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 non-essential/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
The following groups of students will be considered priority according to financial constraints of the fund:
   i. Students with children (especially lone parents).
   ii. Final year students.
   iii. Disabled students.
   iv. Care leavers and homeless students.
   v. NHS funded students from low-income households (who do not receive the Manchester University Bursary).
   vi. 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.

\[(\text{Weekly Assessed Income} - \text{Weekly Assessed Expenditure}) \times \text{Period of Assessment} = \text{Hardship Award}\]
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:

<table>
<thead>
<tr>
<th>Income</th>
<th>Annual Figure</th>
<th>Weekly Figure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Finance Maintenance Loan</td>
<td>Included in full</td>
<td>Divide by 41</td>
</tr>
<tr>
<td>Student Finance Maintenance Grant</td>
<td>Include any amount after disregard figure</td>
<td>Divide by 41</td>
</tr>
<tr>
<td>NHS Bursary – non assessed grant</td>
<td>Included in full</td>
<td>Divide by 52</td>
</tr>
<tr>
<td>NHS Bursary – means tested bursary</td>
<td>Include any amount after disregard figure</td>
<td>Divide by 52</td>
</tr>
<tr>
<td>NHS Bursary - Household Contribution</td>
<td>Include in full</td>
<td>Divide by 52</td>
</tr>
<tr>
<td>Childcare Grant and/or dependents allowance</td>
<td>Include in full</td>
<td>Divide by 41</td>
</tr>
<tr>
<td>Adult Learning Grant</td>
<td>Include in full</td>
<td>Divide by 41</td>
</tr>
<tr>
<td>Bursaries/Scholarships</td>
<td>Include in full</td>
<td>Divide by 41</td>
</tr>
<tr>
<td>State Support</td>
<td>Include in full if means-tested e.g. tax/child credits or JSA Child Benefit and Disability related benefits are not included</td>
<td>Divide by 52</td>
</tr>
<tr>
<td>Savings</td>
<td>Include any amount</td>
<td>Divide by 41</td>
</tr>
<tr>
<td>Part-time work</td>
<td>Included</td>
<td>Divide by 41</td>
</tr>
<tr>
<td>Payments from Family</td>
<td>Included</td>
<td>Divide by 41</td>
</tr>
<tr>
<td>Partner’s income</td>
<td>Include net income in full - See section 15 for further guidance</td>
<td>Divide by 52</td>
</tr>
</tbody>
</table>

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 £13,955, which is the living cost figure publicised by the University.

9.3 Assessing Income
The following table shows how postgraduate income should be treated:

<table>
<thead>
<tr>
<th>Income</th>
<th>Annual Figure</th>
</tr>
</thead>
<tbody>
<tr>
<td>NHS Bursary</td>
<td>Include any amount greater than Assumed Income</td>
</tr>
<tr>
<td>Childcare Grant and/or dependents allowance</td>
<td>Include any amount greater than Assumed Income</td>
</tr>
<tr>
<td>Grants</td>
<td>Include any amount greater than Assumed Income</td>
</tr>
<tr>
<td>Benefits</td>
<td>Include any amount greater than Assumed Income</td>
</tr>
<tr>
<td>Savings</td>
<td>Include any amount greater than Assumed Income</td>
</tr>
<tr>
<td>Part-time work</td>
<td>Include any amount greater than Assumed Income</td>
</tr>
<tr>
<td>Payments from family</td>
<td>Include any amount greater than Assumed Income</td>
</tr>
<tr>
<td>Child maintenance income</td>
<td>Include any amount greater than Assumed Income</td>
</tr>
<tr>
<td>Partner’s income</td>
<td>Include net income in full - See section 15 for further guidance</td>
</tr>
</tbody>
</table>

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 £11,055, 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 £13,955, 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.

<table>
<thead>
<tr>
<th>Expenditure</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Composite Living Costs</td>
<td>See 12.2 for further guidance</td>
</tr>
<tr>
<td>Rent/mortgage</td>
<td>Include if required evidence is submitted</td>
</tr>
<tr>
<td>Travel Costs</td>
<td>Evidence not required (clarification can be sought if amount is higher than expected)</td>
</tr>
<tr>
<td>Course Costs</td>
<td>Evidence not required (clarification can be sought if amount is higher than expected)</td>
</tr>
<tr>
<td>Medical/Disability costs</td>
<td>Include if evidence of costs is provided</td>
</tr>
<tr>
<td>Council Tax</td>
<td>Included if required evidence is submitted</td>
</tr>
<tr>
<td>Priority Debt Repayments</td>
<td>Include if evidence of payment plan – see section 10.3 for further guidance</td>
</tr>
<tr>
<td>Mobile phone costs</td>
<td>Include if required evidence is submitted</td>
</tr>
<tr>
<td>Childcare</td>
<td>Include if childcare provider is Ofsted registered (evidence required)</td>
</tr>
<tr>
<td>Child maintenance payments</td>
<td>Include in full</td>
</tr>
<tr>
<td>Partner’s essential expenditure</td>
<td>Include if partner’s income is included in the assessment</td>
</tr>
</tbody>
</table>

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 academic 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.
  - 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).
  o 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).
  o 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.