

## **Student Support Fund Policy**

<b>Responsibility for Policy:</b>	Registrar and Deputy Chief Executive
<b>Relevant to:</b>	All LJMU Staff and Students
<b>Approved by:</b>	SMT, 26 September 2017
<b>Responsibility for Document Review:</b>	Head of Student Advice and Wellbeing Services
<b>Date introduced:</b>	September 2004
<b>Date(s) modified:</b>	July 2016, September 2017
<b>Next Review Date:</b>	June 2018

### **RELEVANT DOCUMENTS**

Equality Act 2010

Tax Credits Act 2002

The Education (Student Support) Regulations 2011 (as amended)

### **RELATED POLICIES & DOCUMENTS**

LJMU OFFA Agreement 2018/19



## **Student Support Fund Policy (formerly known as ALF) Academic Year 2017/18**

### Section 1

#### Introduction and purpose of the Fund

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#### **1.1 BACKGROUND**

The LJMU Student Support Fund has been established to provide financial support for students that may need financial assistance for a variety of reasons. It is part of the University's commitment to widen access and support student success.

The fund replaces the Access to Learning Fund (ALF) which was discontinued at the end of the 2013/14 academic year.

This policy document sets out how the University will assess students for this fund (and a number of other support funds see 2.6 for more information) and much of this is taken from the previous government guidance notes for ALF.

For information the national guidance on discretionary hardship funding for HEIs that were previously produced by the Department of Business Innovation and Skills (BIS) (now DfE), have been updated by the National Union of Students (NUS) and the National Association of Student Money Advisers (NASMA). This policy document is based on this national guidance.

#### **1.2 PURPOSE AND SCOPE**

The fund is intended to provide discretionary financial support for full and part time undergraduate and postgraduate students of LJMU.

The primary purpose of the fund is to relieve financial hardship that may have an impact on a student's continued participation in Higher Education.

Specifically it should be used:

- To assist those who need extra financial help to meet specific costs that are not already met from statutory (or other) sources of funding
- To help students who are in financial hardship

- To provide emergency payments for students in unexpected financial crises
- To help students who may be considering leaving HE because of financial problems.

The following sections will set out how we intend to achieve the purpose and scope and how applications will be assessed.

Please note some of the award types (see 2.6) have separate budgets and cost centres, however, for the purpose of supporting students holistically they have been incorporated into one application form and one application process. This will enable us to make payments seamlessly to students and remove duplication of work for both staff and students.

## Section 2

### Overview

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#### 2.1 ELIGIBILITY

The fund can be used to help all enrolled LJMU students including:-

- Full and part time undergraduate students, including distance learners, following any LJMU course of a minimum of one academic year's duration.
- Students on sandwich courses including any periods of work placement
- Students that are studying abroad as part of their course
- NHS students – both means tested and non means tested bursary holders as well as salaried employees
- Full and part time postgraduate students including distance learners following a course that is a minimum of one academic year's duration.
- Home, Island, EU and International students. However, in order to comply with visa requirements and EU treaty rights, applications from EU and international students will only be considered if they face situations of unexpected hardship rather than those requiring assistance with day to day living costs.

#### 2.2 PRIORITY GROUPS

While all students are eligible to apply it is expected that the majority of the available funding should be directed at the priority groups set out below.

##### **Full time (FT) undergraduate students**

- Students with children, especially lone parents
- Mature students with existing financial commitments including priority debts
- Students from low income families

- Disabled students (especially where the Disabled Students Allowance (DSA) is unable to meet particular costs and LJMU has no legal responsibility to do so)
- Students who are ill and may find it difficult to supplement their income via part time work.
- Care leavers
- Students who are estranged from their families
- Young adult carers
- Students from Foyers, other supported housing schemes or those who are homeless
- Students receiving the final year rate of loan, who are in financial difficulty (including those that are unable to work because of academic pressure).

### **Part time undergraduates**

- Students with children, especially lone parents
- Students that are in receipt of the full statutory support package (for students that started prior to 1<sup>st</sup> Sept 2012)
- Part time (PT) disabled students including disabled students studying between 25% and 49% FTE who are ineligible for DSA as they started prior to 1<sup>st</sup> Sept 2012.

NB although students in the above categories are classed as priorities for the fund, it is anticipated that part time students will have sufficient income to meet their day-to-day living costs. Therefore part time students will normally only be considered for support with those costs associated with being a student (excluding tuition fees).

### **Postgraduate students – both full and part time**

- Students with children, especially lone parents
- Disabled students (especially where DSA is unable to meet particular costs and LJMU has no legal responsibility to do so).

Please note that PGCE/PGDE students should be assessed in line with FT undergraduate students.

## **2.3 GENERAL RULES**

Where eligible, students must have applied for their maximum Student Loan entitlement. From the 2016/17 academic year this will also include the new postgraduate loan. Normally students should also have received their first loan instalment.

- The fund cannot be used to meet the cost of tuition fees– see exceptions to this in the Additional Fee Support Scheme policy at Annexe 1
- Household income (or contribution) should normally be assumed at the level set out in the financial memorandum from the Department for Education (or equivalent from Scotland, Wales or Northern Ireland).

- Students eligible for any benefits from the Department for Work and Pensions (DWP), Her Majesty's Revenue and Customs (HMRC) or their Local Authority (LA) should apply for these in the first instance.
- International students will be assumed to be in receipt of the income as set out in relevant visa requirements.

## **2.4 STUDENTS STUDYING FOR EQUIVALENT OR LOWER QUALIFICATIONS (ELQ) OR THOSE WITH PRIOR STUDY**

In 2009 changes were introduced to the Student Support Regulations that excluded students from receiving student support if they were on a course leading to a qualification that is equivalent to or lower in level than an HE qualification they already hold. To reflect this, priority will be given to applications from students undertaking their first HE qualification; the needs of this group should be taken into account before ELQ students.

Similarly students ineligible for support due to previous study are not a priority for the fund unless they fall into one of the priority groups listed. Administrators should be satisfied that students with reduced or no funding due to previous study have made adequate provision for their living costs before an award from the fund is offered.

## **2.5 ALLOCATION FOR ACADEMIC YEAR 2017/18**

£750,000 + contingency

## **2.6 TYPES OF AWARD**

Awards should fall into one of the following categories:

### **Standard awards**

The underlying aim is to link the level of assistance to an assessment of need based on a student's income and that of their partner if applicable and essential expenditure. Standard awards are those made to help meet the cost associated with being a student such as rent, food, mortgage and fuel bills. Students will only be eligible to apply to the fund if they have applied for all the statutory support that they are entitled to (in particular student finance and benefits from the Department of Work and Pensions).

### **Non-standard awards**

These should be used for students to meet unexpected costs such as repairs to essential household equipment or payments for priority debts. Non-standard awards can also be used for students that are unable to work for a particular reason (such as ill health) and who do not have access to any other funds. In some cases a non-standard awards can be used to assist students without a deficit.

In addition to these unexpected non-standard situations, awards will also be given to 'home' students with children (especially lone parents) who clearly show they have additional financial commitments.

This award will be paid as a bursary which will be £500 per year for the 1<sup>st</sup> child and additional £250 per year for second and subsequent children. This award will only be available to students who can evidence that the children are financially dependent upon them.

In some instances a small non-standard award may be considered for students who do not have a deficit so will not be eligible for a standard award but are at risk of leaving as they have no money to see them through until their next student finance payment.

### **Summer Vacation award**

A proportion of the fund should be set-aside for students that may need additional assistance over the long (summer) vacation. Students will only normally be eligible for assistance over the summer period if they can demonstrate that they cannot support themselves over the summer vacation due to a variety of reasons such as being on a low paid or unpaid placement, have health problems or caring responsibilities.

### **Additional Fee Support Scheme (AFSS):**

This is a legacy policy; Part time undergraduate students who started prior to 1<sup>st</sup> Sept 2012 who receive part of their tuition fees in the form of a grant from the Government can apply for assistance with the balance of their tuition fees from the AFSS.

See annexe 1 for full details

### **Childcare Bursary**

Paid from the Widening Participation budget but assessed using the Student Support Fund application process.

See annexe 2 for full details.

### **Hillsborough Trust Fund**

Potential recipients for the Hillsborough Trust Fund will be identified via the Student Support Fund application process.

See Annexe 3 for full details.

### **LJMU Opportunity Fund**

The LJMU Opportunity Fund has been introduced to remove the barriers to the costs associated with work related learning.

See Annexe 4 for full details.

## **2.7 DISABLED STUDENTS**

The University has a duty under The Equality Act (2010) to provide certain facilities and/or assistance for disabled students to enable them to access their course and to take part in the 'university experience'. Specific funding has been provided by government to help institutions in modifying or adapting

buildings or buying specialist equipment. The fund should not be used to pay for equipment or adaptations where it is the institution's legal responsibility to provide this.

The fund cannot provide financial support that is available from the Disabled Students' Allowances (DSAs), unless the DSAs are insufficient to cover the whole cost, or the cost cannot be met from the DSAs. DfE provides guidance to the sector about the costs that can be included within a DSA award and this is set out in guidance which can be found on the Student Finance England (SFE) Practitioners Support website.

Disabled students applying to the fund for help with a contribution to the cost of a computer must have applied for and received the first instalment of their Student Loan. Students will be assessed on a normal standard assessment and the £200 contribution will be included as part of their allowable expenditure. If after a standard assessment has been undertaken the student does not have any additional need they will be considered for a non-standard award on the same basis as other students. Particular considerations will be given to those from low income households (i.e. households with incomes below £25,000).

## **2.8 EVIDENCE REQUIRED FROM STUDENTS**

All students will be asked to support their application with evidence of circumstance (further details at 3.2). The list provided is only a guide and the Student Funds Team can request any further evidence required to make an assessment and support the application.

## **2.9 REASSESSMENTS**

A student's assessment will take account of their circumstances across the course of an entire academic year regardless of when in the year they apply. Under normal circumstances students can only make one application per academic year, however if the student experiences a change in circumstances or an emergency arises they can request a reassessment. Reassessments can be undertaken at any point during the academic year subject to budgetary restrictions.

## **2.10 APPEALS**

### **Appeals**

The process for appeals is as follows:-

#### **Stage one**

Students who wish to appeal must do so within 10 working days of being advised of the outcome of their application. They will be invited to discuss their situation with a member of the assessment team at a mutually



convenient time and date. Additional documentation can be requested, submitted and considered at this stage of the process.

### **Stage two**

Students will be required to write to the Head of Service outlining the grounds for appeal. Additional documentation will not normally be considered at this stage of the process. Students should write to Yvonne Turnbull [Y.Turnbull@ljmu.ac.uk](mailto:Y.Turnbull@ljmu.ac.uk).

After consideration of all the facts the Head of Service will issue a written response.

### **Stage three**

Students will be directed to the institutional complaints process.

## **2.11 APPLICATION AND TIMESCALES**

Application forms will be available from the start of the academic year. Closing dates for the 2017/18 year are:-

- Friday 30<sup>th</sup> March 2018 for final year students
- Friday 18<sup>th</sup> May 2018 for continuing students

All completed applications will usually be fully assessed and if appropriate payment made within 28 days of all documents being submitted. Unfortunately missing documentation will delay processing as assessments cannot be undertaken on incomplete applications.

In certain situations it may be possible to make interim payments more quickly than this.

## **2.12 PAYMENTS**

Payments will normally be paid by BACS into the student's nominated bank account. Those that apply in semester one will normally have any awards paid in instalments. However, as payments made as a lump sum will be disregarded for welfare benefit purposes, in some cases it may be more appropriate to pay students in one instalment. If required students will be issued with documentation to present to Job Centre Plus. Payments will not normally be made to 3<sup>rd</sup> Parties.

## **2.13 DECLARATION OF ACCURACY**

All applicants are required to sign a declaration about the accuracy of the information they supply to support their application. Providing false information will result in automatic disqualification and may also result in disciplinary action.

## **2.14 FINANCIAL ADVICE**

As part of the application process, the Student Funds Team will ensure that students are receiving all of the funding to which they are entitled. In addition, budgeting advice will be offered to students who appear to be struggling to manage their finances. Referrals may be made to external agencies if applicable. In some circumstances payments from the fund may be conditional on students engaging with a range of money advice initiatives.

## Section 3

### Assessments

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#### 3.1. PERIODS OF ASSESSMENT

In an attempt to treat applicants equitably, ensure those that apply later in the year are not penalised and dovetail with assessments made by the Department of Work and Pensions (DWP), students will be assessed over the following periods.

<b>Student group</b>	<b>Period of assessment</b>
Full time undergraduate students without dependants (non NHS and non-final year)	39 weeks
Full time undergraduate students with dependants or those unable to work due to ill health/disability other than those in their final year	43 weeks
Full time undergraduate students in their final year of study including those with dependants or health issues	39 weeks
NHS/healthcare students including nursing, midwifery and paramedics (all years)	52 weeks
Part time undergraduate students	Actual number of weeks plus short vacations Normally 35 weeks
All postgraduate students	52 weeks

#### 3.2 EVIDENCE REQUIRED

All applications should be supported by evidence of circumstances. These should be photocopied by the student and submitted at the time the application is submitted. The list below shows some of the primary evidence required but it should be noted that everyone's situation is different and this

list is not exhaustive. Further evidence may be requested by the Student Funds Team if the assessor feels it is required:

- Current year Student Finance notification letter and payment schedule from appropriate SLC agency (undergraduate).
- NHS Bursary Award Letter (NHS funded students).
- Evidence of bursaries or scholarships.
- Professional & Career Development Loan award letter/Stipend award letter/Research Council Funding award letter or evidence of any other awards or loans used to fund course (Postgraduate students).
- Evidence of savings (student and partner).
- Evidence of any welfare benefits or Tax Credits (student and partner).
- Proof of any variable expenditure including tenancy agreement/mortgage statement, childcare costs etc.
- Bank statements covering the most recent three months bank statement for all accounts including savings/ISA etc. Transactions over £100 and all transfers should be explained on the bank statements (student and partner).

### **3.3 TREATMENT OF ACTUAL INCOME AND ASSUMED INCOME FIGURES**

#### **Student grants and loans**

The Student Loan for maintenance plus any grants the student is eligible for will be counted as income in the assessment.

#### **Assumed income**

It is expected in the majority of cases that students will supplement their student income from a variety of sources. This may be by working part time during term or vacation time, accessing an overdraft, receiving assistance from parents etc. The standard assessment process uses an 'assumed income' figure to incorporate these elements of financial support.

Actual earnings from part time work are disregarded to give students the capacity to earn larger sums without impacting on any award from the fund. This will also enable them to meet additional non-essential expenditure not covered in the assessment process such as mobile phone bills, as well as enable them to earn enough to pay for items that are capped in the assessment such as higher housing costs.

If the student declares any other income, for example from savings, any income above the assumed income will be counted in full over the assessment period. This does not however, apply to income from part time work. Where wages or parental contributions are variable we will take an average over the 90 day period using bank statements and/or payslips.

## Assumed income rates

Student type	Annual amount
Final year students	600
Non final year students	1170
Students with dependants or unable to work due to health issues or disability	Nil
Students with caring responsibilities (including YAC)	Nil
Students on healthcare courses all years	600
All PGDE students	600

## Other income

- Partner's net income will be included in full
- Child maintenance or CSA payments made to student or their partner will be included in full
- Savings will be divided by the number of the weeks in the assessment and counted as income
- LJMU scholarships will be included in full over the assessment period
- John Lennon Imagine and Young Adult Carer payments will be disregarded
- Unite Scholarships will be counted in full

## Treatment of benefits as income for student and/or partner

Benefit	Count as income
Means tested benefit	Yes
Earnings replacement benefit	Yes
Non-means tested benefit	No
Tax Credits	Yes
Pension credit	Yes
Universal Credit	Yes

## Notional Postgraduate Income (NPI)

Unlike the financial support available for undergraduate students, postgraduates do not have access to a standard student support package. In 2016/17 the Government introduced a new postgraduate master's loan for students from England and the EU (a similar product is now available in 2017/18 for students from Wales). Northern Ireland have developed a capped Tuition Fee only loan and Scotland have also developed a loan for their students. While this is a welcome addition to the limited options currently available to postgraduates, the new PG loan will not be available to all postgraduate students.

The assessment of postgraduate applications makes an assumption that all students have made reasonable provision for a basic level of income to succeed on their course. Therefore all postgraduate students will have a Notional Postgraduate Income applied to their applications. The level of

income is dependent upon their circumstances. Should the student have a higher income than this then the higher income will be counted in the assessment.

### **Notional Postgraduate weekly income amounts**

Single student	£174 per week
Students with dependants or a disability	£140 per week

### **International and EU students**

In order to ensure that international and EU students comply for both visa restrictions and EU treaty rights applications will only be accepted from students from outside the UK who face unexpected financial hardship. Examples of this would be an unexpected and temporary disruption in funds due to a political situation or conflict.

Applications from students from outside the UK and EU will be assessed using the required income figures that their visa has been awarded on if applicable. This will vary according to their circumstances and an up to date figure can be found in the immigration regulations. EU students will be assessed using the Notional Postgraduate Income figures (see above).

It is therefore likely that the majority of students from outside the UK, if successful, will receive a non-standard award to reflect this process rather than assistance with day-to-day living costs.

### **Island Students**

Students from the Channel Islands and the Isle of Man will be assessed using the Notional Postgraduate Income figures (see above).

## **3.4 TREATMENT OF EXPENDITURE FOR LIVING COSTS**

DfE previously determined a composite figure for essential living costs. This figure is to include food, household bills, clothes and entertainment and will be used for all applicants. The amounts used are based on the Department for Work and Pensions applicable amounts used in benefit calculations.

### **Composite living costs to be used in assessments.**

#### **Student profile based on Department for Work and Pensions applicable amounts**

<b>Student</b>	<b>£ per week</b>
Single	£100
Student with partner	£120

Last updated at Scholarship Board July 2017 and to be next updated June 2018

Each child	£70
Family premium – one per family	£20

If the student is in receipt of an additional benefit premium such as for a disability, this should be added to the above figure to offset the additional income.

### 3.5 EXPENDITURE CAPS AND INTERNAL GUIDELINES

LJMU will use the following expenditure caps and/or procedures when assessing applications: -

Course equipment – no evidence needed	Full time students £10 per week – all years
	Part time students £5 per week – all years
	Full time healthcare students £25 per week – all years
	Full time final year art students (Inc. fashion, fine art and architecture) £25 per week
	Single students without dependants rent/mortgage cap of £120 per week
	Students with dependants rent/mortgage cap of £150 per week
	Students living with their parents who advise they are paying 'keep' will not have any rent included in their assessment. Instead this will be absorbed as part of the composite living cost.
	Trips to parental home will be assumed at £5 per week for students who live more than 40 miles away from Liverpool and £2 per week for those that live 40 miles or less from Liverpool.
	The price of a student bus pass at £15 per week will be included in assessments with the exception of students studying at IM Marsh who are eligible for the IM Marsh travel grant
	For students with children and/or a partner travel will be calculated as follows:- £15 per week per adult and £5 for each child aged 5 or over.
	Students on placement or those who have exceptional travel costs will be looked at on a case by case basis.

% of shortfall	Allocations will be based on a % of a shortfall which will then be mathematically rounded to the nearest £100 subject to budgetary constraints.
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### **3.6 STUDENTS THAT HAVE NOT BEEN MEANS TESTED**

Students that apply to the fund that have not been means tested by their funding body will be contacted to ascertain the reason why. In most cases this will be due to the fact they are from a family with a high household income. Should it be appropriate to consider the student in genuine hardship (i.e. they are paying rent and not receiving parental contribution) these applications will then be considered on a case by case basis. The means tested element (parental contribution) of the student finance package will be added to the student's income in addition to any assumed income and counted in full in any calculations. See 2.14 regarding money advice.

### **3.7 STUDENTS AND DEBT**

Administrators will differentiate between priority and non-priority debts when making assessments. Where a student has agreed a realistic payment for their debts and stopped using the source of credit the agreed repayments can be included in expenditure. Students that have not entered into a realistic repayment plan or refuse advice and/or support regarding their debts will not be given a payment from the fund. See 2.14 regarding money advice.

### **3.8 STUDENTS AND GAMBLING (OR OTHER 'LIFESTYLE' SPENDING)**

Increasing numbers of students that are applying for financial assistance appear to be spending excessively on gambling or other lifestyle activities. Administrators need to be sure that any awards made will fulfil the purpose of the fund, which is to ensure the student is able to meet essential living costs and remain on their course (see 1.2). If the administrator is not satisfied that any award made will meet the purpose and scope they are able to either withhold the award until such time the student has sought help or changed their spending patterns. Alternatively, they may consider paying any award to a third party such as a landlord. See 2.14 regarding money advice.

### **3.9 STUDENTS WITH TWO HOMES**

On occasion students may apply to the fund that have to maintain two homes. This may be because they have a family (i.e. dependants) that live elsewhere and it is not possible to relocate. Administrators will look at the student's situation holistically to see the rationale for their decision before including the costs for two homes in an assessment. These cases will be agreed by the Manager of the money advice team before any award is made.

### **3.10 SCHOLARSHIP PANEL**



The policy and principles for the allocations of the fund need to be approved by the LJMU Scholarship Panel. This will ensure a co-ordinated approach to all discretionary/targeted support that comes into the University.

It is recommended that the Chair of the Panel takes chair's action between meetings as and when necessary.

### **3.11 ADMINISTRATION PROCESS**

- Application forms can be collected from the Student Advice and Wellbeing (SAW) Office, based in Aquinas or any of the Student Admin Centres in the libraries. The form will also be available on the LJMU website.
- Completed forms should be submitted in post or person to the Student Funds Team with all the relevant photocopied documentation attached.
- At the time of submission (or later) students may be required to attend a meeting to discuss their application. At this point students may be offered money advice or advice about budgeting. In some instances, students may be referred to external agencies for advice that requires a Financial Conduct Authority (FCA) licence.
- If a student does not attend a meeting when requested their application will be put on hold.
- Students can apply at any point in the academic year. For a semester time award students will need to apply by no later than Friday 30<sup>th</sup> March 2018 for final year students and Friday 18<sup>th</sup> May 2018 for continuing students.
- All applications will be assessed by at least one member of the Student Funds team and verified by another.
- Payments will normally be paid directly into students' bank accounts.
- Students will be advised of the outcome of their application via their LJMU e-mail address.
- A separate application form will need to be submitted for the summer vacation.
- Students who wish to appeal against any decision made must do so within 10 working days of notification. Appeals must be in writing with official cover sheet attached. An independent, senior member of staff will consider appeals and advise students of the outcome in writing. See 2.10 for information on appeals.
- Statistics will be compiled and maintained by the Student Funds Team.



## **Annex 1**

### **Processing of tuition fee support for part time undergraduate students Academic year 2017/18**

#### **Background**

LJMU has a long history of creating and supporting opportunities for participation in Higher Education by under-represented groups. The University values the diversity of its student population and is committed to providing equality of opportunity and avoiding unfair discrimination on any grounds. Widening access to Higher Education is firmly embedded within the culture of the University and reflected in its mission.

This document outlines a 'legacy policy' that was introduced to support students that commenced part time undergraduate courses prior to 1<sup>st</sup> September 2012. It is now applicable to a very small number of students.

#### **Continuing part time undergraduate students who commenced study prior to 1<sup>st</sup> September 2012**

Continuing part time undergraduate students that commenced their studies prior to 1<sup>st</sup> September 2012 can apply to their funding body for statutory support for tuition fees via a non-repayable tuition fee grant. Those that started on or after 1<sup>st</sup> September 2012 are not eligible for this grant.

In the majority of cases the grant is not sufficient to cover all of the tuition fees charged.

Therefore once assessed by their relevant funding body for this grant students may also be eligible to apply for support from LJMU for the Additional Fee Support Scheme (AFSS). Where a student is in receipt of the maximum government package they should have the balance of their fees paid in full subject to budgetary limitations.

If the student is in receipt of a partial support package, funding is offered at the rate of 50% of the balance.

#### **Part time statutory funding thresholds for 2015/16**

<b>Band</b>	<b>Income</b>	<b>% award</b>
1	Below £16,845	100% of remaining fees
2	£16,845 - £28,065	50% of remaining fees

#### **Application process**

- Students will need to apply to their LA/SFE/SFW by completing the relevant government application form in the 1<sup>st</sup> instance
- Once this has been assessed and students advised of the outcome students can complete an LJMU Student Support Fund form and provide evidence that they are in receipt of either the full or a partial statutory package.
- No other means test will be acceptable
- Budget permitting, students whose fees are more than the statutory support package will have some or the entire shortfall paid direct to their LJMU fee account.

## **Applications and eligibility**

### **General Eligibility Rules – all applicants must meet the following: -**

- Fee support is only available to part-time, undergraduate, home/EU students that started prior to the 1<sup>st</sup> September 2012.
- The fee support will cover LJMU tuition fees only. Any additional charges e.g. examination/registration fees will normally be the responsibility of the student.
- Students attending any part of their course at an LJMU partner institution will not be eligible to apply.
- Only 'Home' and EU students will be eligible to apply. Definitions of these categories of students are in line with Government regulations.
- Students who already hold an honours degree will not be eligible.
- Students studying for a postgraduate or professional award will not be eligible.
- Students repeating any part of their course will not be eligible.

## **Processing of Applications**

- Application forms are available from the Student Funds Team or via the Student Admin Centre in the libraries.
- Continuing part time students applying for AFSS should complete the application form and provide proof that they are in receipt of either the full or partial statutory package
- The budgets are operated on a first come first served basis. No formal deadlines are set. Support will be granted until the budget is exhausted.
- The Student Funds Team will write to the student to confirm the outcome of their application. This should usually take no longer than 21 working days to process.
- Students will need to take the letter from the Student Funds Office confirming eligibility and the 'Financial Support Notification' letter from their LA/SFE/SFW (if applicable) to their Student Admin Centre in their library to complete the enrolment process.
- Student Funds Team will retain the paper copies of the application forms and proof of benefit details.

- Student Funds Team in conjunction with Financial Services will maintain records from which invoices can be raised if appropriate. This ensures that all relevant parties are aware of who is liable for students' tuition fees.
- Financial Services staff will have access to these records
- Students that are unsuccessful will be advised in writing for the reason for their refusal.

### **Appeals**

The appeals process is set out in the LJMU Student Support Fund Policy at 2.10.

If you have any queries regarding the processing of part time fee support please contact.

Student Funds Office, [studentadvice@ljmu.ac.uk](mailto:studentadvice@ljmu.ac.uk)

[0151 231 3153/3154](tel:01512313153)



### **Annex 2**

Last updated at Scholarship Board July 2017 and to be next updated June 2018

## **Liverpool John Moores University Widening Participation Fund policy 2017/18**

### **Background**

LJMU has a long history of creating and supporting opportunities for participation in Higher Education by under-represented groups. The University values the diversity of its student population and is committed to providing equality of opportunity and avoiding unfair discrimination on any grounds. Widening access to Higher Education is firmly embedded within the culture of the University and reflected in its mission.

There is no single definition of widening participation and this policy does not attempt to provide one. This policy uses the expression widening participation to target some of the individual groups that LJMU have identified as needing additional financial support.

Through this budget LJMU intends to support vulnerable students. Examples of which for 2017/18 are:-

- Students with children who need financial assistance with their childcare costs
- Young Adult Carers who still have caring responsibilities whilst studying at LJMU.

Note: During the course of the academic year, further gaps in support may be identified for students in other vulnerable groups and this budget may be used to provide a safety net to cover these.

### **Students with children (assistance with childcare costs)**

All Home\*, full time undergraduate and PGCE/PGDE students are eligible to apply to Student Finance England(SFE)/Wales(SFW)/their Local Authority (LA)/ NHS for a childcare grant to cover up to 85% of registered or approved childcare costs. Students who are working 16 hours or more per week may be able to claim for assistance with childcare costs via the Tax Credit system. NB from October 2013 Universal Credit will begin to replace Tax Credits using a phased introduction.

However, Government support for childcare is means tested and aimed primarily at single parents and student couples with income thresholds set at an extremely low rate. This means that although many students are in theory eligible to apply, those with a working partner, even on a very low income, are unlikely to receive any support. Therefore, LJMU have introduced this fund aimed at students with a low income who do not qualify for the Childcare Grant or the childcare element of Working Tax Credits/Universal Credit.

LJMU support for childcare via this fund is seen as a contribution towards childcare costs and should not be relied on to fund all childcare costs. It is available to students with dependent children (subject to a weekly cap and

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income assessment) who incur “prescribed childcare charges”. Prescribed childcare charges means childcare charges of a description prescribed for the purposes of section 12 of the Tax Credits Act 2002.

#### Eligibility and additional financial information

- Children must be aged 12 or under. Applications will also be considered from students who have older children with SEN.
- Childcare must be both relevant and either registered or approved with the Office for Standards in Education (OFSTED). This includes nurseries, child-minders and breakfast and after school clubs as well as arrangements for the school holidays if appropriate. Some schools provide day care for very young children and a childcare bursary may be paid for this type of childcare as long as the school is registered as a day care provider by OFSTED.
- Students must normally have a household income below £42,875 per year. Household income will be calculated in line with the Education (Student Support) regulations 2011(as amended), which includes taxable income less certain disregards
- Home\* or EU students only
- Both full time and part time students are eligible to apply
- Students will normally only be assisted with childcare for contact time and their tutor will be asked to confirm this as part of the application process.
- Where eligible, students must have applied for all of their statutory support before LJMU will consider any additional applications for financial support
- Students must be attending a course at LJMU – students at partner institutions are not eligible

#### Awards and assessment

- Students receiving a partial award for childcare from their funding body such as SFE/SFW/HMRC can apply for a contribution towards any shortfall in their childcare costs up to the current LJMU weekly childcare bursary cap.
- The LJMU weekly childcare bursary cap for 2017/18 is set at either £100 per week or £3,000 per year (whichever is the greater) regardless of the number of children or weeks of childcare needed.
- In addition the following tapers will also be used:-

Household income	% of childcare bursary paid using capped figures of £100 per week or £3,000 per year
Up to £25,000	100%
£25,001 – £42,875	50%

- Childcare providers will need to sign to confirm claims and payments are accurate.
- A sample of applications will be fully audited

### **Young Adult Carers bursary policy**

LJMU is committed to ensuring that students who are Young Adult Carers have every opportunity to access and succeed in higher education in the same manner as their peers who do not have caring responsibilities. The University recognises that this group of students may require a range of additional support measures including additional financial assistance during their studies through a dedicated Young Adult Carers bursary. This amount is currently £500.

The Carers Trust defines Young Adult Carers as individuals under the age of 25 “who care, unpaid for a friend or family member who due to illness, disability, a mental health problem or an addiction cannot cope without their support” (Carers Trust, 2014).

Applications for the Young Adult Carers bursary should be made using the Student Support Fund (Full Time) form. Applicants will be required to evidence their status as a Young Adult Carer. Suitable evidence includes:

- Confirmation of Young Adult Carer status from Carers Centre;
- Registered Carer letter;
- Confirmation of receipt of Carers’ Allowance prior to commencing full-time study (typically, this will only be acceptable for first year students);

Other forms of evidence may be suitable.

- This bursary is available to full time, Home\* students only.
- Students must be attending a course at LJMU – students at partner institutions are not eligible

### **Application/Advertisement Process**

- The fund will be advertised on the LJMU web
- Students will need to complete the relevant application form and submit required documentation
- Awards for childcare will normally be paid to the student via the BACS system

### **Appeals**

The appeals process is set out in the LJMU Student Support Fund Policy at 2.10.

If you have any queries regarding this process please contact.

Student Funds Office: [studentadvice@ljmu.ac.uk](mailto:studentadvice@ljmu.ac.uk)

[0151 231 3153/3154](tel:01512313153)

\*A Home student is a person that meets the residency requirements for student support as per the Education (Student Support) regulations 2011 (as amended).



### **Annex 3**

Last updated at Scholarship Board July 2017 and to be next updated June 2018



## **Hillsborough Trust Fund Bursaries Policy 2017/18**

### **Background**

After the Hillsborough disaster and subsequent charitable appeal, the trustees of the Hillsborough Disaster Fund donated money to the universities in the cities that were affected, including LJMU.

The money was given to support disadvantaged students who were ordinarily resident in the Greater Merseyside area for two years prior to starting their course. The definition of disadvantaged was left for us to define as an institution.

The other stipulation was that we would only be permitted to spend the interest accrued on the fund and not the capital itself.

The Hillsborough Charitable Trust is no longer operating and so we are unable to go back to the Trustees for additional and/or updated guidance.

### **The awards**

The stipulation from the Trust relating to allow LJMU to spend the interest on the funds donated subsequently means that awards are normally quite small and we are therefore only able to award a restricted number of bursaries of around £250\* each year. These are awarded to 'disadvantaged' students experiencing financial difficulties whilst studying at LJMU.

*\*amount may vary depending on interest rate and tax and Gift Aid regulations.*

### **Eligibility Criteria**

To be considered for a Hillsborough Trust Fund Bursary students must:

- be registered and attending a full time Undergraduate course at LJMU, in the UK.
- be a home student\*
- have been resident in Merseyside for at least 2 years immediately prior to the start of their undergraduate course.
- be in financial difficulties
- have requested (if eligible) their full Student Loan entitlement for the current year

### **Additional Considerations**

As the number of awards is limited the University attempts to target those students in most need. Therefore priority will be given to students for whom one or several of the following apply:

- the student can show that they are in financial difficulty
- the student has unavoidable additional expenses (e.g. costs in relation to a disability or chronic medical condition, costs in relation to dependants)
- the student is a mature student, i.e. was aged 21 years plus at the start of their undergraduate course
- the student was 60 years plus at the start of their undergraduate course and has therefore been unable to obtain a Student Loan
- the student is on a course of 4 (or more) years duration
- the student has received (or applied for) financial support through the LJMU Student Support Fund if eligible
- the student is in their final year of study

### **Application Process**

For the 2017/18 year suitable recipients will be identified via the LJMU Student Support Fund application form and separate applications do not need to be submitted. Assessors will consider applicants for a range of awards from the fund simultaneously.

Exact numbers of awards will be dependent upon the funding available in that given year.

All applicants will be informed of the outcome of their application in writing within 4 weeks of applying.

Closing date for 2017/18 will coincide with the Student Support Fund closing date.

### **Appeals**

The process for appeals are set out in the Student Support Fund policy at point 2.10.

\*A Home student is a person that meets the residency requirements for student support as per the Education (Student Support) regulations 2011 (as amended).



**Liverpool John Moores University  
Opportunity Fund Policy 2017/18**

## **Annexe 4**

### **Background**

Liverpool John Moores University is committed to widening participation, supporting excellence and ensuring that able students do not fail to reach their potential due to a lack of resources. We want our students to enjoy and benefit from their time at University and graduate with skills that prepare them for the 'World of Work'.

In line with this agenda we have developed the World of Work Careers Centre, an initiative which we feel will make LJMU graduates stand out from the crowd and successfully engage in the workplace. This programme brings together graduate skills and work related learning which is what research has indicated top employers require from graduates in today's employment market.

While LJMU strives to provide an element of Work Related Learning (WRL) in all of our undergraduate programmes, we recognise that there is often a cost associated with this. This may be because students have to reduce the number of hours of paid employment or give up paid employment altogether in order to take up WRL. It is now widely accepted that the majority of students take on paid employment to supplement their incomes. Another factor to consider is that paid or unpaid placements have a significant impact on statutory funding<sup>1</sup>.

With this in mind LJMU has developed a fund, supported by the generosity of individual donations, to support students engaged on placements or other relevant opportunities. These activities should have a direct link or add value to their course in line with the University employability agenda.

### **Eligibility and application process**

- Students must be enrolled and attending a full time undergraduate LJMU course
- Eligible students must be able to show a commitment to the University World of Work agenda
- Home <sup>2</sup> students only
- Students will not normally be on a fully funded placement such as those associated with ITT, Social work and NHS courses
- Students will need to apply on the relevant application form and provide documentation of their income and expenditure as well as evidence of their placement and associated costs.

- Students attending a LJMU course at a partner institution will not be eligible.
- Students on a placement year will not be eligible

### **Support available**

Support available will vary depending upon the circumstances of the student. However, the purpose of the fund is to ensure that students do not miss out on invaluable work experiences and opportunities due to lack of funding, either statutory or discretionary.

Funding may be in the form of assistance with travel costs, accommodation or other living costs. This will normally be a contribution towards the cost rather than the full amount. Any awards are normally non repayable.

### **Appeals**

The process for appeals are set out in the Student Support Fund policy at point 2.10.

<sup>1</sup>The Education (Student Support) regulations 2011 (as amended) offers the majority of students on sandwich courses or placements a reduced financial package. This is regardless of whether the placement is paid or unpaid.

<sup>2</sup>A Home student is a person that meets the residency requirements for student support as per the Education (Student Support) regulations 2011 (as amended in 2012, 13 and 14).