Guidance notes to help you complete your
Pre. reg. Nursing/Midwifery Discretionary Fund Application

The purpose of the Discretionary Fund is to provide additional financial support to eligible students where something unexpected has impacted their finances and is causing financial hardship that might prevent a student in being able to engage and succeed in their studies.

This guidance take you through each section of the application 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, so do what you can to avoid that by following this guidance.*

**The Application:**
Applications are 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/) for you to print and complete. You can also pick up an application from The Hub or Student Link on your campus. The application will be orange if you collect it from The Hub or Student Link.

**Procedures:**
We aim to have a fully transparent approach to these funds, and provide lots of information to ensure you understand what you can expect from the fund, including how to apply and how we assess your application. We encourage all applicants to read the fund procedures, 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/)

**What you can apply for:**
Discretionary Funds can provide additional financial support to top up the support you receive from government, and help you meet the cost of living, *where something unexpected has impacted your finances*. Unexpected or unforeseen financial hardship is when a situation has arisen that is causing you financial hardship but for which you could not reasonably have planned for.

We appreciate that the vast majority of students on these courses will struggle to meet their cost of living throughout their studies. However, as a result of the limited budget available, we can only consider applications from students experiencing unforeseen and short-term financial hardship.

Examples of scenarios where you might be eligible to apply are noted in Appendix 1. This is not an exhaustive list. We will endeavour to support as many scenarios as possible within the constraints of the budget so if you are unsure your circumstances meet the criteria, we would encourage you apply. The worst that can happen is that we say no.

*While you are only applying for help as a result of unforeseen financial hardship, we are still required to fully income assess your application, so will need information on your wider financial situation.*
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. If you are applying as part of a couple, you may wish to complete the application with your partner.

- 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).
  - 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.
  - Information about your monthly outgoings - often on your bank statements if paid by direct debit.

*You will be required to include other items of supporting evidence, depending on your circumstances. We will give advice on this in the sections below, as we take you through the application, and in the table from Page 6 of this guidance.

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, what evidence to include 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 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 where you tell us about your personal details and living situation. Please ensure that you fill this in fully.

When telling us how many dependent children you have, you should include only those for whom you receive Child Benefit. 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 3.

You should also use Section 3 to tell us about any other adults (other than a partner) living in your household, such as your 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 – Your circumstances:
As we can only consider applications from students experiencing unforeseen financial hardship, this will be the focus of the application and gives you an opportunity to detail these unexpected circumstances, how they are impacting on your finances and the costs associated with this.
Section 4 – Childcare Costs:
This gives you the opportunity to make us aware of your childcare costs for the year, any support you receive towards these, and the balance that you are liable to pay. We'll be able to ensure you have applied for any childcare support to which you might be eligible, and have a better understanding of your financial commitment towards this cost.

Section 5 – Your normal monthly budget:
You regular monthly budget before any unexpected circumstances are taken into account
This will allow us to get a picture of your day to day finances, including any debt repayments, before taking into account the unexpected circumstances that have led you to apply. This will allow us to consider whether you have any room in your monthly budget to cover unexpected costs. Advisers will also consider how well you manage your money in general, the financial choices you make and the impact that an award might have.

‘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, and would take your financial commitments into account.
- 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. We then take both you and your partners’ financial commitments into account.
- 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 only your share of any household bills, and your financial commitments.

Section 5a) – 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. 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 5b) – 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/ called ‘Extra sheet to list additional creditors for students with multiple debts’.

You will need to provide evidence of your debts. Where the payments are the same each month (i.e. loan repayments, car finance), we need a statement from your lender confirming your payments, including when this is due to end. You must provide the most recent statement for credit cards or catalogues, where there may be new transactions, and a minimum payment might change each month.

Provide recent letters for any accounts in arrears, or with debt collection companies.

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 5c) – Household income and expenditure:**
Page 4 of the application provides some guidance to help you complete the income and expenditure that follows.

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 page 4 of the application and should be adhered to at all times.

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

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.

You will need to provide evidence of the income and expenditure mentioned in your application. See the table below for guidance on what we require, and the formats that are acceptable.

**Section 6 – Supporting Evidence:**
Evidence is a key part of any application and Page 6 of the application gives guidance on the evidence we require. In the very least we need*:

- Copy of SAAS Award Notice (both sides) OR Student Finance England/Wales/Northern Ireland Award Notice (all pages)
- Copy of latest bank statements for ALL household accounts (showing at least 1 month)
- Evidence of your unexpected circumstances and costs

You must also evidence the figures you have provided in Section 5 of the application so we can verify the detail in your monthly budget. As everyone is different there is no standard set of evidence that we require. What you submit will be unique to you and your situation.

*If you submit only these items, it is unlikely that we will be in a position to consider your application.

**Section 7 - 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. 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.

If you have received payments from us in the past, and your bank account details have not changed, we do not need you to provide these details again, but you must still sign and date the Declaration and Data Protection part of this page.

Due to 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.

**Submitting the Application:**

If you are providing your bank details on Section 8 of the application, you must submit your original application, in person, to The Hub or Student Link on your campus. We cannot accept this by email as we require a ‘wet signature’, i.e. an original signature and not an electronic or digital copy. In the event that you cannot submit this to us in person, you can send it to us by post and can find out more [here](#), in the introductory text at the top of this webpage.

If you are not providing your bank details on Section 8 of the application because we already have your bank details from a previous application and these are not changing, and you are therefore only signing the declaration on Section 8, you can submit your application and supporting evidence by email to [fundingadvice@uws.ac.uk](mailto:fundingadvice@uws.ac.uk). This does not affect your ability to submit your original application, in person, to The Hub or Student Link on your campus, or via post (you can find out more [here](#), in the introductory text at the top of this webpage).

**Submitting the Application in Person** 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. Please note that our front line staff do not check the form so cannot advise if anything is missing.

**Submitting the Application by Email** is easy. Pull together your completed application and supporting evidence and email this to [fundingadvice@uws.ac.uk](mailto:fundingadvice@uws.ac.uk) from your student email account. Remember that you are sending us sensitive information/data, so take care to use secure networks. If you are uncomfortable sending this information by email, you can submit your application in person or by post.

*We receive hundreds of applications. When submitting yours, it is important that you send this in a format that allows us to manage your information efficiently, and avoid any delays to the process.*

- Collate your application and supporting evidence and send this to us in one single email.
- Applications and supporting evidence must be in PDF format, whether these are downloaded from online accounts or you have scanned paper based documents. Do not email us photographs of documents, screenshots from your mobile phone etc.
- If you need to turn a piece of paper into a PDF, and do not have access to a scanner, there are a number of mobile apps that can do this using your phones camera. Try Adobe Scan, Office Lens or CamScanner which are available via the App Store and Google Play.
- You should collate your PDFs into a single attachment, and give that PDF a title that includes your full name and Banner ID. There are various online tools that can help you merge multiple PDFs into a single document. Try smallpdf.com, ilovepdf.com or pdfmerge.com
ACCEPTABLE EVIDENCE

Where you are submitting an application to us in person or by post, we are unable to return any of the evidence you submit. As such, you should submit copies of evidence only, and no original documents.

<table>
<thead>
<tr>
<th>Income</th>
<th>Evidence Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Statements</td>
<td>We require bank statements for all household accounts showing at least a full months transactions. The statements must be full statements, and include your name, bank details and account number. These statements must not be altered in any way. We are unable to accept screenshots from a mobile banking app, or statements in an excel spreadsheet format. Acceptable formats when submitting a paper application include: - Copies of paper statements - Print outs of PDF statements from online banking via your banks desktop website, or mobile app - For assessment purposes, your regular income or expenditure should be highlighted and explained, please refer to our sample bank statement as an example of how to do this. Acceptable formats when submitting your application via email include: - A PDF statement from online banking via your banks desktop website, or mobile app - For assessment purposes, your regular income or expenditure should be highlighted and explained, using the Adobe comment and mark up tools</td>
</tr>
<tr>
<td>Student Support</td>
<td>Include SAAS award notice (both sides) or equivalent (Student Finance England/Wales/NI – all pages) Download this from your online account and either print a copy to submit with a paper application, or submit the PDF if applying via email.</td>
</tr>
<tr>
<td>Child/ Working Tax Credit or Universal Credit</td>
<td>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. Acceptable formats when submitting a paper application include: - Copy of your paper award notice - Download your award notice from your online account and print Acceptable formats when submitting your application via email include: - Scanned PDF copy of your paper award notice - A PDF copy downloaded from your online account</td>
</tr>
<tr>
<td>Child Benefit</td>
<td>Highlight on bank statement(s)</td>
</tr>
<tr>
<td>Child maintenance</td>
<td>Highlight on bank statement(s) and advise of frequency – let us know if this is unreliable.</td>
</tr>
<tr>
<td>Earnings</td>
<td>We don’t normally need evidence of your earnings, so you should use the assumed income figures detailed on page 4 of the application.</td>
</tr>
<tr>
<td>Expenditure Cost</td>
<td>Evidence required</td>
</tr>
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<tr>
<td><strong>Mortgage</strong></td>
<td>Highlight on bank statement.</td>
</tr>
<tr>
<td><strong>Rent</strong></td>
<td>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). Submit copies of these pages with a paper application, or submit a scanned PDF if applying via email.</td>
</tr>
<tr>
<td><strong>Dig Money</strong></td>
<td>Provide signed and dated letter from person in receipt of money. The letter should outline everything that 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>. You should submit this document with a paper application, or submit a scanned PDF if applying via email.</td>
</tr>
<tr>
<td><strong>Council Tax</strong></td>
<td>Highlight in bank statement and confirm, in the supporting statement of the application, if this figure includes any student exemptions or discounts.</td>
</tr>
</tbody>
</table>
| **Buildings/Contents Insurance** | Highlight on bank statement if paid monthly. 
If paid annually, divide this figure by 12 for your application. Download this evidence from your online account/emails and either print a copy to submit with a paper application, or submit the PDF if applying via email. |
| **Gas Maintenance** | Highlight on bank statement if paid monthly. 
If paid annually, divide this figure by 12 for your application. Download this evidence from your online account/emails and either print a copy to submit with a paper application, or submit the PDF if applying via email. |
| **Factor Bills** | Highlight on bank statement or provide invoices that clearly indicate the period they cover. You should submit a copy of your invoices with a paper application, or submit a scanned PDF if applying via email. |
| **Gas and Electricity** | Highlight on bank statement if paid monthly or estimate as best as possible. We would only look for further evidence if you are in arrears, or include a figure that seems unreasonable. 
If in arrears please provide further evidence. You should submit a copy of your arrears letter with a paper application, or submit a scanned PDF if applying via email. |
<table>
<thead>
<tr>
<th><strong>TV Licence</strong></th>
<th>TV licence is a standard rate of £13 per month, regardless of how you choose to pay. No evidence needed.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Home Telephone/TV Package/Internet</strong>*</td>
<td>We cannot support full Sky/Virgin packages as this is not necessary expenditure. We only consider a maximum of £60 per month towards a reasonable package that includes broadband in the home. Highlight your costs on your bank statement. Alternatively, download your most recent statement from your online account and either print a copy to submit with a paper application, or submit the PDF if applying via email.</td>
</tr>
<tr>
<td><strong>Mobile Phone</strong></td>
<td>An allowance of £15 per adult in household. No evidence required.</td>
</tr>
<tr>
<td><strong>Debt Repayments</strong></td>
<td>All debts must be listed 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, we need a statement from your lender confirming your payments, including when this is due to end. You must provide the most recent statement for credit cards or catalogues, where there may be new transactions, and a minimum payment might change each month. Provide recent letters for any accounts in arrears, or with debt collection companies. Acceptable formats when submitting a paper application include: - Copies of paper statements - Print outs of PDF statements from your online account or mobile app Acceptable formats when submitting your application via email include: - A PDF statement from your online account or mobile app - A scanned PDF of your statement.</td>
</tr>
<tr>
<td><strong>Food/Housekeeping</strong></td>
<td>£150 per month per head in the household, we would expect this amount to cover all costs including school lunches. No evidence is required.</td>
</tr>
<tr>
<td><strong>Car Insurance and Road Tax</strong></td>
<td>Car insurance - highlight on bank statement if paid monthly. If paid annually, divide this figure by 12 for your application. Download this evidence from your online account/emails and either print a copy to submit with a paper application, or submit the PDF if applying via email. 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></td>
</tr>
<tr>
<td><strong>Petrol Costs</strong></td>
<td>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</td>
</tr>
<tr>
<td><strong>Public Transport Costs</strong></td>
<td>Include standard rate of £30 per month. No evidence is required.</td>
</tr>
<tr>
<td><strong>Personal Costs</strong></td>
<td>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.</td>
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</tr>
<tr>
<td><strong>Life Insurance</strong></td>
<td>Highlight on bank statement if paid monthly. If paid annually, divide this figure by 12 for your application. Download this evidence from your online account/emails and either print a copy to submit with a paper application, or submit the PDF if applying via email.</td>
</tr>
<tr>
<td><strong>Other costs</strong></td>
<td>Please list individually and provide evidence for all.</td>
</tr>
</tbody>
</table>

Appendix 1

EXAMPLES OF SCENARIOS WHERE YOU MIGHT BE ELIGIBLE TO APPLY:
You may be able to apply to these funds where something unexpected has impacted your finances, and has resulted in you facing unforeseen financial hardship. The following are examples of scenarios that we would consider, but this is not an exhaustive list, so please do not restrict yourself to this.

*If you are unsure that your situation fits the criteria, we would advise you to submit an application and allow us to make a decision.*

- You have a shortfall in bursary entitlement as a result of extenuating circumstances, i.e. illness
- You have no warranty, insurance or savings, and an essential household item needs to be replaced, i.e. washing machine, fridge, cooker etc.
- A vehicle you rely on has not passed an MOT and/or requires repairs to make it road worthy
- You have received an unexpected bill
- Your spouse/partners earnings have unexpectedly reduced
- Other household income has unexpectedly reduced, i.e. benefits or tax credits income
- Your circumstances have changed, impacting your household income, i.e. separation from spouse/partner
- You unexpectedly need to move home and face the costs associated with doing so

EXAMPLES OF SCENARIOS WHERE YOU WILL NOT BE ELIGIBLE TO APPLY:

- The costs associated with attending placement, i.e. travel
  *This should be claimed through the appropriate placement expenses system*
- Where you face a reduction in income from employment as you are unable to work during placement
  *As your placement commitment is not unforeseen, any reduction in income as a result of this should be expected and planned for.*
- Where you are experiencing a regular or long-term financial shortfall as opposed to an unforeseen or unexpected crisis that has led to financial hardship