The University of Manchester

Cost of Living Support Fund - Assessment Guidelines

Contents

1	In	troduction	2
2	Ba	ackground	2
3	Pr	rincipals	2
4	Eli	igibility	3
5	Pr	riority Groups	3
6	G	eneral Rules	3
7	As	ssessments	3
	7.1	Standard	3
	7.2	Non-standard	4
8	Uı	ndergraduate UK Assessments	4
	8.1	Period of Assessment	4
	8.2	Assessing Income	4
9	Po	ostgraduate UK Assessments	4
	9.1	Period of Assessment	4
	9.2	Assumed Income	5
	9.3	Assessing Income	5
10)	Undergraduate International Assessments	5
	10.1	Period of Assessment	5
	10.2	Assumed Income	5
11		Postgraduate International Assessments	5
	11.1	Period of Assessment	5
	11.2	Assumed Income	6
12		Assessing Expenditure	6
	12.1	Included Expenditure:	6
	12.2	Composite Living Costs	6
	12.3	Priority Debts	6
	12.4	Non-Essential Expenditure	7
13		Awards	8
14		Part-time students	8
15		Students with partners	8
16		Evidence	0

1 Introduction

This guidance has been produced to aid administrators in assessing applications to the Cost of Living Support Fund (CoLSF) 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 CoLSF is financed solely through the generous donations made by University alumni, and it intends to assist students facing difficulty meeting their essential living costs. In particular, 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 CoLSF. 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.
 - 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 cost of tuition fees.
- iv. No awards will be made where there is evidence of poor budgeting or nonessential/lifestyle expenditure (see section 12.4 for further details). 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 Maintaining your Financial Wellbeing page on
 the Student Support website and is able to demonstrate an improvement in the
 management of their finances.

4 Eligibility

- i. The CoLSF is open to all students regardless of level of study, nationality, or social background.
- ii. Students must be registered on a full time programme of study or registered for a minimum of 60 credits if studying part time.
- iii. Home students studying a joint course in Architecture with MMU must have first applied to MMU's support fund before being able to apply for the CoLSF.
- iv. Overseas Architecture students are unable to apply to the fund.

5 Priority Groups

In accordance with the financial limitations of the fund, priority consideration will be given to the following categories of students, listed without ranking or order of priority:

- 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

- i. Applications and correct supporting evidence must be received by the requested deadlines.
- ii. Applications will not be considered without the necessary supporting documentation.
- iii. Supporting documentation must be received within 14 days of completion of the online form.
- iv. Applications may be cancelled where supporting evidence is deemed to not adequately demonstrate individual circumstances.
- v. 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 as a result of unforeseen circumstances.

(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 at the discretion of the administrator and are capped at a maximum award of £1,000.

8 Undergraduate UK Assessments

8.1 Period of Assessment

Awards are calculated based on a 41 week need, with the exception of students studying 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 41 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 41
Student Finance Maintenance Grant	Include any amount after disregard figure	Divide by 41
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 41
Adult Learning Grant	Include in full	Divide by 41
Bursaries/Scholarships	Include in full	Divide by 41
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 41
Part-time work	Included	Divide by 41
Payments from Family	Included	Divide by 41
Partner's income	Include net income in full - See section 15 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 £15,505, 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	Include any amount greater than Assumed
allowance	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 15 for
	further guidance

10 Undergraduate International Assessments

10.1 Period of Assessment

Awards are calculated based on a 41 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 41 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 £12,435, 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 £15,505, 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 required evidence is submitted
Priority Debt Repayments	Include if evidence of payment plan – see
	section 10.3 for further guidance
Mobile phone costs	Include if required evidence is submitted
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 for students cohabiting with a partner will include an additional £50.

An additional amount is included for students not in University halls as they are also liable for paying their energy bills, and another amount is 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 encourage to seek professional debt advice before an award is made.

Priority debts may not be included if they are the result of poor budgeting 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 repaying non priority debts.

12.4 Non-Essential Expenditure

Non-essential/lifestyle expenditure is classified as any expenditure which is not strictly necessary for day-to-day living (examples of essential expenditure include rent, groceries, utilities, medication etc.). Based on University estimates, if a student's non-essential expenditure is in excess of £100 weekly it would be used as evidence of poor budgeting and may impact the final award amount.

Examples of non-essential expenditure – but not limited to – include:

- Holidays
- Takeaways/fast food e.g., Deliveroo, Just Eat, McDonalds
- Nightlife/pubs
- Event tickets
- Gambling
- Gaming
- Uber/Taxis where there are cheaper alternatives available, and it is not a necessity for travel
- Beauty treatments e.g., nail/eyelash extensions

An allowance will be made for various expenses where it will only be deemed non-essential if students appear to be overspending on items. Examples of this – but not limited to – include:

- Technology e.g., using a laptop is essential for University work, however students are
 expected to seek cheaper options within their budget. Any excessive amounts will be
 classed as non-essential.
- TV & Music subscriptions the vast majority of students will hold at least two subscriptions (e.g., Netflix & Spotify). This will only be classed as non-essential if students hold several premium subscriptions they cannot readily afford.
- Clothing will be deemed non-essential if individual items purchased appear excessive and not within a student's immediate budget.
- Gym memberships this will only be deemed non-essential when there is an excessive amount being spent given the cheaper options available using student discounts.

If a student is able to provide sufficient explanation/evidence justifying that an item of non-essential expenditure is necessary, then it will not be included in the assessment.

Where there is evidence of excessive non-essential expenditure students will be referred to the appropriate services regarding budgeting guidance and planning ahead for the future.

13 Awards

- i. The maximum possible award from the fund is £2,000 which can only be awarded once per University financial year unless in exceptional circumstances.
- ii. Awards may be reduced, or no award will be made where there is evidence of poor budgeting 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 considered when assessing Student Finance entitlement.
- iv. Their partner's income has been considered 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 statement must be within 14 days of the submission date.
 - o Any transactions over £50 must be annotated.
- Evidence of rent/mortgage costs (if applicable)
- 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 DSA registered).
- Child/adult dependents.
- 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.

Document Control Box	cument Control Box		
Policy title:	Cost of Living Support Fund - Assessment Guidelines		
Date last updated:	29/10/2025		
Policy owner	DSE Student Finance Team		
Lead contact	Student Finance Manager (Benjamin Litchfield)		