

### **Cost of Living Support Fund Application Guide**

The Cost of Living Support Fund (formerly known as the Living Cost Support Fund) is open to all students regardless of level of study or nationality to provide support with living expenses. However, it is not available to provide support with tuition fees.

The following guide contains screenshots of the step-by-step process to completing your application to the Cost of Living Support Fund. The majority of the information requested is self-explanatory, and depending upon your circumstances you may not be required to complete all of the sections shown, so please do read the instructions carefully.

We do ask you to provide a breakdown and estimate of your weekly income and expenditure, so it is worthwhile having an idea of these figures before you start completing the application.

In order to help you complete the form we have included additional notes in this guide to help clarify some of the information that is required. Should you require any additional support in completing the application then please email the Student Finance Team in the Student Services Centre at [funding@manchester.ac.uk](mailto:funding@manchester.ac.uk)

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## Living Cost Support fund

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The Living Cost Support Fund (formerly the Manchester Hardship Fund) is now open. For more information about how to apply and eligibility criteria please visit:  
<http://www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/living-cost-support-fund/>

### Student funding

The portlet will update with the status of your application. Once you're finished, select options from the top right, and select remove.

You should allow about 1 hour to complete the online application. You will be asked multiple questions about your income and expenditure before being given the opportunity to submit a supporting statement. The system will remember all of your responses should you need to leave the application and return to it at a later date- except for your supporting statement.

Your portal session will time out after 30 minutes of inactivity (i.e moving between pages) therefore if it will take you longer than this to complete your supporting statement or you need to leave your application before completing this section, we strongly recommend you cut and paste your work into a word processor document as your statement will not be saved in the portal.

Applications are assessed continuously throughout the year and are not pro-rated. You will have the same entitlement whether you apply in October or February, therefore you should only apply once you are experiencing hardship.

Due to funding opportunities available we must treat PGCE students as undergraduates for assessment purposes, therefore if you are a PGCE student, please only complete the UG section of your application.

The fund only provides support for living costs, you should contact credit control if you need help with tuition fees. Pleaes tick the checkbox below to begin the application.

☐ I am applying for support with living costs

Start

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### Supporting Documentation Checklist

Please have the following documents to hand before completing this application as exact figures are required for this assessment. Once complete, you must supply all the necessary evidence - without this your application will not be considered.

You must tick all relevant boxes and the declaration to be able to continue with your application.

#### Documents Required

- ☐ Last 3 months bank statements for all bank accounts (even if you no longer use these). Please note these must end within 14 days of the date you submit all supporting documentation. You must explain all transactions in and out of the account which exceed £50.
- ☐ Student Finance Breakdown Form. If you cannot find your form, please contact Student Finance England / Wales / Northern Ireland
- ☐ NHS Bursary Award Notice. If you cannot find your form, please contact the NHS (undergraduates only, if applicable)
- ☐ Evidence of Professional Career Development Loan (if applicable)
- ☐ Evidence of state support (for example, working tax credits, child tax credits etc) (if applicable)
- ☐ Children's Birth Certificates/other proof of child dependents (if applicable)
- ☐ Evidence of Childcare costs (if applicable)
- ☐ Summary of Priority Debts (see our website for definitions of priority debts) (if applicable)
- ☐ Any other proof of hardship (if applicable)
- ☐ I have entered my bank details on the Student System. Details on how to do this can be found [here](#).
- ☐ I have read and understand all the relevant information regarding the MHF found at <http://www.manchester.ac.uk/mhf>.
  - Your new application has been created, please click Continue.

[Cancel](#) [Continue](#)

**Once you have completed your application you will receive an email containing a checklist which details the documents you need to submit as supporting evidence. This checklist can also be found on the CoLSF webpage:**

**<https://www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/living-cost-support-fund/>.**

**If you have any questions regarding the required documentation, please email [funding@manchester.ac.uk](mailto:funding@manchester.ac.uk) and we will look to advise further.**

## Living Cost Support fund

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### To be completed by all students

Marital Status

Do you live (during term time)

Type of accommodation (during term time)

Current year of programme

Is this your final year? ☐ Yes ☒ No

Have you taken out your full loan/grant entitlement from Student Finance? (Only applicable for UK/EU students) ☒ Yes ☐ No ☐ N/A

Please state if you're in receipt of a NHS bursary?

Number of children aged 19 or under and in full time education (excluding those at university themselves)

Do you have a disability? ☐ Yes ☒ No

Are you spending the year overseas as a compulsory part of your course? (if you have elected to study/work overseas, please select No for this question) ☐ Yes ☒ No

### Only applicable for Nursing / Dental / Medical students

Do you regularly travel to placements which are an compulsory part of your course? ☐ Yes ☐ No ☒ N/A

### Part-time students only

Are you studying at least 50% of a full-time course? (if you are a full-time student, please select N/A for this question) ☐ Yes ☐ No ☒ N/A

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## Living Cost Support fund

### Financial information

#### Enter debt information

Please refer to our website for classifications of priority and non-priority debts.

Type

Name of creditor

Total amount owing (£)

Minimum payment required for rest of academic year (£)

How much is being repaid (£ per week)

[Save details / Add debt](#)

#### Enter Bank Account details

Please provide all the requested information for each account you and, if applicable, your partner / spouse hold - even if you do not regularly use these accounts.

Bank / Building Society name

Last 3 digits of Account number

Type of account (e.g. current / savings)

Name of account (e.g. Student Bank Account / Flexsaver)

Authorised overdraft amount (£)

Current balance (£)

[Save details / Add account](#)

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No one is excluded from applying because of existing debts, and it is not a requirement that you must have debts in order to apply or be considered for support. If you have no debts then this section can be left blank.

You can find the definition of a priority debt in section 12.3 of the CoLSF guidelines:

<https://documents.manchester.ac.uk/display.aspx?DocID=64810>

Some student bank accounts offer authorised interest-free overdrafts, which allow you to go spend up to an agreed limit. Don't forget you will have to pay it back in the future! If you do not have an agreed overdraft then simply enter '0'.

## Living Cost Support fund

### Annual Income

You will be asked to submit documentary evidence of these figures, therefore please ensure they are correct. If not this could be detrimental to your assessment.  
Please fill in the fields below. Please ensure that you only provide annual figures in these fields (12 months)  
Please enter zero if not applicable

#### UK Undergraduate and PG Students only

Annual Student loan for Maintenance (£)

Annual Maintenance Grant (£)

Annual NHS Bursary (£)

Annual Social Work Bursary (£)

Other Grant (£)

Annual Household Contribution (as indicated on your Student Finance Breakdown form/NHS Bursary Form) (£)

Annual Parent's Learning Allowance (£)

Annual Dependents Allowance (including Single Parents Allowance where applicable) (£)

Annual Childcare Grant / Allowance (£)

Annual University Scholarship/Bursary (other than the Manchester Bursary for students who commenced their studies 2012 or after)

Please select the Scholarship/Bursary from the dropdown

Second Annual University Scholarship/Bursary (other than the Manchester Bursary for students who commenced their studies 2012 or after)

Please select the Scholarship/Bursary from the dropdown

#### Postgraduate Income (if you are a PGCE student please only fill out the Undergraduate section above)

Annual Postgraduate income (including Student Finance PG Loan, Career Development Loan, net earnings from employment, savings, scholarship/stipend and/or any other income) (£)

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**A common misconception is students will enter either their household income or the funding provided by their family in this field:**

- We do not require your household income as part of the CoLSF application process.
- If you are receiving regular funding from your family, please enter this under the 'Other Income' field in the 'Weekly Income' section.



## Living Cost Support fund

### Weekly Income

**Note:** If you provide annual figures this will be detrimental to your assessment.

You will be asked to submit documentary evidence of these figures, therefore please ensure they are correct. If not this could affect your assessment.

Please fill in the fields opposite. To ensure your figures are accurate, weekly figures should be calculated by dividing your annual amount by 52, or alternatively multiplying monthly figures by 12 and dividing by 52.

Please enter zero if not applicable

Working Tax Credit (£)

Child Tax Credit (£)

Child Benefit (£)

Disability Benefits (£)

Take home pay from employment (£)

Income Support / Housing Benefit / Council Tax Benefit / JSA (£)

Other Income (including savings) (£)

Students without a Partner, please enter 0 in each field.

Partner's Income (to include net earnings and any state support - excluding non-means tested benefits) (£)

If your partner does not have an income please explain why?

Partner's essential expenditure (per week) (£)

Your partner's essential expenditure includes travel costs and the cost of books/equipment if they are also a student. All other costs (such as rent, bills, general living costs etc are covered elsewhere in this application). Please provide a breakdown below of how you have calculated these figures. If there are any other costs you believe are essential, please explain these also.

Explanation/breakdown of partner's expenditure

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If you have more than one form of income you wish to state under this field, please verify what this is when you email [funding@manchester.ac.uk](mailto:funding@manchester.ac.uk) with your supporting documents and we will be able to add it to your application if evidence is provided.

## Living Cost Support fund

### Expenditure

You must provide weekly figures for your expenditure costs. Failure to do so will be a detriment to your application.  
We may ask for documentary evidence of these costs so please ensure they are correct.

#### Composite Living Costs (weekly)

Depending on which bracket (see below) you fall into, you will be assessed with an assumed expenditure. This figure incorporates the following:

- Gas / Electricity
- Water
- Food / Household
- Telephone (landline)
- Telephone (mobile) - unless you have children / a disability
- TV Licence
- Home Contents Insurance
- Clothes
- Entertainment

Students with children: we will automatically include an additional amount to these figures based on the number of children you have declared earlier in this application.

Bracket	Amount (£ per week)
Single Students	£88
Couples	£150

#### Private Vehicle Costs

Car loans are considered a lifestyle choice and are therefore not included in your assessment.

Please ensure that the figures you are providing for your expenditure are 'weekly figures' only.

Composite Living costs (£) (see above)

Rent / Mortgage (£) (if somebody else pays this for you, please declare this in your supporting statement)

Council Tax (£)

Travel Costs (Term time) (£)

Travel Costs (Travel home) (£)

Course Costs (Books, Equipment, Photocopying (NOT including tuition fees)) (£)

Medical / Disability Costs, inc. glasses / contact lenses (£)

Debt Repayments (£)

Other Costs (£)

Childcare (£)

Home building insurance (£)

Life assurance (£)

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If you have more than one form of expenditure you wish to state under this field, please verify what this is when you email [funding@manchester.ac.uk](mailto:funding@manchester.ac.uk) with your supporting documents and we will be able to add it to your application if evidence is provided.



## Living Cost Support fund

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### Declarations

Please note the information that you provide will be kept *in accordance with the General Data Protection Regulation and Data Protection Act 2018*. More information can be found [here](#).

I certify that to the best of my knowledge, I fulfil one of the following criteria: (please tick as relevant)

- ☐ I confirm that I am supporting the children I have declared in my application.
- ☐ I confirm that I am not living with a spouse/partner.
- ☐ I confirm that I am registered and in attendance on the course described in this application.
- ☐ I declare that the information that I have given is correct to the best of my knowledge.



I understand that giving false information will automatically disqualify my application and may also lead to disciplinary procedures resulting in possible expulsion from the University. I further undertake to repay any loans/grants obtained by me as a result.

- ☐ I give consent to the University of Manchester seeking information regarding myself or my partner / spouse / children from other higher / further education institutions

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## Living Cost Support fund

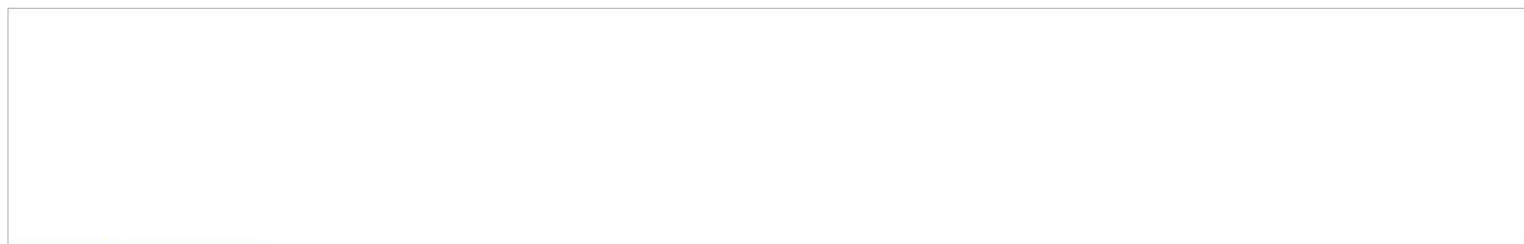
### Supporting statement

- Please note that portal session will time out after 30 minutes of inactivity. Therefore we recommend you prepare your statement using a word processor application. Then copy and paste it here when you are ready.
- Supporting statements will not be saved if you click the 'Previous' button.

You must submit a supporting statement, truthfully and concisely explaining the reasons for your application, how you have exhausted all other avenues for support and specifically stating why your situation is exceptional and merits help from the MHF (LSCF). The more information that you can provide, the easier it is for us to assess your application favourably. We cannot take into account things that you don't tell us! Please note that the information provided in this form will not be used by the University for any purpose other than assessing your eligibility to the Living Cost Support Fund.

If you have not received notification of your full entitlement from the Student Loans Company / NHS / Postgraduate award funding body / State Support (i.e. Housing benefit, Child / Working Tax Credits) or any other possible sources of income, you are not eligible to apply for the Living Cost Support Fund until you have received this as the MHF (LSCF) is designed to cover any shortfall in your assessed income and expenditure for the whole academic year and should not be viewed as a short term solution.

Please provide proof of anything you mention in this statement



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Clicking the 'Previous' button will not save your Supporting statement.

**Your supporting statement is a key aspect of your application. Please take the opportunity to provide background to your request for support and how your finances have been unexpectedly affected. The supporting statement is your opportunity to provide us with as much detail as you can regarding your situation.**