A photograph of a man with dark hair and glasses, wearing a red, white, and blue checkered button-down shirt. He is sitting at a desk, looking intently at a silver laptop. His left hand is on the keyboard, and he is wearing a silver watch. The background is blurred, showing what appears to be an office or library setting with bookshelves.

# Exceptional Support Fund Application Guidance

Academic Year 2018-19

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# Introduction

## Exceptional Support Fund

Eligible students facing financial hardship who have exhausted all other available sources of funding - including university hardship support, where this is available - can apply for additional help from the Exceptional Support Fund (ESF). This is an income- assessed non repayable grant of up to £3000 per academic year to assist students who can show, via their application form and supporting evidence, that there is a shortfall between their income and expenditure which they are unable to manage by their own actions.

## About this booklet

This booklet is intended to help applicants with the completion of the ESF application form. It is important that you read these guidance notes whilst completing your application to ensure you provide the correct information as this will help us to process your claim quickly and accurately.

Additional information about all elements of the Learning Support Fund is available in the guidance booklet on [our website](#).

## Making an application

To apply for ESF, you must first register and create an online account on the [Learning Support Fund Application System \(LSFAS\)](#).

The screenshot shows the 'Learning Support Fund Application System - Student Record' page. The user is logged in as 'TEST, Student (Mr) - LSF000005'. The page is divided into several sections:

- Account Details:** Date of birth (01/01/1990), Email (StudentGeneric.Email@sb.nhs.uk), Username (Student100), Student reference (LSF000005).
- Student Details:** SLC number, Title (Mr), First name (Student), Last name (Test), Previous names, House number/name (1), Address line 1 (Street), Address line 2, Townicity (Toen), Country (England), Post code (PO1 6T1), Mobile telephone number (123456789), Alternative telephone number.
- What Do You Want To Do?:** A menu with options: Apply For (Child Dependents Allowance (CDA), Travel and Dual Accommodation Expenses (TDAA), Exceptional Support Fund (ESF)), Change My Details (Payment, Email Address, Student Details, Equality and Diversity Answers, Basic Details, Security Question Answers), and Documents.
- Documents:** A table with columns 'Document Name' and 'Date Rec.'. It lists 'Student Declaration' (22/09/2017) and 'Student Coversheet' (22/09/2017).

If you are eligible for LSF, your registration will be accepted, and you will then be able to apply for any of the three Learning Support Fund allowances including ESF, by clicking on the relevant link.

The ESF application form can be completed online and printed off, or, if you prefer it can be printed off and completed by hand, before being passed to your university's hardship fund administrator or student money advisor for their signature.

## Eligibility

To be eligible for ESF you must meet the following requirements:

- demonstrate a genuine shortfall between your income and expenditure which you are unable to manage by your own actions (e.g. by budgeting, cutting back on non-essential items, etc);and
- demonstrate you have exhausted all other available avenues of funding support, including student loans (but see box below) and university hardship funds. You will be asked to provide evidence of these with your application.

### Information

If you have decided not to apply for a student loan for personal reasons, please see the information on [page 10](#) of this guide.

## Evidence

As noted on the application form, we will require original supporting evidence. All students must at least provide:

- bank statements (for all the accounts they hold) which should cover the last three months from today's date.
- If you are in receipt of student loan funding you must provide your most recent full notification award letter

Depending on your circumstances, we may also require other forms of evidence. These are outlined in the appropriate sections of the claim form where you see this sign .

You must ensure you provide all of the evidence relevant to your claim. If you do not, this will delay your application.

### Please note:

We will not be able to accept your application if you are applying for ESF for any of the following reasons:

- for the purpose of making emergency payments, such as repairs to essential household equipment, replacing stolen items, car repairs, etc. Your university may be able to assist you in these circumstances
- helping to meet the cost of course tuition fees where you are eligible for, but have not taken out a tuition fee loan
- if there appears to us to be evidence of money mismanagement
- for meeting a temporary shortfall in income, for example if you are waiting for a payment of a maintenance award or a hardship or similar payment from your university
- for making good a default in a contribution to a means-tested maintenance loan, from a parent, spouse, civil partner or partner.

## Sending your form to us

Once your form has been signed and stamped, it needs to be posted to us along with your LSF coversheet, which should be printed off from your LSFAS account, as well as all relevant supporting evidence. Your form should be sent to the address on the application form.

## Processing and payment

We aim to fully assess all ESF applications within 25 working days from the date we receive your completed form **and all of the required supporting evidence**. If you do not enclose the requested evidence, or it is incomplete, this will delay your application.

If we have a query about anything in your application, we will contact you directly by telephone or email.

You will be informed of the outcome of your application by email, so please ensure the email address you provide on your Learning Support Fund Application System account is up to date and that your inbox is enabled to accept messages from NHSBSA Student Services.

If your application for ESF is successful, payment will normally be made in a lump sum and we will notify you of the date this is expected to be in your account when we contact you.

We will also contact the university Student Money/Welfare Advisor (or equivalent) who counter-signed your form to let them know the outcome of your ESF application for their records.



“If your application for ESF is successful, we will contact you by email to notify you how much you have been awarded.”

# Completing your ESF application form

## Section 1 - Eligibility

You must answer all of the questions in this section, do not leave any questions blank.

If you answer 'yes' to any of the questions, you must also provide the appropriate evidence. If you answer 'no', please provide an explanation in the space provided.

## Section 2 – Personal details

Please complete this section in full. You should provide the same information you entered when you created your LSF account.

### Student loans

If you have chosen not to take out a student loan for any reason you must contact us, as advised on the form, so we can determine your eligibility. In most cases you will be sent a short form to complete and send to us with evidence of your residency status in the UK.

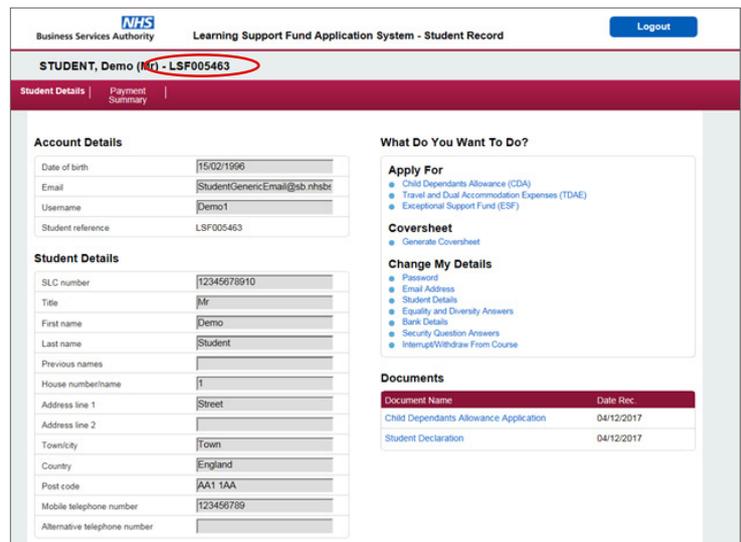
### University hardship funds

You must at least have applied to your university for assistance, where your institution has such support available. If this has a closing date or funds have run out, we will still consider your ESF application as long as your university has supported your application and signed it on your behalf at Section 5.2.

### LSF reference number

The 'LSFAS reference number' you are being asked to provide is the unique reference number allocated to you when you registered for your online Learning Support Fund account, beginning 'LSF'.

You can find your reference number by logging on to your LSFAS account, as shown in the example below.



The screenshot shows the 'Learning Support Fund Application System - Student Record' page. At the top, there is a navigation bar with 'Business Services Authority' and 'NHS' logos, and a 'Logout' button. Below the navigation bar, the user is logged in as 'STUDENT, Demo (M) - LSF005463', with the reference number circled in red. The page is divided into several sections: 'Account Details' (Date of birth: 15/02/1996, Email: StudentGenericEmail@sb.nhs.uk, Username: Demo1, Student reference: LSF005463), 'Student Details' (SLC number: 12345678910, Title: Mr, First name: Demo, Last name: Student, Previous names, House number/name: 1, Address line 1: Street, Address line 2, Town/city, Country: England, Post code: AA1 1AA, Mobile telephone number: 123456789, Alternative telephone number), 'What Do You Want To Do?' (Apply For: Child Dependents Allowance (CDA), Travel and Dual Accommodation Expenses (TDAE), Exceptional Support Fund (ESF); Coversheet: Generate Coversheet; Change My Details: Password, Email Address, Student Details, Equality and Diversity Answers, Bank Details, Security Question Answers, Interrupt/Withdraw From Course), and 'Documents' (Document Name, Date Rec: Child Dependents Allowance Application, 04/12/2017; Student Declaration, 04/12/2017).

### Repeat study

If you are repeating all or part of an academic year for any reason, please tick yes and provide brief details at Section 4.4 of the form.

## 2.1 Your term-time accommodation

Please tick the relevant box to indicate your **term time** living arrangements, i.e. the address you normally live at whilst you are attending university. If for any reason your circumstances are not included, please provide a brief explanation in the additional information box (4.4) on page 12.

### Evidence

We will require documentation to show your regular rent or mortgage expenses, such as a rent or mortgage statement or your most recent tenancy agreement. As requested on the form, you must enclose the relevant full bank statement(s) which cover the previous three months from today's date.

Mini-statements are **not** acceptable, neither are statements which do not include the full details of the transaction or full details of the account holder.

Where a regular rent or mortgage cost cannot be identified from your statement(s) we will not normally include this as part of your expenditure, unless you can provide acceptable alternative evidence to show you are meeting these costs.

## 2.2 Disability/Medical conditions

If you do not consider yourself to have any of the above, you should tick 'no' and go to section 2.3 of the form.

If you have ticked 'yes', please complete the rest of the section and where relevant, provide the requested evidence of Disabled Students allowances or disability benefits, if any of these are applicable to your circumstances.

## 2.3 Your bank and building society accounts

Please provide details of **all** of the accounts you hold that are in your name, or any joint accounts you may hold with another person. These can include current accounts, savings accounts, ISAs, and any accounts you have that are open but may not be in regular use.

If you have closed any previously active accounts during this academic year, you must also include details of these.

If you use a credit card or cards to pay some of your regular weekly or monthly expenditure, please provide your last three months credit card statement(s), as appropriate.

You will need to provide statements to cover the last three full months for **each** account you hold and you must **mark or highlight on your statement(s) all corresponding entries for the income and expenditure you have declared on the ESF application form**, where applicable.

## Section 3 – Your dependants

Use this section to tell us about any dependent children you have and whether you have a partner. Tick the boxes according to your circumstances. Do not leave any of the questions blank.

### Information

We use the term 'partner' to mean someone to whom you are married, or in a civil partnership or cohabiting as if you are married.

If your answer is 'no' to all three questions, go to Section 4 on page 8.

### 3.1 Details of your dependants

If you have answered 'yes' to having a partner and/or dependent children, please provide their name(s), their relationship to you (e.g. partner, son, daughter, step-child etc) and dates of birth in the table.

### Evidence

If you are completing the table in section **3.1**, you will need to provide the **birth certificates** for each child. If the child or children are adopted, please enclose the appropriate adoption certificate. If you have more than one child dependent we will also require the birth or adoption certificates for your other children.

If you are in receipt of **Child Tax Credits (CTC)** or **Universal Credit (UC)** for your dependent child or children, you must also enclose your most recent CTC or UC letter. We require the full letter including all of the pages.

### Information

If you have already applied for the Child Dependants Allowance (CDA) element of the Learning Support Fund, you will have been asked to send the birth certificate for your youngest (or only) child. If this is the case, you do not need to provide this one again, **but if you have other child dependants you must still provide their birth certificates.**

**“If you are in receipt of Child Tax Credits (CTC) or Universal Credit (UC) for your dependent child or children, you must also enclose your most recent CTC or UC letter.”**

## Section 4 – Your income and expenditure

In this section we need you to provide information about all of the income that is currently available to you; including any student loans and university hardship funds you may have been awarded, as well as your regular day to day expenditure.

### 4.1 Student finance income

You must enter all of the sources of student finance income you have been awarded as well as any university hardship funds, scholarships and bursaries. If you have a spouse or partner who is also a student, please include details of any student loan(s) or other student finance they may be in receipt of. If you have not applied for or been awarded any university hardship funds, please ensure you have provided an explanation regarding this in the Eligibility section on page 2 of the form. If we do not receive this information your application for ESF will be delayed.

#### If you have not applied for a student loan

Students who would be eligible for, but who choose not to claim a student loan for personal reasons, may still be eligible to access the Learning Support Fund; however, their eligibility will be assessed on a case by case basis.

Students will still be required to demonstrate that they meet all of the eligibility criteria above (apart from the student loan requirement), as well as demonstrating that they would have met the additional eligibility criteria defined by either SFE, SFW, SFNI or SAAS, if they had chosen to apply to them for a loan.

 **If you are not in receipt of a student loan, contact us on 0300 330 0521.**

#### Evidence

You must include evidence for each of the sources of student finance income you have given details for.

**Student loans /postgraduate loans** - this should be your full payment schedule letter from either the Student Loans Company or your funding body (such as Student Finance England, Student Finance Wales, etc) showing **all of the elements you have been awarded**, including, where applicable, Parents' Learning Allowance, Childcare Grant, Adult Dependants Grant, etc.

**University Hardship funds** – your university will be countersigning your application form at Section 6 and will provide details of any recent hardship funds they have awarded you. If you wish to provide any additional supporting documentation, such as any written confirmation you received regarding hardship funds, you may do so.

**Scholarships/bursaries** – please provide the appropriate funding letter from the university or organisation who made the award to you.

## 4.2 Other sources of income

In this section, you should provide information about any other sources of income that may be available to you, such as part-time earnings or benefits. If you have a partner, we also need to know if they receive any income from these sources.

Where you /your partner have income from a particular source, please ensure you tick the relevant box to indicate if the amount you have declared is received weekly (W), monthly (M) or annually (A).

### Information - Assumed income

It is generally expected that students will be able to supplement their income from a variety of routes, for example part-time work, vacation work, bank overdrafts, savings or additional household support where appropriate.

The ESF assessment uses an 'assumed income' figure to cover these elements of income rather than taking into account actual income

In line with national guidelines an assumed income figure (see table) is applied to each student's application.

This does not include students who are unable to work due to health issues or to those with dependents or caring responsibilities.

If you have any which is in excess of the standard assumed income figure, we will only use the portion of your income which exceeds this amount. Income, this will not be included **in addition** to the assumed income.

## Assumed income rates

Course year	Amount
Full-time students who are <b>not</b> in their final year	<b>£1869</b>
<b>Final year</b> full time students	<b>£623</b>

### Evidence

Please ensure your (and/or your partner's) bank statements from the last three months include details of all of the sources of income you have declared on your form. You must clearly annotate/mark these on your statements.

If you do not, we may have to contact you to ask you to send additional evidence and this will delay your claim.

## 4.3 Your expenditure

### Composite Living Costs (CLC)

Most students have to pay for essential items such as food, bills, clothes and leisure/entertainment, these are known as Composite Living Costs (CLC). We will apply fixed amounts for these to ensure that all students are treated fairly, regardless of where they are living and studying and what their individual lifestyle circumstances may be.

### Composite living cost figures

Student profile	Living outside London (Weekly)	Living in London (Weekly)
Single student	£78	£121
Student with partner	£122	£165
Each Dependant	£72	£72
Family premium	A £20 additional one-off cost will also be applied where students have at least one child.	

“We apply fixed amounts for certain types of income to ensure that all student applications for ESF are treated in the same way.”

## Variable expenditure

Expenditure on items such as accommodation, childcare and travel varies widely between students, and we refer to these as 'variable expenditure'. In assessing your ESF claim we use the actual amounts you declare for these on your form, as long as these are supported by the appropriate evidence.

Examples of the types of expenses to which we will apply a fixed amount (Composite Living Costs) and those where the actual cost will be taken into account (Variable Expenditure) are shown below.

Type of Expense	Composite Living Costs (CLCs)	Variable Expenditure
Rent/mortgage		✓
Council Tax		✓
Food	✓	
Utilities	✓	
Childcare		✓
Mobile phones	✓	
TV licence	✓	
Clothes	✓	
Travel		✓
Home contents insurance	✓	
Buildings insurance		✓
Medication		✓
Entertainment	✓	
Clubs and societies	✓	

## Your regular expenditure

You should enter your costs where applicable for the following types of variable expense requested in this section and indicate whether this is a weekly (W), monthly (M) or Annual (A) figure.

- Rent/mortgage
- Childcare
- Council Tax
- Medication
- Building insurance

For travel, please state your weekly costs to university and your normal method of transport.

If you use a travel pass or season ticket, please state the cost of this on the form and specify whether this is weekly, monthly, quarterly, etc.

When providing your bank statements as evidence of your costs, please ensure that each of these costs are included on them, whether the payments you make are weekly, monthly or some other frequency. If it is not clear what a particular cost is, please indicate what it is by writing clearly on the statement next to the relevant entry.

If you use a credit card for some of your regular expenditure, please also provide your last three months credit card statements.

## Priority debts

There are certain types of debt we may be able to include as part of your regular expenditure as long as you have discussed the arrears with the organisation concerned and you can demonstrate that you currently have an agreement in place with them to make regular payments to clear the amount owed.

If your bank statements show details of your repayments this may be sufficient, however, if we need further information, including how much of the debt you have repaid and how many regular repayments you have left, we will ask you for more information/evidence.

A list of priority and non-priority debts are listed below. When completing your form, **please do not include details of any non-priority debts** or any normal/regular payments you may make in connect with a loan or credit card where there are no arrears.

Similarly, do not include any debts where repayments have been frozen, such as those under a Debt Relief Order.

Priority debts	Non-priority debts
Secured loans	Bank overdrafts
Rent arrears	Unsecured loans
Council tax	Credit card debts
Fines, maintenance & compensation orders	Gambling debts
Charges for utilities	Catalogue and hire purchase debts
TV licence	
Tax and VAT	
National Insurance Contributions	
Hire purchase/conditional sale agreements for goods that are essential for the debtor to retain	

**“If we need further information, including how much of the debt you have repaid and how many regular repayments you have left, we will contact you.”**

## 4.4 Supporting document checklist

It is extremely important that you include documentary evidence of all the income and expenditure you have listed on your form. Therefore you should complete the checklist to indicate the evidence you have provided and to assist you in sending the correct documents.

# Section 5 - Declarations

## 5.1 Student declaration

Please read the declaration carefully before signing and dating it.

## 5.2 University authorisation

This section must be completed in full by a hardship fund administrator or student money advisor from your university. We are unable to accept any claims received where this section is incomplete.