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1 Introduction

This guidance has been produced to aid administrators in assessing applications to the Living Cost Support Fund (LCSF) and to promote consistency of assessments across the student body.

Nevertheless, administrators will also be required to use their local and professional knowledge when determining the outcome of an application. Any award made remains at the administrator's full discretion.

The method by which awards are calculated is principally based on guidance issued by the Higher Education Funding Council for England (HEFCE) for the assessment of Access to Learning Fund applications, but also incorporates figures derived in house using knowledge and facts and figures of the local area.

2 Background

The LCSF was set up to replace the Manchester Hardship Fund, which in turn had replaced the Access to Learning Fund; a national hardship fund financed by HEFCE which ceased at the end of the 2013/14. The LCSF is financed solely from University income. It also encompasses The University of Manchester Bridging Hardship Fund from the 2014/15 Academic Year.

It intends to assist students facing difficulty meeting their essential living costs, particularly because of higher than expected costs associated with caring responsibilities or health/disability related expenditure, or because of an unexpected financial emergency, or a significant change of circumstances.

3 Principals

- i. Students must be able to demonstrate that they commenced their programme of study having made adequate provision to meet the cost of their study.
 - The expectation that employment will be gained following the commencement of a degree programme, or the expectation of future gifted/loaned money will not be considered sufficient in demonstrating adequate financial provision.
- ii. Students must be able to demonstrate that, wherever possible, they have exhausted all other sources of financial support before applying for the LCSF. Examples of expected sources include all statutory support in the form of student loans/grants, social security benefits, University bursaries, student overdrafts, Professional Career Development Loans and employment.
 - Undergraduate students who are eligible to receive the Manchester Bursary 2012-14 cohort and opt to take it as a tuition fee discount instead of cash will not be considered for financial support.
 - It is not expected that students take short term loans from high interest lenders, this is actively discouraged
- iii. No awards will be made to help meet the costs of tuition fees.
- iv. No awards will be made where there is evidence of money mismanagement or non-essential/lifestyle expenditure such as gym memberships, holidays, gambling, expensive single items; however students in this case will be referred to appropriate support services.

- Awards may be subsequently made where a student has sought appropriate financial advice, for example, via the University Student Money Advisor, and is able to demonstrate an improvement in the management of their finances.

4 Eligibility

- Students must be registered on a full time programme of study, or registered for a minimum of 60 credits if studying part time.
- Postgraduate students will be considered only if they are funding their studies themselves, and only where their circumstances have changed significantly, and that difficulties have been beyond their control or anticipation.
- Applications from international students will only be considered if they are funding their studies themselves and only upon referral from the relevant School/Faculty Student Support Officer or Administration Officer, and only where the student's circumstances have changed significantly, and those difficulties have been beyond their control or anticipation.

5 Priority Groups

The following groups of students will be considered priority according to financial constraints of the fund:

- Students with children (especially lone parents).
- Final year students.
- Disabled students.
- Care leavers and homeless students.
- NHS funded students from low income households (who do not receive the Manchester University Bursary).
- Undergraduate students from low-income families where the household income is below the threshold at which statutory support ceases to vary, i.e. £62,000.?? In carrying out assessments consideration will be given to the level of additional support students might receive from the University's bursary schemes.

6 General Rules

- Applications and correct supporting evidence must be received by the advertised deadlines.
- Applications will not be considered without the necessary supporting documentation.
- Supporting documentation must be received within 14 days of completion of the online form.
- Applications may be cancelled where supporting evidence is deemed to not adequately demonstrate individual circumstances.
- A second application in one academic year may be accepted if a student is able to demonstrate that their circumstances have drastically changed following their first application.

7 Assessments

7.1 Standard

Standard assessments calculate any shortfall between total income and essential expenditure for the entire academic year following the guidelines in the next section. Generally, an award will be made where a shortfall is demonstrated.

(Weekly Assessed Income – Weekly Assessed Expenditure) x Period of Assessment = Hardship Award

7.2 Non-standard

Non-standard awards can be given when the Standard Assessment calculates no shortfall, or in addition to a standard award and when individual circumstances suggest an award is justified. Non-standard awards are made by an assessment panel and discussed with members of the Living Cost Support Fund Team who agree an amount.

8 Undergraduate UK Assessments

8.1 Period of Assessment

Awards are calculated based on a 39 week need, with the exception of students studying towards on the BMidwif course or Year 4 medical students whose awards are calculated based on 45 week need.

All annual income received solely for the purpose of study should be divided by 39 when calculating the 'weekly income', with the exception of NHS funds which should be divided by 52.

8.2 Assessing Income

The following table shows how undergraduate income should be treated:

| Income | Annual Figure | Weekly Figure |
|---|---|----------------------|
| Student Finance Maintenance Loan | Included in full | Divide by 39 |
| Student Finance Maintenance Grant | Include any amount after disregard figure | Divide by 39 |
| NHS Bursary – non assessed grant | Included in full | Divide by 52 |
| NHS Bursary – means tested bursary | Include any amount after disregard figure | Divide by 52 |
| NHS Bursary - Household Contribution | Include in full | Divide by 52 |
| Childcare Grant and/or dependents allowance | Include in full | Divide by 39 |
| Adult Learning Grant | Include in full | Divide by 39 |
| Bursaries/Scholarships | Include in full | Divide by 39 |
| State Support | Include in full if means-tested e.g. tax/child credits or JSA Child Benefit and Disability related benefits are not included | Divide by 52 |
| Savings | Include any amount | Divide by 39 |
| Part-time work | Included | Divide by 39 |
| Payments from Family | Included | Divide by 39 |
| Partner's income | Include net income in full - See section 13 for further guidance | Divide by 52 |

9 Postgraduate UK Assessments

9.1 Period of Assessment

Awards are calculated based on a 52 week need. All annual income should be divided by 52 to calculate the 'weekly income'.

9.2 Assumed Income

An 'assumed income' figure will be included of £12,835, which is the living cost figure publicised by the University.

9.3 Assessing Income

The following table shows how postgraduate income should be treated:

| Income | Annual Figure |
|---|--|
| NHS Bursary | Include any amount greater than Assumed Income |
| Childcare Grant and/or dependents allowance | Include any amount greater than Assumed Income |
| Grants | Include any amount greater than Assumed Income |
| Benefits | Include any amount greater than Assumed Income |
| Savings | Include any amount greater than Assumed Income |
| Part-time work | Include any amount greater than Assumed Income |
| Payments from family | Include any amount greater than Assumed Income |
| Child maintenance income | Include any amount greater than Assumed Income |
| Partner's income | Include net income in full - See section 13 for further guidance |

10 Undergraduate International Assessments

10.1 Period of Assessment

Awards are calculated based on a 39 week need, with the exception of students studying towards on the BMidwif course or Year 4 medical students whose awards are calculated based on 45 week need.

All annual income received solely for the purpose of study should be divided by 39 when calculating the 'weekly income', with the exception of NHS funds which should be divided by 52.

10.2 Assumed Income

An 'assumed income' figure will be included of £9,580, which is the living cost figure publicised by the University.

11 Postgraduate International Assessments

11.1 Period of Assessment

Awards are calculated based on a 52 week need. All annual income should be divided by 52 to calculate the 'weekly income'.

11.2 Assumed Income

An 'assumed income' figure will be included of £12,835, which is the living cost figure publicised by the University.

12 Assessing Expenditure

12.1 Included Expenditure:

The following table shows the expenditure that should be included in the assessment. Figures will be capped to ensure they do not exceed reasonable/expected amounts and will be determined at the beginning of each academic year.

| | |
|---------------------------------|---|
| Composite Living Costs | See 12.2 for further guidance |
| Rent/mortgage | Include if required evidence is submitted |
| Travel Costs | Evidence not required (clarification can be sought if amount is higher than expected) |
| Course Costs | Evidence not required (clarification can be sought if amount is higher than expected) |
| Medical/Disability costs | Include if evidence of costs is provided |
| Council Tax | Included if part-time or if partner is required to pay and their income is taken into account in the assessment |
| Priority Debt Repayments | Include if evidence of payment plan – see section 10.3 for further guidance |
| Mobile phone costs | Include for students with dependents or a disability |
| Childcare | Include if childcare provider is Ofsted registered (evidence required) |
| Child maintenance payments | Include in full |
| Partner's essential expenditure | Include if partner's income is included in the assessment |

12.2 Composite Living Costs

This is calculated using the University published figures for estimated weekly living costs for the academic year for basic living expenses. It includes food costs, clothing costs and general living costs. The same figure is used in all applications. The Composite Living Cost included for students cohabiting with a partner will be at 1.7 times the single rate. An additional amount is also included for costs associated with child dependents.

12.3 Priority Debts

A priority debt is classified where 'non-payment [of the debt] would give the creditor the right to deprive the debtor of his/her home, liberty, essential goods or services, then that debt will have priority'. This includes rent arrears, mortgage arrears, council tax arrears, Tax and VAT arrears,

essential Hire Purchase goods and gas/electricity arrears. Other types of debt may be included if they are essential to individual circumstances, for example, debts to a childcare provider.

Priority debts can be included as essential expenditure if a reasonable payment plan has been set up to repay the debt. If the assessment shows that the repayment plan is unreasonable, i.e. it is greatly affecting their ability to cover essential costs, the student will be encouraged to seek professional debt advice before an award is made.

Priority debts may not be included if they are the result of money mismanagement following the commencement of their degree programme.

Non priority debts will not be included in the assessment. This includes non-secured loans, overdrafts and credit card payments. Students will be referred to the appropriate support services for debt management when it is apparent they are unable to cover essential living expenditure due to re-paying non priority debts.

13 Awards

- i. The percentage of the assessed shortfall to be awarded will be determined at the start of each academic year according to the assigned budget and priority group. Where funds allow, additional awards may be assigned at the end of the academic year to those did not receive 100% initially.
- ii. Awards may be reduced where there is evidence of money mismanagement or non-essential/lifestyle expenditure.
- iii. Awards of more than £1,000 will normally be paid in two instalments.
- iv. Awards may be given in the form of a sundry payment to a third party.

14 Part-time students

Part time students will be assessed as full-time students. Any award made will be at a rate of 50%.

15 Students with partners

A partner's income should be included in an assessment when:

- i. They are married.
- ii. They are co-habiting AND have responsibility for child dependents.
- iii. Their partner's income has been taken into account when assessing Student Finance entitlement.
- iv. Their partner's income has been taken into account when assessing eligibility for state support.

Where a student has indicated they are living with a partner and states that their partner does not contribute to their own living costs, administrators can use their discretion to assess such applications as a single student, based on the available evidence.

16 Evidence

All students are required to provide the following evidence to enable a full assessment. Applications can be rejected if the required evidence is not made available:

- The previous 3 months of bank statements for all accounts that they/their partner hold.
 - The last transaction date for each must be within 14 days of the submission date.
 - Any transactions over £50 must be annotated.
- Evidence of rent/mortgage costs (if applicable and even if student is not paying them).
- Proof of funding e.g. Student Finance Entitlement/NHS Bursary letter, Career Development Loan letter etc.
- Child Tax Credits (if student has child dependents).
 - Student must provide evidence of ineligibility if they are not receiving this, for example, that they have received a previous overpayment.
- State Support (if student is eligible).
 - Student must provide evidence of ineligibility if they are not receiving State Support and would ordinarily be eligible, for example, they have received a previous overpayment.
- Evidence of a disability (if not DSO registered).
 - Enables the reduced assumed income figure to be applied
- Child/adult dependents.
 - Enables the reduced assumed income figure to be applied.
- Evidence of wages (if the student or their partner is working).
- Partner's income (if applicable).

The following evidence must be provided if the specified expenditure is to be included in the assessment

- Evidence of medical costs.
- Council Tax payments.
- Childcare costs.
- Priority Debt repayment plan.
- Partner's income.