

# Guidance notes to help you complete your Full Time Undergraduate Discretionary Application

It is important that you read these notes carefully before completing and submitting your application. We will take you through each section of the form and explain all you need to do in order to complete the application correctly, which speeds up the assessment process. You will also find out about all the supporting documentation you need to submit with the form.

***Remember, incomplete applications will be subject to delay.***

## The Application:

This is available online at [www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/](http://www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/) and should be printed before it is filled in. You can also pick up an application from The Hub or Student Link on your campus. The application will be purple if you collect it from The Hub or Student Link.

If you are also applying for childcare, the additional Childcare Form is required. This is also available online and should be printed before it is filled in. You can also pick this up from The Hub or Student Link on your campus.

## Before you get started:

- Read the procedures for the fund which will help explain what you are applying for and how we assess your application.
- Ensure you have a quiet space and enough time to complete the application. For most students, it won't take long to complete, but the more complex your finances are, the more time it will take.
- Gather together the following items which will help you enter the correct information into the application:
  - Student Support Award Letter – either from SAAS, Student Finance England, Student Finance Wales or Student Finance NI.
  - Recent bank statements for all your accounts showing at least 1 month of transactions (and for your partner if you are claiming as a couple/family). Printing these from your online banking (via desktop) is perfect.
  - Recent credit/store card statements for all accounts (and for your partner if you are claiming as a couple/family).
  - Tax Credits or Universal Credits Awards Notice – all pages.

## Contacting Us:

We are here to help, so please do not hesitate to contact us if you have any questions about the fund, how it works, how to apply or the decision that has been made.

If you have a quick question about any aspect of the fund procedures, the best way to contact us is via [fundingadvice@uws.ac.uk](mailto:fundingadvice@uws.ac.uk) where we can respond quickly.

If you would rather discuss an application with an Adviser, or any aspect of the fund in more detail, please book an appointment through The Hub or Student Link on your campus. You can find more details [here](#).

## Completing the Application:

### Section 1 – About your household:

This is how you tell us your personal details and living situation. Please ensure that you fill this in completely. When telling us how many dependent children you have, you should include only those whom you receive Child Benefit for. If you have a child who still lives with you, but is no longer deemed financially dependent, include them as an adult living in the household and explain this in Section 4. You should also use Section 4 to tell us about any other adults (other than a partner) living in your household, such as parents.

### Section 2 – About your course:

This is where you tell us about your course, year of study and campus. You must complete this in full.

### Section 3 – About your childcare:

This is only applicable to those wishing to apply for support meeting the costs of childcare. If this applies to you, you will need to ask your childcare provider(s) to complete the Childcare Form. If you have more than 1 provider, that's fine. Just submit one completed childcare form for each provider.

Before getting this form completed, you should:

- Read the Student Childcare Fund Factsheet for details of the childcare costs we can consider. You can find these online [here](#).
- Give your childcare provider(s) a copy of the Factsheet for Childcare Providers, available [here](#).
- Discuss your childcare needs for the academic year with your childcare provider.

Your childcare provider should complete all sections of the form, detailing the care they will be providing for the academic year. You should remember to consider any additional care required for school holidays when university is still in session.

**An important tool for planning your childcare needs for the year is the university trimester dates. You can find this at [www.uws.ac.uk/current-students/supporting-your-studies/trimester-dates/](http://www.uws.ac.uk/current-students/supporting-your-studies/trimester-dates/)**

*If you have unregistered childcare costs, you must book an appointment with an Adviser to discuss your application further. Ask your unregistered provider to complete the Childcare Form and bring this, and a completed application, to the appointment. We will discuss your need for unregistered childcare and, where appropriate, will endeavour to finalise your application during the appointment.*

### Section 4 – Supporting Statement

This section provides you with an opportunity to tell us anything else you want us to know, or to explain any figures that may not be straightforward. You may also want to tell us how you are seeking to improve your financial situation and how you budget your money.

### Section 5 – Your SAAS Award

You will need to tick the relevant boxes to confirm whether you have provided SAAS with details of your parents or partners income in order to be income assessed when applying for your student support. This is a simple yes or no answer. If the answer is no, you then need to also tell us why you didn't do this. There are some options, and a space to explain your reason should it be different to the options provided. Remember, to be eligible for funding through the Discretionary Fund, you must have taken your full entitlement to student support. If you don't know what you have applied to SAAS for, we are happy to help.

## Section 6 – Current Finances

This section is all about your financial situation and is **very important** as we need this to income assess your application. This section gives you the opportunity to show us your monthly budget. If you live with a partner, and/or have dependent children, we will include their income and expenditure here too. When we refer to 'Household' we mean a partner, and/or dependent children who live with you.

### Section 6a) – Current Financial Situation:

In the **Current Financial Situation** section, we need you to tell us about all of your bank account balances and agreed overdraft limits. We don't need information on any savings accounts. This should reflect all household (you and your partner if applicable) accounts, whether you use them or not, and evidence will be required of each.

### Section 6b) – Outstanding Debts:

This is your opportunity to tell us about the money you owe to creditors (i.e. any outstanding debts), such as credit cards, catalogues, car loans etc. You should list all your creditors and tell us how much you pay them each month. You should also include accounts that are in arrears.

Should you need additional space, we have a template available at [www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/](http://www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/) called 'Extra sheet to list additional creditors for students with multiple debts'.

You will need to provide evidence of your debts. Highlight on bank statements where payments are the same each month (i.e. loan repayments, car finance). Provide most recent statement for credit or catalogues. Provide recent letters for any accounts in arrears.

**NB: Paying only the minimum monthly payment towards some debts can mean it costs more and takes longer to repay. We recommend paying a little more than the minimum and will assess your application as such, however, we will query any amounts that appear excessive and unaffordable.**

If you are unable to evidence any of the debts listed, please let us know. We can still assess your application but will disregard the debt. This may not make a difference to the award you might receive, but if it does, we will let you know.

Once you work out your monthly debt repayments, you should insert the total into the expenditure table on the following page.

### Section 6c) – Household income and expenditure:

Page 4 of the application provides some guidance to help you complete the income and expenditure that follows.

Don't forget to provide an email address if you are a new student applying before enrolment.

In the **Income and Expenditure** section, you will need to tell us about any income you have and your monthly expenditure. To ensure consistency, we apply standard rates to all applications. These are noted in the application and should be adhered to at all times.

'Household' refers to a partner and/or financial dependents that live with you. For example:

- If you are living with your parents while studying, and are not living with a partner, we would treat you as **1** person in the household when calculating standard expenditure.
- If you live with your partner and 2 children, we count each person as part of the household, making a total of **4** when calculating standard expenditure.
- If you live in a shared flat with friends, we treat you as **1** person in the household when calculating standard expenditure and would expect you to include your share of any bills.

**If you have a more complex living arrangement and are unsure how to proceed, get in touch and we'll be happy to advise you.**

When including your income, you should follow the instructions on the form carefully. Students in years 1-3 should divide their annual student support by 12 to get a monthly figure. Final year students should divide annual support by 8.

**We also strongly recommend you set aside some of your funding to support you throughout the summer months when you do not get student support paid into your account.**

Any weekly income you have should be multiplied by 52, and then divided by 12 to get a monthly figure.

We will assume an income of £150 per month for students in 1st to 3rd year and £50 per month for students in 4th year, with the exception of single parents and/or those who are unable to work due to disability/extenuating circumstances.

Where you pay additional childcare costs in relation to employment, please ensure you include this in the expenditure figures. You should not include the cost of any study related childcare in this section as we consider this separately. If you receive any Tax Credits or Universal Credits to help you meet the cost of work related childcare, this should be included in the income section.

At this point, you should total the income and expenditure columns, and then take the expenditure total away from the income total to get a monthly excess or shortfall.

To be eligible for an award you must demonstrate a financial need by showing a monthly shortfall, however, we urge you to submit your application even if it shows an excess. We can then double check figures, and/or keep your details on file should any further funding become available in the future. We can also offer you advice on how to budget your income.

You will need to provide evidence of the income and expenditure mentioned in your application. See the tables below for guidance on what we require.

### **Section 7 – Supporting evidence (see table below)**

#### **Section 8 - Payment Details, Declaration and Data Protection:**

You need to provide us with your bank details so we can make any payment straight in to your account, but should only do this if you have not received payments from us in the past. You must complete this **legibly and in block capitals** so we pay the funds into the correct account, avoiding any unnecessary delays.

If your name is different to the name on your bank account, please provide evidence of this when submitting your application, e.g. marriage certificate, deed poll etc.

We cannot pay into an account that is not yours. If you would have difficulty with this method of payment, let us know and we'll do what we can to help.

Due to new data protection regulations, you must give us permission to use the information you provide to assess your application. To do this, tick the first box within the declaration. If you do not do this, we will be unable to assess your application or make an award.

We also need your permission to email you information about any funding opportunities that may be relevant to you. To do this, tick the second box within the declaration. If you do not do this, we will be unable to let you know about additional funding that we think you might be eligible for.

You must also sign and date the declaration. This should be a real signature, and cannot be digital or typed.

**ACCEPTABLE EVIDENCE - we only accept PHOTOCOPIES as we cannot return anything you submit**

<b>Income</b>	<b>Evidence Required</b>
Bank Statements	We require bank statements for all household accounts showing a full months transactions. Acceptable formats include: copies of paper statements, print outs from online banking via desktop. We are unable to accept screenshots from a mobile banking app. The statements must include your name, bank details and account number and not be altered in any way. We cannot accept statements in an excel spreadsheet format. For assessment purposes regular income or expenditure should be highlighted and explained, please refer to our sample bank statement as an example of how to do this.
Student Support	Include SAAS award notice ( <b>both sides</b> ) or equivalent (Student Finance England/Wales/NI – <b>all pages</b> )
Child/ Working Tax Credit or Universal Credit	Please include a copy of your full Tax Credit or Universal Credit Award Notice for the current year, if applicable. This must include all pages.
Child Benefit	Highlight on bank statement(s)
Child maintenance	Highlight on bank statement(s) and advise of frequency – let us know if this is unreliable
Earnings	Please highlight partner's earnings on bank statement <b>or</b> provide copies of payslips if not on statement. Also use the assumed income figures as detailed above
PCDL	Include a copy of the loan agreement
Any Trusts/Scholarships	Include a copy of your award letter
<b>Expenditure Cost</b>	<b>Evidence required</b>
Mortgage	Highlight on bank statement
Rent	Highlight on bank statement and provide copy of lease, relevant pages only (i.e. those showing who lives there and how much the rent is per month)
Dig Money	Provide signed and dated letter from person in receipt of money. The letter should outline what the payment covers, e.g. food, internet access, utilities etc. See sample at <a href="http://www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/">www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/</a>
Council Tax	Highlight in bank statement and confirm if any student exemptions or discounts have been applied
Buildings/Contents Insurance	Highlight on bank statement if paid monthly. If paid annually, provide a copy of the agreement and divide the figure by 12
Gas Maintenance	Highlight on bank statement if paid monthly. If paid annually, provide a copy of the agreement and divide the figure by 12
Factor Bills	Highlight on bank statement or provide invoices that clearly indicate the period they cover
Gas and Electricity	Highlight on bank statement if paid monthly or estimate as best as possible. If in arrears please provide further evidence. We would only look for evidence if you are in arrears, or include a figure that seems unreasonable
TV Licence	TV licence is a standard rate of £13 per month, regardless of how you choose to pay. No evidence needed.
Home Telephone/TV Package/Internet*	We cannot support full Sky/Virgin packages as this is not necessary expenditure. We only consider a maximum of £60 per month for all. Highlight your costs on your bank statement or provide a monthly bill(s)
Mobile Phone	An allowance of £15 per adult in household. No evidence required.

Debt Repayments	All debts must be outlined in Section 6b) of your application and evidence for each debt should be included. Where debts are a regular monthly payment, such as bank loans or car finance, highlight on bank statement. For credit, store cards or catalogues, you must submit recent statements.
Food/Housekeeping	£150 per month per head in the household, we would expect this amount to cover all costs including school lunches. No evidence is required.
Car Insurance and Road Tax	Car insurance - highlight on bank statement if paid monthly. If paid annually, provide a copy of the agreement and divide the figure by 12. Car road tax – divide annual bill by 12, no evidence required but this must match the DVLA standard rates. If you don't remember, you can find this online at <a href="http://www.gov.uk/vehicle-tax-rate-tables">www.gov.uk/vehicle-tax-rate-tables</a>
Petrol Costs	This represents monthly household costs not just travel to and from University. If this figure is particularly high please provide a further breakdown in section 4, however, no further evidence is required
Public Transport Costs	
Course Materials	Include standard rate of £30 per month
Tuition Fees	If SAAS or equivalent pays your fees please leave this blank. Otherwise, provide evidence of agreed payment plan with the University. This may include receipts, or a regular direct debit or standing order highlighted on your bank statement.
Childcare	Completed Childcare Forms are sufficient evidence.
Personal Costs	Standard rate of £75 per head in the household - includes partners and dependent children. This is expected to cover kids' activities, family trips, gym memberships, etc. No evidence is required.
Life Insurance	Highlight on bank statement if paid monthly. If paid annually, provide a copy of the agreement and divide the figure by 12
Other costs	Please list individually and provide evidence for all

**Submitting the Application** is easy. Pull together your completed application and copies of supporting evidence and hand this in to The Hub or Student Link on your campus. You will receive an electronic receipt reminding you that it can take up to 4 weeks for the application to be assessed. Please note that our reception staff do not check the form so cannot advise if anything is missing.

**After processing your application, we will either:**

- Make a decision (resulting in an award or telling you why you are not eligible to receive an award at this time)
- Request you attend an appointment in order for us to finalise the application
- Request evidence/information that we need to make a decision, and which might have been missing from your application
- Return an application that is incomplete

All of the above information will be sent via your **student email account\*** so you must check this regularly. **You will also find some useful examples of supporting evidence online at [www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/](http://www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/)**

**To find out what happens with your application once we receive it, read the procedures for the fund, available online at [www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/](http://www.uws.ac.uk/money-fees-funding/other-financial-support/discretionary-childcare-funds/)**

**You can also keep track on what we are currently processing by following us on Twitter - @UWS\_Funding**

**\* Don't forget to provide an email address on page 4 if you are a new student applying before enrolment.**