



FULL TIME UNDERGRADUATE DISCRETIONARY FUND (INC. CHILDCARE ELEMENT)

GUIDANCE FOR COMPLETING THE APPLICATION

The Discretionary Fund:

The purpose of the Discretionary Fund is to provide additional financial support to eligible students who can demonstrate a need for this throughout their studies. Support is in the form of a non-repayable bursary and is designed to top up the student support received through Government to help meet living costs and assist a student in being able to engage and succeed in their studies.

The Childcare Element:

The purpose of the Childcare Element of the Fund is to provide help meeting the costs of study related childcare to eligible students who are unable to meet this cost independently. Support is in the form of a non-repayable bursary, paid directly to your childcare provider. The Childcare Element is an add-on to an application to the Discretionary Fund, meaning you don't need to apply separately and will be assessed for both elements in the one application.

Whether you are applying for the Discretionary Fund only, or both the Discretionary Fund and Childcare Element, this guidance will help.

How to Apply:

The application form is available [here](#) and should be completed by you, as per the guidance that follows.

Guidance notes follow that will help you complete the application and gather together the required supporting evidence. Please follow this guidance carefully to ensure you submit the information required, in a suitable format.

Spending a little time now reading this guidance carefully and preparing your application will pay off in the long run as we can finalise our assessment more quickly.

How to Complete and Collate your Application Pack – Electronically:

You must submit your application and supporting evidence electronically as a single PDF document. This means you will need to complete the application, gather together the required supporting evidence in an electronic format, and then collate everything together, into a single PDF document that makes up your entire application pack.

We recommend a website called ilovepdf.com which will allow you to convert electronic files from one type to another, and merge multiple files into a single document.

The application is in PDF format, so it is likely you will need to convert this PDF to Word so you are able to fill in the application form. Once complete, you can then save your application form as a word document, before converting back to PDF. Alternatively, you may wish to print this application, fill it in by hand, and scan it back to an electronic format.

You can gather together the required additional documentation and supporting evidence and convert each document into a PDF.

Once you have all parts of your application form and supporting evidence saved as a PDF, you can then use ilovepdf.com to merge those multiple PDFs into a single document. You can even use ilovepdf.com to compress your PDF file if it is particularly large. This will help when you are ready to submit this via email.

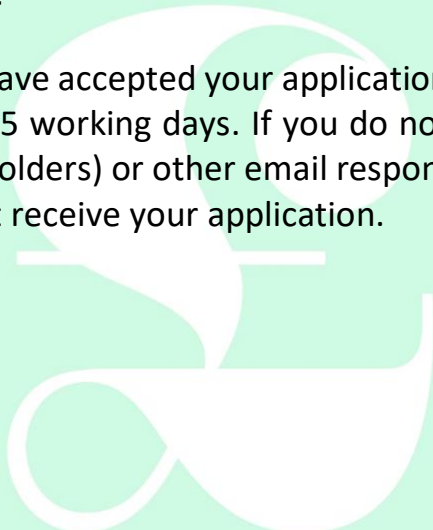
Save this document as your full name.

How to Submit your Application Pack:

Once you have collated your application pack into a single PDF document, you should submit this via email to fundingadvice@uws.ac.uk If you are a continuing student, you should send this from your student email account.

If we are unable to accept your application, we will get back to your email asap with further details.

If we have accepted your application, you will receive confirmation that it has been received within 5 working days. If you do not receive any confirmation (be sure to check junk/spam email folders) or other email responses, please contact us again as this may indicate that we did not receive your application.



How to Complete the Application – Section by Section:

Section 1 – About you and your household:

Fill in your personal details, including telephone numbers should we need to reach you.

When telling us the number of financially dependent children you have, this 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 but should explain this in Section 4. You should also use Section 4 to explain any other adults (other than a partner) living in your household, such as parents.

If you live in your parent/guardians' home, you do not have to tell us about any children in that household.

Section 2 – About your course:

Tell us what course you are studying and the mode of study.

Section 3 – About your childcare:

At this stage, you need only tick the option to best describe your plans for the year ahead regarding the childcare element of the fund.

You should start to think about your childcare requirements for the academic year and should read the [Childcare Factsheet for Students](#) which will help you understand what you can apply for etc.

As the continued coronavirus situation causes uncertainty around the reopening of schools, nurseries and other childcare provision, we want to give you time to better identify your childcare requirements. As such, the form that we will ask you and your childcare provider to complete will not be available until 1st September 2020 and we will contact you as soon as this is ready to complete and submit.

You should not delay applying to the Discretionary Fund as this will allow us to fully assess your application, determine that you are eligible for funds (including the childcare element), and reassure you of your award as soon as possible. The childcare element becomes an add-on to your award but is not a separate application.

If you have unregistered or informal costs, such as relatives or friends, please book an appointment with an adviser to discuss further. We are generally unable to contribute towards the costs of unregistered care but will consider any extenuating circumstances. If you are attending an appointment to discuss this, we will consider whether we can progress an application in your circumstances and will detail your next steps.

Section 4 – Supporting Statement:

Use this section to add anything further to your application that you feel is important. You may wish to come back to this section as you work through the rest of application and identify information that you think will help us better understand your circumstances.

Section 5 – Your SAAS Award:

You need only complete this section if you are a SAAS funded student.

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, for example, you might be an independent student who does not have a partner.

Remember, to be eligible for funding through the Discretionary Fund, you must have taken your full entitlement to student support, which involves going through the income assessment process if there is potential for this to increase your award from SAAS/SLC.

Section 6:

This section of the application is all about your financial situation and is the most important part of the process, that will likely take you a bit of time to complete. Remember, you are applying to this fund because you are telling us that you need additional financial support to meet your essential expenses and/or childcare costs. This is where you provide the information to prove this, so take your time and complete this section carefully.

Every students' circumstances will vary so the time it takes you to complete this section, and the supporting evidence you need to submit, will depend on your circumstances. The guidance that follows will help, so please read this carefully.

To help you complete this section, you may wish to gather together the following:

- Student Support Award Letter – either from SAAS, Student Finance England, Student Finance Wales or Student Finance NI.
- Access to your online banking (and for your partners if you are claiming as a couple/family).
- Access to credit/store card statements for all accounts (and for your partner if you are claiming as a couple/family).
- Tax Credit or Universal Credit Details
- Information about your monthly outgoings – usually seen through your online banking if paid this way.

When telling us about your financial situation, you are telling us about your household. '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 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**. 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 and would expect you to include only your share of any household bills, and your financial commitments.

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.

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. This should include all accounts for your household, including joint account, or accounts in your partners name.

You should also include savings accounts, even if you do not use them regularly. For example, if you have a savings account that you use to regularly transfer money back and forth to your main account, we will need details of this, even if there is no balance.

We will require bank statements from all of your accounts as part of your supporting evidence. You can find more guidance on this in the sections below.

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 payments 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.

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.

You will need to provide evidence of your debts. Where the payments are the same each month (i.e. loan repayments, car finance), we can confirm these using your bank statements. If you do not pay these through your bank account, you will need to provide additional evidence from your lender.

You must provide the most recent statement for any credit cards or catalogues. This allows us to confirm your minimum payment, but also to consider any transactions that might be relevant to your application.

You should also provide recent letters for any accounts in arrears, or with debt collection companies.

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. If you have a handle on your budget, and keep a close eye on your bills, you will find this section straightforward. If you don't, this might take you a little longer to complete.

This section allows you to tell us what your income and essential expenditure will be during the academic year. We appreciate that this may not be an accurate representation of your finances every month, but it gives us the snapshot we need to make our assessment.

To ensure consistency and fairness, we apply some standard rates to certain expenses. These are noted in page 4 of the application and should be adhered to at all times.

When including your income, you should follow the instructions on the form carefully. As we are looking at your circumstances across the academic year, students in years 1-3 should divide their annual student support by 12 to get a monthly figure and final year students should divide annual support by 8.

Unless you are a final year student, 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. This might apply to Child Benefit.

Universal Credit awards will be impacted by your student status and student funding. If you are applying before term starts, and your Universal Credit award has not yet been reassessed, include details of your current award and rest assured that our team will be able to adjust this based on what we expect your Universal Credit award to be when term starts.

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.

You should complete the expenditure section based on your anticipated expenses for when term starts.

If you are the only adult in your home, or all adults are full-time students, you should be exempt from Council Tax and have zero to pay. If you live with an adult who is not a student, they should be eligible to apply for a single occupancy discount of 25%. If you are applying before you know what your monthly payment might be, tell us this.

Gas maintenance is an insurance for your boiler/heating supply and should not be confused with your gas usage. You should not be responsible for this unless you are a homeowner.

Factor bills are paid to cover services in a shared building like a flat, where multiple properties share facilities like a close, stairwell, garden and roof. You may also have these costs in new developments for upkeep of grass areas etc. You should not be responsible for this unless you are a homeowner. You might pay this to a property management company or have a more informal agreement with your neighbours.

If you don't pay your energy by direct debit, it might be more challenging to accurately work out your monthly energy costs. Think about what you typically spend in warmer months, what you spend in colder months and consider both to get an average monthly cost. If you need to, you might find it easier to work this out over a weekly basis. For example, you might typically spend £10/week for gas and £10/week for electricity in the spring and summer. If you consider this to be half a year, or 26 weeks, this totals £520. You then typically spend £20/week for gas and £20/week for electricity in the autumn and winter. This is the other half of the year and totals £1,040, bringing your yearly total to £1,560. You can then divide this by 12 months to get a monthly figure of £130.

Petrol and travel costs should be your best estimate of your overall costs, including attending university and work. If you travel by public transport, don't forget to include all parts of the journey, such as bus and rail. When it comes to petrol, it can be easiest to consider how much fuel you pay for and how long this lasts in order to ascertain a monthly average figure.

If you are responsible for paying your own tuition, you can find out more about payment plans online [here](#) and use this to insert your monthly payment amount.

There is plenty of space to add additional expenses that are not listed, but please remember that this assessment is only able to consider essential expenditure.

Once complete, you will be able to total both the income and expenditure columns. You should 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 table below for guidance on what we require, and the formats that are acceptable.

Section 7 – Supporting evidence:

See the table below for more detailed guidance on the evidence required, and the formats that are acceptable.

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. Take your time and double check the details 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 will be unable to progress a payment without this.

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. If you cannot tick the box when completing the application electronically, any indication is sufficient.

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. If you cannot tick the box when completing the application electronically, any indication is sufficient.

Don't forget to sign and date the declaration. The signature does not have to be real; any indication that you are agreeing to the information is sufficient.

GUIDANCE ON SUPPORTING EVIDENCE

Income	Evidence Required
Bank Statements	<p>We require bank statements for all household accounts showing all transactions for at least 2 months. The statements must be full statements, and include your name, bank details and account number.</p> <p>We are unable to accept screenshots from a mobile banking app, statements in an excel spreadsheet format or statements with detail scored out.</p> <p>As this is the most important piece of supporting evidence, we have a guidance document specifically to help you download your bank statement. You can find this here.</p>
Student Support	<p>Include SAAS award notice or equivalent (Student Finance England/Wales/NI). You can download this from your online account.</p>
Universal Credit or Child/ Working Tax Credit	<p>To access your Universal Credit award statement, go to the home page of your online Universal Credit account. From there you can access your latest monthly statement (if calculated) as well as all your previous monthly statements. The statement shows both how much you will be paid and the calculations relating to this payment. Even if the award is £0, the statement is required for us to assess your application. You can find out more about using your online account here. Save this statement as a PDF to include in your application pack.</p> <p>If you receive Tax Credits instead of Universal credits, please provide a copy of all pages of this award document instead. If you do not receive a paper copy of this through the post, you can get this from your online Tax Credits account. You can either download this or save this statement as a PDF to include in your application pack.</p>
Child Benefit	<p>We expect to be able to see this on your bank statement.</p>
Child maintenance	<p>We expect to be able to see this on your bank statement(s) but please advise of frequency and let us know if this is unreliable.</p>
Earnings	<p>We don't normally need evidence of your earnings. You should use the assumed income figures detailed on page 4 of the application.</p> <p>Where you have a partner, we expect to see evidence of earnings on your bank statements. If these are not on a bank statement, or the bank statement does not give a true reflection of monthly earnings, you can provide copies of payslips for the last 3 months and we will take an average figure.</p>

Expenditure Cost	Evidence required
Mortgage	<p>We expect to be able to see this on your bank statement. If you do not pay this through your bank accounts, you must provide alternative evidence showing your monthly payment.</p>
Rent	<p>We expect to be able to see this on your bank statement. If you do not pay this through your bank accounts, you must provide alternative evidence showing your monthly payment.</p> <p>If you share a property and are responsible for part of the rent, you should provide a copy of the pages of your tenancy agreement that show the total monthly rent and all tenants responsible for this. We will assume you pay an equal share but use the supporting statement to explain any irregularities.</p>
Dig Money	<p>Ask the person you give the money to for a letter that confirms how much you pay, how often and what this covers, e.g. food, internet access, utilities etc. This doesn't need to be formal and you can see a sample of what we require online here.</p>
Council Tax	<p>We expect to be able to see this on your bank statement. If you do not pay this through your bank accounts, you must provide alternative evidence showing your monthly payment.</p> <p>If you live with an adult who is not a student, they should be eligible to apply for a single occupancy discount of 25%. If you are applying before you know what your monthly payment might be, tell us this in the supporting statement, so we know to factor this in.</p>
Buildings/Contents Insurance	<p>We expect to be able to see this on your bank statement.</p> <p>If you pay annually instead of monthly, divide this figure by 12 for your application so we can still take this into account. You should then provide evidence of this annual cost and usually find this in your policy documents.</p>
Gas Maintenance	<p>We expect to be able to see this on your bank statement.</p> <p>If you pay annually instead of monthly, divide this figure by 12 for your application so we can still take this into account. You should then provide evidence of this annual cost and usually find this in your policy documents.</p>
Factor Bills	<p>We expect to be able to see this on your bank statement if you make monthly payments.</p> <p>If your bill is sent quarterly, or you don't pay this monthly, provide invoices that clearly indicate the period they cover.</p>

Gas and Electricity	<p>We expect to be able to see this on your bank statement if you make monthly payments via direct debit.</p> <p>If you don't pay monthly, you should provide an estimate of your average costs. We would only look for further evidence if you are in arrears or include a figure that seems unreasonable.</p> <p>If you are in arrears, please tell us about this in the debt repayment section and provide further evidence.</p>
TV Licence	<p>TV licence is a standard rate of £13 per month, regardless of how you choose to pay. No evidence is needed.</p>
Home Telephone/TV Package/Internet	<p>We cannot support full Sky/Virgin media packages as this is not essential expenditure. We consider a maximum of £60 per month towards home broadband and a reasonable media package. This would include streaming services such as Netflix, Now TV and Amazon Prime.</p> <p>We expect to be able to see this on your bank statement. If you do not pay this through your bank accounts, you must provide alternative evidence showing your monthly payment.</p>
Mobile Phone	<p>We cannot support excessive mobile phone contracts as this is not essential expenditure. An allowance of £15 per adult in household is used for this assessment and no evidence required.</p> <p>If you are in arrears with any mobile phone providers, please tell us about this in the debt repayment section and provide further evidence.</p>
Debt Repayments	<p>You should list all your creditors and tell us how much you pay them each month. This includes credit cards, catalogues, car payments etc. and you should also include accounts that are in arrears.</p> <p>You will need to provide evidence of your debts. Where the payments are the same each month (i.e. loan repayments, car finance), we expect to confirm these using your bank statements. If you do not pay these through your bank account, you will need to provide additional evidence from your lender. This should clearly show how much you pay each month.</p> <p>You must provide the most recent statement for any credit cards or catalogues. This allows us to confirm your minimum payment, but also to consider any transactions that might be relevant to your application. You should be able to download your most recent monthly statement from your online account.</p> <p>You should also provide recent letters for any accounts in arrears, or with debt collection companies.</p>

	<p>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.</p>
Food/Housekeeping	<p>A standard rate of £150 per month per head in the household is used for this assessment. We would expect this amount to cover all costs including school lunches, toiletries etc. No evidence is required.</p>
Car Insurance and Road Tax	<p>Car Insurance: We expect to be able to see this on your bank statement.</p> <p>If you pay annually instead of monthly, divide this figure by 12 for your application so we can still take this into account. You should then provide evidence of this annual cost and usually find this in your policy documents.</p> <p>Road Tax: Divide your annual cost by 12 to get a monthly figure. No evidence is required but this must match the DVLA standard rates. If you don't remember, you can find this online at www.gov.uk/vehicle-tax-rate-tables</p>
Petrol Costs	<p>This figure should represent the monthly travel costs for your household, and not just your travel to and from University. You should include petrol/diesel for all vehicles, bus or train tickets etc., and should be your best estimate of your costs.</p> <p>We may query figures that appear excessive, but no evidence is required.</p>
Public Transport Costs	
Course Materials	<p>A standard rate of £30 per month, per student, is used for this assessment. No evidence is required.</p>
Tuition Fees	<p>If SAAS or equivalent pay your tuition fees please leave this blank. If you are responsible for paying these yourself, we expect your SAAS Award Notice, or equivalent, to evidence this.</p> <p>If you are applying before you know what your monthly payment might be, you can find out more about payment plans online here and use this to identify what your monthly payment will be.</p> <p>If you are applying after you have started your payments, we would expect to see this on your bank statement.</p>
Personal Costs	<p>A standard rate of £75 per head in the household is used for this assessment. This includes partners and dependent children and is expected to cover kids' activities, family trips, gym memberships, etc. No evidence is required.</p>

Life Insurance	We expect to be able to see this on your bank statement. If you pay annually instead of monthly, divide this figure by 12 for your application so we can still take this into account. You should then provide evidence of this annual cost and usually find this in your policy documents.
Other costs	Please list individually and provide evidence for all.

TOP TIPS!

We receive hundreds of applications. Help us to assess your application quickly by following this guidance and submitting your application in a format that allows us to action your request efficiently and avoid delays to the process.

- Read the guidance carefully before getting started.
- Collate your application and supporting evidence into a single PDF document and send this to us in one single email.
- Check out the ilovepdf.com website that we recommend, and it also works on most mobile phones. This will help you collate your application and supporting evidence. If you don't like this website, there are lots of other websites offering the same tools. Use google to find one you like.
- 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 your phone's app store. Alternatively, you can take a photo and use the ilovepdf.com website that we recommend to convert this image file into a PDF.



Checklist:

Follow this handy checklist to help you complete and collate your application pack.

TASK	INFO	TICK WHEN COMPLETE
Step 1: Complete the application form	<p>If you cannot complete the PDF document, you can use the resource we recommend on page 2 to convert it to Word format, complete and convert back to PDF.</p> <p>Alternatively, you may have the facilities to print the form, complete by hand, and scan. If you don't have a scanner, there a number of mobile apps that allow you to turn your smart phone camera into a scanner.</p> <p>Save your completed application form and use the resource we recommend on page 2 to convert this to a PDF.</p> <p>We recommend creating a folder on your PC to save everything related to your application.</p>	
Step 2: List the supporting evidence required	<p>As you work your way through the application form, make a list of the supporting evidence required. This will make it easier for you to gather together without missing anything important.</p>	
Step 3: Gather your supporting evidence together	<p>This includes your student funding award letter, universal credit or tax credit statement, and/or evidence of your household income.</p> <p>Save this alongside your completed application.</p>	
Step 4: Convert any supporting evidence into a PDF format	<p>Use the resource we recommend on page 2 to convert any supporting evidence to PDF format.</p> <p>Save these PDFs alongside your completed application form.</p> <p><i>Note: You should now have PDF versions of your application form and all supporting evidence.</i></p>	
Step 5: Collate your application and supporting evidence into a single PDF document.	<p>Use the resource we recommend on page 2 to merge all of your individual PDFs into a single PDF document. If it is a particularly large document, you can also use this recourse to compress the file, making it easier to email.</p> <p>Save this as your full name.</p> <p>You are now ready to submit this.</p>	