

QUEEN'S UNIVERSITY BELFAST

Student Support Fund Framework 2016-17

1. Introduction

- 1.1 Queen's University Belfast (the University) has developed a Student Support Fund assessment policy to create a consistent and transparent assessment process for all students applying to the Fund. The Policy is reflective of the prevailing Access to Learning Fund Guidelines (ALF), in operation in England, and complies with the Department for Employment and Learning (NI) Support Funds Guidance.
- 1.2 The Student Support Fund (the Fund) is to be used to provide financial help to students whose access to higher education might be inhibited by financial considerations, or who, for whatever reason, including physical or other disabilities, face financial difficulties in meeting their living costs.
- 1.3 The support available as detailed in this policy is subject to, firstly, the University receiving funding from the Department for Employment and Learning (DEL), secondly, the level of funding received and thirdly by the level of funds available from the University's endowment funds and other internal contributions. Furthermore, the number and value of awards made will be dependent upon a number of factors including demand made on the fund each year and the cost of living.

2. Overview of the Fund

- 2.1 The aim of the Fund is to support students in financial hardship to access and remain in higher education. Specifically it should be used:
 - To assist those who need extra financial help to meet particular costs which are not already being met from statutory (or other) sources of funding.
 - To provide emergency payments for unexpected crises.
 - To intervene in cases where a student may be considering leaving higher education because of financial problems.
- 2.2 Students are expected to demonstrate that they have made adequate provision to fund their living costs and that any shortfall, being claimed, is unexpected.

3. Roles and Responsibilities

- 3.1 There is a Student Support Fund Committee (the Committee) which operates in line with an agreed Terms of Reference. In summary, the roles and responsibilities of the Committee include the following:
 - To oversee the operation of the Fund, including reviewing the number of applications, the level of awards made, the value of awards made and the number of rejected applications.

- To establish, monitor and review the criteria regarding dispersement of funds.
- Review and make decisions regarding those applicants who are appealing a decision.
- Monitor this policy to ensure that it continues to comply with best practice and the Department for Employment and Learning (NI) Support Funds Guidance.

3.2 All applications will be assessed by the Student Support Fund Administrator and approved by the Income and Student Finance Accountant, with the exception of any appeals made to the Committee.

4. Students Eligible to make an Application

4.1 The Department for Employment and Learning (NI) Support Funds Guidance, which the University must comply with in distributing DEL funds, details conditions with regards to eligibility to make a claim to the Fund. The Fund is only available to home students i.e. the student must fall within a category mentioned in Part 2, Schedule 2, to the Education (Student Support) (No2) Regulations (Northern Ireland) 2009, as amended in order to be eligible to apply under the fund. GB students are deemed eligible as they are classified as Home for the purposes of the Support Fund.

There are two groups of students eligible for support, from the Fund:

- Undergraduates – all home students following full-time (including sandwich, but excluding a year out) or part-time courses of higher education.
- Postgraduate – all home students following full-time or part-time courses of higher education studying at levels above first degree.

PGCE students will be assessed in the same way as full-time undergraduate students.

Students on part-time courses are those studying at least 50% (60 credits) of a full-time equivalent course.

Support Funds shall not be used to assist students who are eligible for a student maintenance and tuition fee loan, in the relevant academic year, and who have taken the decision not to avail of it.

The University's funding is distributed on a discretionary basis, in accordance with any particular conditions attached to a specific endowment fund. Other contributions have no restrictions attached to them and awards are made to students, based on financial circumstances identified in the student's application. These funds are available to international students.

4.2 Priority Groups

It is expected that certain groups of students will receive priority, these include:

- Mature students whose return to full-time study has resulted in financial hardship
- Students with children (especially lone parents)
- Students who are not eligible for childcare grants

- Disabled students who are not in receipt of Disabled Students' Allowance (DSA)
- Undergraduate students receiving the final loan year rate and experiencing financial difficulties
- Students from Care, from Foyers or who are homeless
- Students from low-income families
- Students incurring additional costs whilst caring for a disabled/ill relative

5. The Assessment Process - Undergraduates

- 5.1 Support Funds cannot be used for the purpose of assisting in meeting tuition fee payments. Fee support is already available through tuition fee loans, where the student is eligible for this support.

There will be two types of awards made from the Support Fund, 'standard' and 'non-standard'.

5.1.1 Standard Awards

Standard awards are those made to help with the general costs of being a student. An assessment will be completed whereby an applicant's income and expenditure will be compared in order to determine if the student has an 'additional need' i.e. is income less than expenditure.

At the beginning of each academic year the Committee will determine what percentage of this additional need, in light of the available budget, will be met by the Fund. The Committee will also determine the maximum award payable to a student. In the 2016-17 academic year this is £2500.

5.1.2 Non-standard Awards

It is anticipated that the majority of applications will fall within the remit of a standard application, however it is recognised that, in certain exceptional circumstances, a student's application may be treated as non-standard. Examples of exceptional circumstances are provided in the General Regulations.

Non-standard awards will be considered on a case by case basis and will be subject to the same assessment process as standard applications i.e. income and expenditure will be reviewed to ensure that the student cannot meet the cost of the expenditure item being applied for.

5.1.2 Top-up Payments and Additional Awards

Top-up payments and additional awards will be considered, if towards the end of the academic year, it is anticipated that the Fund will not be utilised in full. The Committee has the discretion to determine the criteria for making these awards and determining the appropriate level of the awards.

5.2 Period of Assessment

The number of weeks used for making an assessment varies according to different cohorts:

- Undergraduate students with no dependents are assessed over 39 weeks
- Undergraduate students with dependents are assessed over 43 weeks
- Postgraduate students with or without dependents are assessed over 52 weeks
- Nursing students with or without dependents are assessed over 52 weeks

5.3 Treatment of Income

Table 1 provides clarification regarding how an income figure, to be used in the assessment of an application, is calculated. Furthermore, a level of income will be assumed for students without carer responsibilities. Please see Section 5.3.2 for further details.

The student's own income and expenditure should be assessed, together with that of their partner, where applicable (wherever spouse/partner is used, civil partner should be assumed.)

5.3.1 Other Support, Loans and Grants

Students are expected to apply for all other statutory support to which they are entitled (in particular tax credits and social security benefits) and an application will not be assessed until all such support is availed of.

Where a student is in receipt of statutory support to which they are not entitled, no award should be made to the student, until the matter is resolved.

Where eligible, all full-time undergraduate students must have applied for their full entitlement to their student maintenance and tuition loan for the academic year. Where a student is not eligible to receive any statutory support because they have a previous HE qualification, the student may still apply for help from Fund.

Table 1 overleaf provides a checklist showing the treatment of elements of full-time undergraduate student support for 2016-17.

Table 1 - Checklist

Income Type	Count as Income	Notes
Grant for Tuition Fees	N	
Loan for Tuition Fees	N	
HE Maintenance Grant or Other Support Grants	Y	1
Disabled Student Allowance	N	
Maintenance Loan	Y	
Adults Dependants' Grant	Y	
Childcare Grant	Y	
Parents Learning Allowance	Y	
Institution Bursary	N	
DHSSPS Social Work Bursary	Y	1
NHS Bursaries and Grants	Y	1
Assumed Income	Y	
Means tested benefits	Y	
Non means tested benefits	N	
Tax credits	Y	
Pension credit	Y	
Partner's earnings	Y	

Note 1: The first £1,215 of this payment will be excluded from the income calculation for 2016-17. This amount will be reviewed on an annual basis by the Student Support Fund Committee.

5.3.2 Assumed Income

It is assumed that the majority of students, with no carer responsibilities, will be able to supplement their income through part-time work, savings, bank loans, family contributions etc. Rather than taking the actual amount of income gained in this way, the assessment uses fixed amounts to take account of this type of income, as outlined in Table 2.

Table 2 – Assumed Weekly Income

Circumstances	Assumed Income (Per Week)
Non Final Year student	£30
Final Year Student	£10

The level of assumed income for those undergraduate students with dependants or those unable to work as a result of ill health will be zero.

5.4 Treatment of Expenditure - Composite Living Costs

A level of expenditure, called Composite Living Costs (CLC), will be assumed for all students. This is to cover expenditure on basic costs such as food, household bills, clothes, entertainment which ensures that all applicants are treated consistently regardless of their individual lifestyles. The CLC is fixed each year and based on the level of unemployment benefit paid plus an allowance to cover the additional costs associated with attending university. The CLC for the 2016-17 academic year are detailed at Table 4.

The assessment completed also allows for variable expenditure to be considered, for example, rent, travel, and childcare.

Table 3 lists the elements of expenditure which should be categorised as CLC, variable or fixed.

Table 3 – Expenditure Elements

	Fixed / Composite Living Costs	Variable Living Costs	Notes
Rent/mortgage		Y	1
Food	Y		
Utilities	Y		
Childcare		Y	
Mobile phones	Y		
TV Licence plus insurances	Y		
Clothes	Y		
Routine Course-related costs	Y		
Non-routine course related costs		Y	2
Student Experience	Y		
Clubs and Societies	Y		
Medication		Y	
Travel		Y	3
Other Exceptional Costs		Y	
Debt Repayment		Y	

Note 1: Capped in line with current levels of housing benefit

Note 2: Course costs can be verified, if deemed necessary, with relevant School

Note 3: The allowable cost of travel, for the purposes of the assessment, will be either the public transport rate or a rate of 25 pence per mile if the applicant owns a car. Both calculations will be capped at £50 per week for all students. Additionally, for those students from outside Northern Ireland, the University will allow the, reasonable, cost of travel to their home three times, in an academic year, to allow the student to travel home on holidays such as Christmas etc.

Table 4 – Composite Living Costs per Week

Student Profile	£
Single Undergraduate Student	120.00
Student with Partner	195.00
Student with Partner and one child	270.00
Single undergraduate student with one child	195.00

For each child, above one, an additional £75 will be added to the CLC amount.

5.5 Treatment of Debt

A distinction will be made between priority and non-priority debt in assessing the student's application. All priority debt will be included as part of expenditure. Where

a student has agreed a realistic repayment arrangement, for non-priority debt, and has stopped using that source of credit, the repayment can be included as expenditure in the assessment of an award.

Students with priority debt in default will be referred to the University's Money Management Adviser, before an award is made.

6. Postgraduate Assessments

6.1 For self-funding postgraduate students, students must confirm that they have made a provision at the start of the course to fund both their tuition fees and living costs. Students will be required to have signed up to one of the University's Payment options as confirmation of this. Where a student has not clearly done so, a payment from the Fund may not be appropriate.

6.2 Assumed Postgraduate Income

A 'notional postgraduate income' (NPI) will be applied to all full-time postgraduate students, in line with the assumption that all postgraduate students are expected to make reasonable provision for their support.

NPI assumes that all students will have made provision for a basic level of income from which to support themselves. It can be from a variety of sources, e.g. grants, scholarships, part-time work, Professional and Career Development Loans or additional parent/spouse support where appropriate.

The amount of NPI assumed will be based on the level of unemployment benefit plus an amount, decided by the Committee, for the student experience. Details of the NPI for 2016-17 are provided in Table 5.

Table 5 – Notional Postgraduate Income

Student Profile	£
Single Student no dependants living in rented accommodation	156.00
Single Student with dependants living in rented accommodation	126.00
Single Student no dependants living at home	113.00

Monies over and above NPI will be included in the assessment.

6.3 CLC - Postgraduates

Expenditure considered are the same as for full time undergraduates as outlined in Table 3.

7. Part-time students

Assessments for part-time students will be made in the same way as for full-time students, whether postgraduate or undergraduate. The percentage of award they are

entitled to will depend on the academic load they are carrying, as a percentage of the agreed full-time load.

8. Reassessments

The assessment of an application is based on the period of study, irrespective of when the application is made, and, consequently, a student can only apply once in an academic year. However, if a student experiences a change of circumstances during the year, or an emergency situation arises, they may submit a second application.

9. Appeals

- 9.1 If an applicant feels that these regulations have not been applied correctly, by either the Student Support Fund Administrator or the Student Finance Accountant then he / she should appeal, in writing, stating the basis of their case, to the Chair of the Committee at the following address:

Chair of the Student Support Fund Committee
Student Finance Office
Student Guidance Centre
Queen's University Belfast
University Road
Belfast BT7 1NN

- 9.2 If an applicant feels that these regulations continue to be applied incorrectly, after appealing to the Chair, he / she may appeal, in writing to the Student Support Fund Appeals Panel, stating the basis of their case, to the following address:

Student Support Fund Appeals Panel
Finance Directorate
Queen's University Belfast
University Road
Belfast BT7 1NN

10. Suspension of Studies

Payments from the Fund can be made to students who are not attending their course through illness, caring responsibilities, pregnancy or other unavoidable circumstances, provided there is reasonable evidence that the student intends to return.

If a student has withdrawn, abandoned or been either suspended or expelled from their course then an application will not be considered under the fund.

11. Diagnostic Payments

The cost of Diagnostic Assessment will normally be met by the Fund. The diagnostic form must be authorised by the student's University Disability Officer and the amount will be paid direct to the Education Psychologist. Students need not have taken out a tuition fee loan to claim the cost of the Diagnostic Assessment.

12. Timescales and Method of Payment

- 12.1 Applications should normally be assessed, decisions made and payments given to students within six working weeks of the application being submitted online **AND** all supporting documentation confirmed as received by the Student Finance Office on the Document Management Section of the online application. Exceptionally payment can be deferred beyond six weeks if this is to deal with a particular situation, such as negotiation of debt repayment.
- 12.2 Emergency payments can be made in exceptional circumstances and if a student encounters such an emergency they should contact the Student Support Fund Administrator for further guidance.
- 12.3 Payments will be made, by BACs, directly to the student's nominated bank account.
- 12.4 Payments will be delayed where students do not submit the required information in their application.

13. Completion of Online Application Form

- 13.1 From 2016-17 an online application facility is available to students through their Qsis Student Account. Following submission of the application, a list of supporting documentation to verify the information given in the application form will be requested. No application will be assessed until this information is confirmed as correctly received. Examples of supporting documentation that will be requested, is as follows

- Student Finance Financial Notification Letter and Finance Breakdown.
- Evidence of savings and other income.
- Assessment notice of any means-tested benefits or tax credits.
- Variable expenditure evidence, including tenancy agreement and childcare costs.
- Bank statements covering the most recent three months.
- Supporting Documentation for all other costs.

- 1432 Students will need to confirm, through an online declaration, the accuracy of the information they provide in their application. Penalties will be applied to students who give false information, in accordance with disciplinary procedures. If a student gives inconsistent information, or if there is contradictory evidence, no payment will be made until this is clarified.

14. Confidentiality and Storage of Information

- 14.1 All information will be held in line with the University's Data Protection Policy and the provisions of the Data Protection Act 1998.
- 14.2 All supporting documentation will be retained for a one year period, after which it will be destroyed.