

Living Cost Support Fund

Are there any funds towards living costs available from the University?

Yes – the University understands that occasionally you may experience something unforeseen that results in you struggling to meet your day to day living costs. Or you may have a disability or caring responsibilities which means you have additional costs to cover to enable you to study at university and therefore the Living Cost Support Fund is available to assist you to overcome financial hardship.

Am I eligible?

To be eligible to make an application to the Living Cost Support Fund you must be registered on a full-time programme of study (or at least 60 credits if part time) and you must:

Undergraduate UK/EU

- *Have taken your full entitlement of student loans/NHS Bursary*

Postgraduate UK/EU

- *Have taken your full entitlement of student loans (if you are eligible for these)*

Undergraduate & Postgraduate International Students

- *No further eligibility criteria*

Architecture Students are only eligible for funding from MMU.

Please note that meeting the eligibility criteria does not mean that you would automatically qualify for an award.

When can I apply?

The Living Cost Support Fund is open all year round. Assessments are not pro-rated therefore you would not receive a lesser award if you applied later on in the academic year.

There are no fixed deadlines but students coming to the end of their course would be advised to submit earlier rather than later. You wouldn't be able to apply during the period between finishing your course and graduation unfortunately.

How can I make an application?

The initial part of the application needs to be completed online and is quite an in depth process - therefore we would advise that you set aside approximately 30 minutes to complete this thoroughly and accurately to minimise delays to assessment of your application.

In the application you will be asked questions relating to

your income and expenditure and then asked to complete a Supporting Statement explaining why you are applying to the Fund. The more information (with supporting evidence) you can include in this section the better and you can do this in a traditional essay style or with bullet points – whatever works best for you. Note - once the online application has been submitted this cannot be edited.

Tip 1: Have all your financial information to hand in order to make this process easier

Tip 2: Due to issues relating to pages timing out, we would recommend that you complete your supporting statement in Word (or similar) and copy and paste this into your online application.

You will then receive an email asking you to submit your supporting documentation— do not send original documents, photocopies are perfectly acceptable and these will need to be kept on file in a secure and confidential location by the University for 6 years for auditing purposes. Some examples of the documents you may need to submit include:

- *Last 3 months bank statements (online statements are fine however transactions downloaded into an Excel spreadsheet – or anything that could be edited—are not accepted). You will also need to explain transactions over £50.*
- *Tenancy Agreement/Mortgage Statement.*
- *Copy of your Student Finance Financial Assessment.*
- *Evidence of your income (pay slips etc.).*
- *Evidence of your expenditure.*
- *Birth Certificates and Childcare costs for student parents.*

How long will it take?

Assessments can take up to 4 weeks from the date the team receive all your supporting documentation, therefore if anything is missing from your original application, this will delay assessment of your application. The more accurate supporting statements and documents are, the quicker an application can be assessed.

How much will I receive?

As each application is assessed individually and is based upon your personal circumstances, it is not possible to provide a fixed amount for guidance or to even state if your application would be successful. For guidance however, the minimum award would be £0 and the maximum £2,000.

Assessment of an application is an in-depth process and is made taking into account all the elements of your application in line with Assessment Guidelines which are

published on the University's website (please see Useful Links below). The Financial Support team will also consider the following when making an assessment:

- *Did you fully consider the costs of studying before you started the course and have funding in place?*
- *Have you exhausted all other avenues of support?*
- *Is your available income enough to pay for your essential costs?*
- *Have you submitted all evidence of your additional costs?*
- *Have you submitted evidence of your change of circumstances?*
- *Is there evidence of 'lifestyle' or 'non-essential' expenditure on your bank statements?*

How will I be notified of the outcome of my application?

You will receive an email (usually to your Manchester email account) advising you of the outcome of your application.

Can I reapply?

You can reapply to the Fund if you experience a different unexpected event however applications will not be accepted for the same event if you have been previously assessed. If you need to reapply, email funding@manchester.ac.uk with details of why you need to reapply. Unfortunately you cannot reapply to the Fund if you did not feel that the amount you were awarded was sufficient.

Can I apply to the Fund to help with the cost of a Diagnostic Assessment?

At the University of Manchester, funding for diagnostic assessments is already subsidised to reduce the overall cost. You can apply to the Fund if you are experiencing general hardship however awards cannot be made specifically for the cost of this assessment.

Is an award repayable?

Awards are usually non-repayable unless otherwise specified. Furthermore, if any inaccuracies are found on your application, you may be asked to repay an award. Additionally, if you leave your course part way through you should inform the Financial Support Team as assessments are calculated on a full year basis and therefore may result in an overpayment.

If I am successful, how will I be paid?

Payments will usually be made directly into your bank account in 1 instalment. If however your award exceeds £1,000 this will be paid in instalments (unless this is at the end of the academic year). The University will occasionally make payments directly to an organisation on your behalf or ask for further evidence before releasing any future payments.

If I am not eligible for an award, can I get a loan instead?

Unfortunately the University cannot offer this option. The Students' Union may however be able to assist with a £100 Short Term Loan. For further information please visit:

<https://manchesterstudentsunion.com/finance-advice/emergency-loans-and-hardship-grants>

Other Hardship Funds

The School of Medicine's Student Welfare and Professionalism Team can offer advice for Medical students experiencing financial difficulties:

<https://www.bmh.manchester.ac.uk/medicine/study/undergraduate/student-life/finance/>

If you are undertaking a Nursing course, The Cavell Nurses' Trust may be able to offer support:

www.cavellnursestrust.org/

Other Options

Please see our full A-Z guidance series for alternative funding options depending on your circumstances:

www.studentsupport.manchester.ac.uk/finances/a-z/

Useful Links:

Living Cost Support Fund Information

www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/living-cost-support-fund

If you have a query which is not answered here, please contact studentsupport@manchester.ac.uk

We have made every effort to ensure that the information contained in this leaflet is accurate however, we cannot be held responsible for any omissions or errors.