



The following notes are intended to help you understand how your Financial Assistance Fund (FAF) application will be assessed.

The FAF regulations for postgraduate and second degree students

You will be considered for help if:

- (a) it can be shown that you had made adequate provision* *prior to starting the course, and at the start of each academic year* for both fees and living costs. *Adequate provision could be made up from various sources such as maintenance awards, tax credits, state benefits, savings, partner's income, money from family members or earnings and be sufficient to cover all academic fees, accommodation and general living and lifestyle costs.
- (b) you have applied for all other funding that you are entitled to, including for example the Student Loans Company's Postgraduate Master's or Doctoral Loan
- (c) there has been a change in your financial situation that could not have been reasonably foreseen.

An award can only be made if all these conditions are met, and an assessment shows that you have insufficient funds to meet essential expenditure.

Exceptional circumstances

When there has been a change in your financial circumstances you will be required to provide evidence, and details within your supporting statement.

The following cannot be accepted as exceptional circumstances:

- having inadequate funding at the start of the academic year;
- PhD students who have not made adequate provision for their overtime year;
- 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.

This is not an exhaustive list and other circumstances may not be considered unforeseen and/or exceptional.

How we assess your spending

The cost of general living expenses is fixed at £100 per week for a single student, with additional amounts for other family groups. This is known as 'Composite living Costs' (CLC). CLC includes food, bills, entertainment, clothes, insurance, etc.

The assessment will also include other essential costs such as tuition fees, rent/mortgage, travel, course-related costs, debit/credit card repayments and council tax. You will be expected to have made provision for all of these costs prior to the start of the course.

Within the assessment debts are considered either 'priority' or 'non-priority'. Non-priority debts, such as overdrafts, credit cards, hire purchase repayments and most rent arrears, are not counted as essential expenditure. Priority debts are those where you are in danger of losing your home, liberty or essential goods and services. If you believe that you have a priority debt, it is expected that you seek help from a licensed and independent debt advice organisation (eg Leeds University Union Help and Support) before applying for help from the FAF.

How we calculate your award

For standard awards, your assessed income is deducted from your expenditure to indicate your financial need. If at this point your assessed income is higher than your assessed expenditure, your application would be unsuccessful. If your income is lower than your expenditure we may be able to make an award based on the shortfall.

In exceptional circumstances non-standard awards may be offered even when there isn't an assessed shortfall.

FAF awards

If your application is successful, the minimum award is £100 and the maximum £4,000. All awards are non-repayable and will be paid directly into your bank account.

Other sources of funding

http://students.leeds.ac.uk/info/10112/research_degrees/936/funding_for_postgraduate_students

<https://www.gov.uk/funding-for-postgraduate-study>

Contact Details: email funding@leeds.ac.uk