

The Financial Assistance Fund (FAF) – a guide for staff

This guide is intended to give University staff a briefing on how the Fund works, and will hopefully help you to decide when to refer students to Funding.

What is the FAF?

The FAF is a University-regulated and funded scheme intended to provide help for students in financial hardship. It is the successor to the Access to Learning Fund, which for most of its existence was government-funded and regulated.

The guidance for assessors describes the purpose of the Fund as: *“... 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.”

In practice, students can apply to the Fund for a wide variety of reasons, including:

- a financial emergency
- when the statutory student funding package does not meet particular needs (e.g. a student who lives a long way from the University)
- when the statutory student funding package does not adequately cover essential costs
- loss of earnings or student funding
- health issues
- poor budgeting decisions
- a change in personal circumstances (e.g. separation, estrangement from parents)
- childcare
- caring responsibilities

We will look at each application individually, students do not need to fit into prescribed categories to be able to apply during their academic year.

FAF awards are discretionary, i.e. based on an individual assessment of evidence, and not awarded simply on the basis of qualifying criteria. This makes it difficult to predict whether or not a student will get an award before we receive a completed application, with all of the necessary evidence.

Summer applications. Some students can also apply during the summer vacation. Usually, we can only accept summer applications from students who fall into the following categories:

- parents of dependant children;
- unable to work over the summer;
- unaffordable course-related costs over the summer e.g. compulsory field trips or August resits. (NB these students would only be funded for course costs, not general living costs);
- facing a financial emergency;
- care leavers;
- estranged
- homeless or formerly registered on a homeless scheme (e.g. Foundation).

Students that don't fit into any of these categories can still enquire about applying during the summer and be advised if they are able apply.

Who can apply?

The FAF is open to all registered students with the exception of degree apprenticeship students. Suspended and external students can apply, but the Fund should not be expected to simply replace statutory funding. There are some differences in how home-rated and international students are assessed.

How are applications assessed?

All applications are assessed by a team of experienced Funding assessors. Rules of the scheme are applied rigorously to ensure a robust, consistent and impartial process. Outcomes are determined by a Funding Assessor based on information provided on the application form together with supporting evidence, referencing written guidance. Although decisions are made individually, assessors work together closely to ensure consistency.

Required evidence

All students are asked to provide the following evidence:

- 3 months' bank statements with explanations for certain transactions
- rent or mortgage documents
- student funding documents

Further evidence may be required depending on the student's circumstances. For instance, a student claiming that they are unable to work may be asked to provide a doctor's note.

Full-time undergraduate assessments

Income and expenditure is calculated from the evidence provided. Some elements of income are disregarded e.g. Child Benefit, DSA. Some elements of expenditure are capped at a maximum. If assessed expenditure exceeds assessed income then the difference is usually awarded as a standard award. If there is no standard award, then the assessor must decide if the student can continue without financial help, and can make a non-standard award to ensure continuation. Non-standard awards are usually made to students with a financial emergency, a temporary shortfall in funding, or an unexpected change in financial circumstances.

Part-time undergraduate assessments

Part-time undergraduates are expected to have funding in place from other sources, e.g. work or benefits.

Postgraduate assessments (Taught and Research) and Part-time undergraduates

Both of these categories of student must demonstrate that they made realistic provision for course costs, tuition fees and living costs at the outset of the course, and at the start of each academic year. If an Assessor determines that realistic provision has been made, then there must also be evidence of a change in financial circumstances before an award can be made. The change must have been unexpected and unavoidable.

For example, a student may have had a job at the start of the course that provided enough in wages to cover all essential costs. Then they are made redundant. In these circumstances there is a possibility that an award could be made.

However, if the job wasn't permanent, or did not have enough guaranteed hours to provide sufficient income, then it is unlikely that an award would be made. This because a change in circumstances was not entirely unexpected.

Second undergraduate degree students

Students undertaking a second undergraduate degree course are not entitled to the full funding package from Student Finance. For this reason they are treated in the same way as postgraduates,

and are expected to have made realistic provision for all costs before they can be considered for an FAF award.

How long does it take to assess an application?

The Funding team guarantees a decision within four working weeks of receipt of a complete application. Actual turnaround time varies according to workload, but the average assessment time is 7 days. Because of the length of the turnaround time, the FAF should not be seen as an emergency fund. However, in exceptional circumstances an application can be fast-tracked to get the decision and payment completed in a few days. The Funding team will always try to refer students to other support services when appropriate, as a financial award may not always be the only solution.

How much will be awarded?

Awards range from a minimum of £100 to a maximum of £4,500. The average award in 2021/22 was £1,380.

Appeals

Any decision may be appealed, whether an award has been made or not. Appeals are heard by a panel made up of staff from different areas of the University. An appeal must be submitted within one month of the decision date. The decision of the appeals panel is final.