loan debt

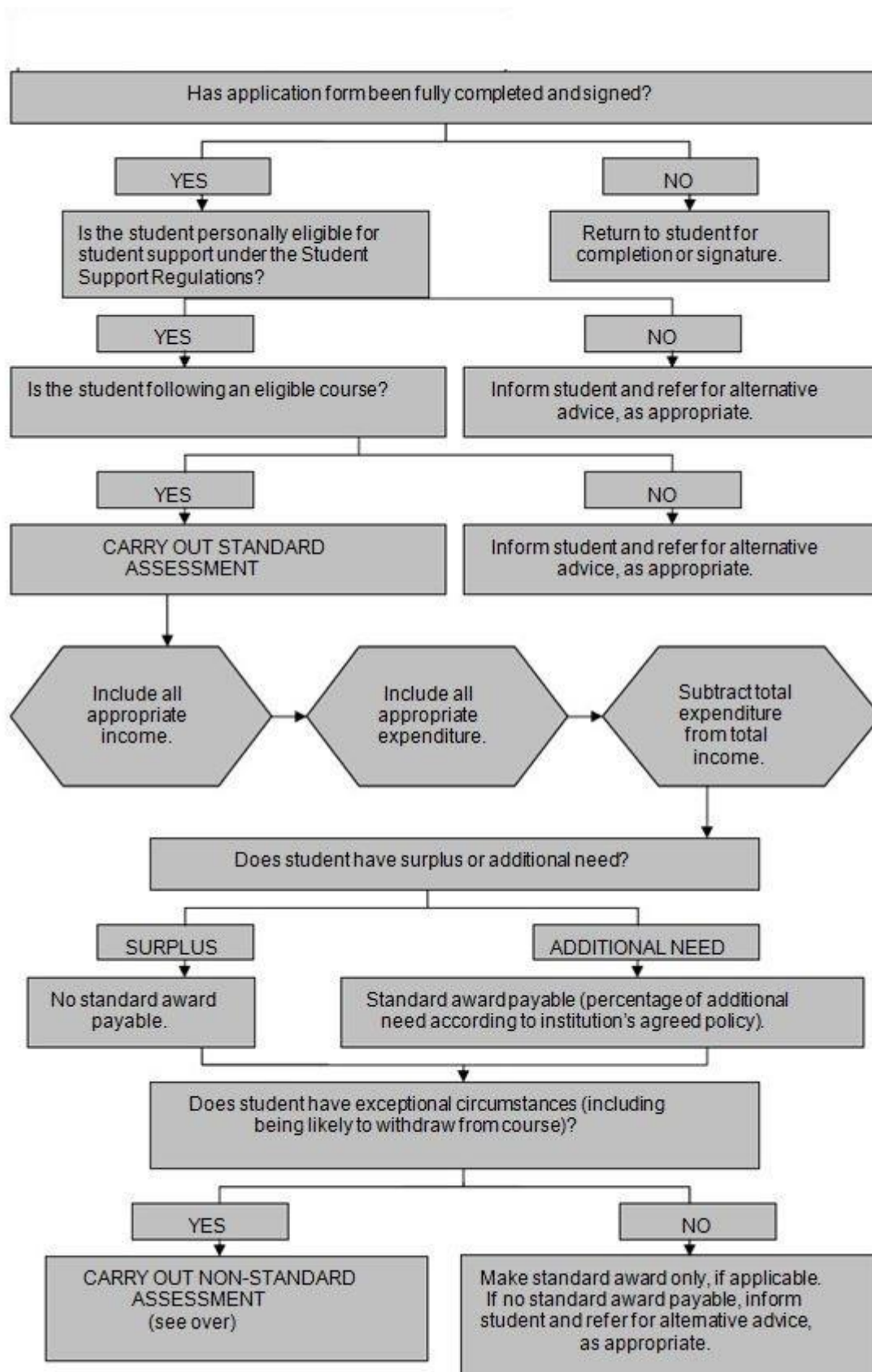
Students whose access to a further student loan is blocked because they are in default on a previous student loan could receive a short term FAF grant, but payment of the grant would be conditional upon the student using the money to clear their student loan debt with the Student Loans Company (SLC), thus enabling the student to access their full statutory support package.

### 5.5 Administration

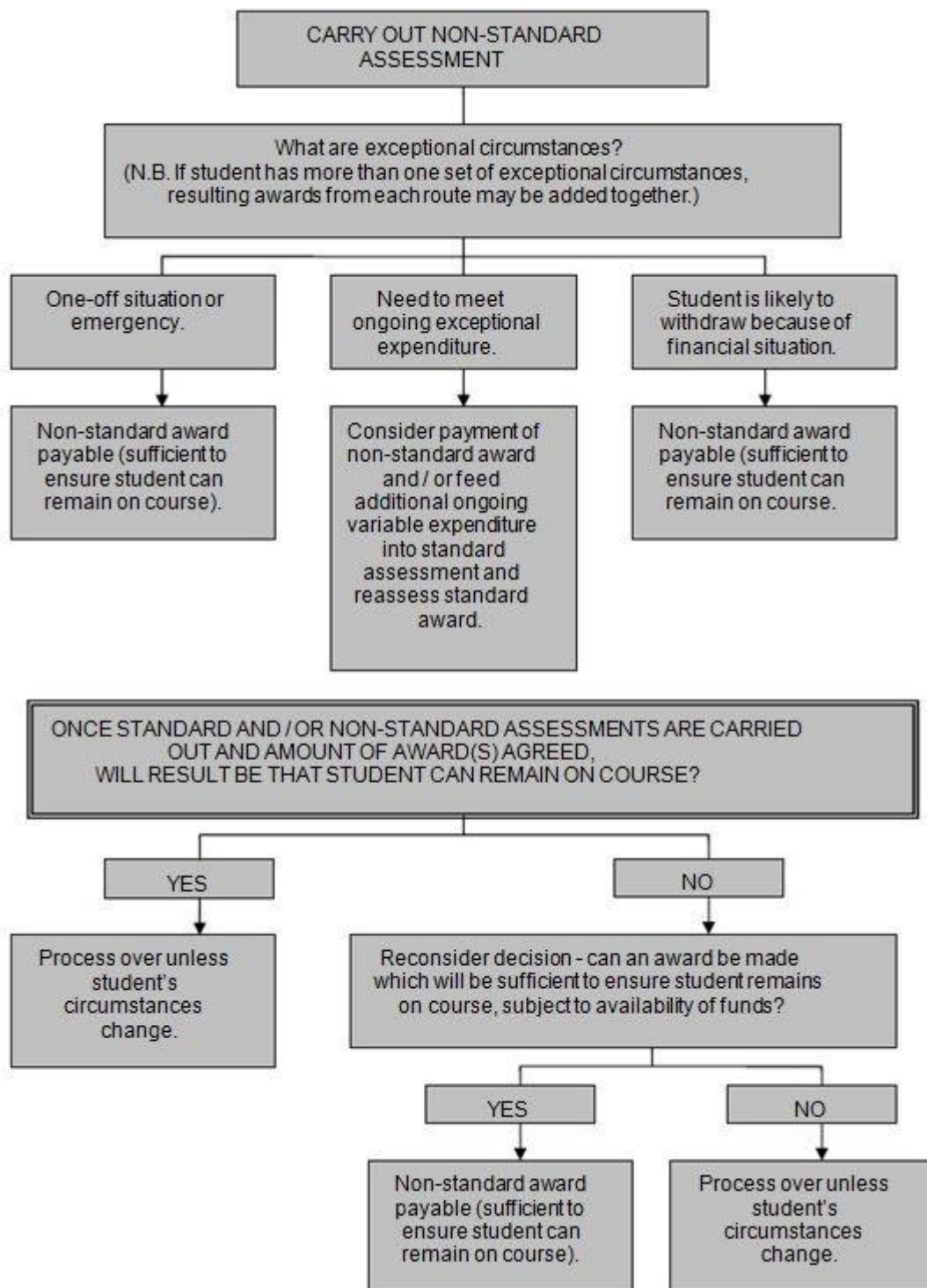
Full guidance on the administration of short-term grants can be found here:

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APPENDIX 1 – STANDARD ASSESSMENT PROCESS



APPENDIX 2 – EXCEPTIONAL AWARD ASSESSMENT PROCESS



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