

PARAMEDIC, NURSING AND MIDWIFERY DISCRETIONARY FUND GUIDANCE FOR COMPLETING THE APPLICATION

The Purpose of 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 basic living costs and assist a student in being able to engage and succeed in their studies.

Taking the time now to read this guidance carefully and prepare your application will pay off in the long run as we can finalise our assessment more quickly.

How to Apply:

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

The guidance notes that follow 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.

You must submit your application and supporting evidence electronically, via email. If you have read this guidance and have any concern about completing/submitting the application and supporting evidence as instructed, please do contact us at fundingadvice@uws.ac.uk and we will be happy to help.

How to Complete and Collate your Application Pack – Electronically:

The application form is provided in Microsoft Word format. You should ensure you open the document fully as you will be unable to edit this if it is in preview mode.

When the document has been opened fully, you will be able to provide all information required by typing directly into the document or choosing from a drop-down list of options. You will be unable to edit the document any further than this, but should not need to do so.

When you complete the application form, you should save this Microsoft Word document as your full name. We get thousands of applications and doing this will mean we can easily identify your application and process more quickly.

Alongside your application form, we will require supporting evidence as a single PDF document. This means you will need to gather together the required supporting evidence in an electronic format, and collate everything together, into a single PDF document that makes up your entire package of supporting evidence. There are free online tools to help you merge multiple PDF documents into a single file.

You should be able to access most, if not all, of the required supporting evidence in PDF format. However, if you need to convert electronic files from one type to another, there are free online tools to help you do this.

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. However, you can also find similar online tools through a simple Google search.

Similar to your Microsoft Word document application, save your PDF file of supporting evidence as your full name.

PLEASE DO NOT SEND US LARGE NUMBERS OF ATTACHMENTS, SCREENSHOTS OF EVIDENCE, SCREENSHOTS FROM YOUR PHONE, OR OTHER IMAGE FILES.

It takes us twice as long to upload and review 2 documents as it does to upload and review 1. If lots of students send us lots of attachments, it significantly slows down the process and will take us much longer to assess your application.

How to Submit your Application Pack:

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

How to Complete the Application – Section by Section:

The application document is an editable Word document. Fully open the document, making sure to enable editing, then click in the grey areas and type. Follow the highlighted instructions to ensure you provide the details we need.

If there is anything additional you feel you need to explain, use **Section 4** to do this.

Section 1 – About you and your household:

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

Your Banner ID number is your unique UWS identification number. If you are a new student, this will be detailed on your offer, and other communications from UWS. It begins with B0 and is followed by 7 digits.

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, you should include them as an adult living in the household and 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, unless they are financially dependent on you, i.e. your child.

Section 2 – About your course:

Tell us what course you are studying.

Section 3 – About your childcare:

If you need help meeting the cost of study related childcare, and the Childcare Allowance from SAAS (if you are eligible for this) is not enough, please refer to the [UWS Childcare Fund](#).

You should then tell us about any balance of childcare costs you are liable to pay after any SAAS or UWS allowance is taken into account. This will help us better understand how this impacts your day to day finances.

Section 4 – Supporting Statement:

There are 3 questions that you must answer in order to give us a better sense of your circumstances.

The fourth and final part of this section allows you 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.

We also want to understand what costs worry you the most so please choose the option that best suits from the drop-down list.

If you are a new student joining UWS we will be unable to contact you via your student email account until you enrol. If you are applying in advance of term starting, please provide an alternative email address for us to reach you.

Section 5:

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. This is where you provide the information to prove this, so take your time and complete this section carefully.

Every student's 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 to your partner's individual/joint online banking if you are claiming as a couple/family).
- Access to credit/store card statements for all accounts (including any held by your partner or jointly with you).
- Most recent Tax Credit or Universal Credit Statement
- 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 partner's 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 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 include all accounts for your household, including joint accounts, or accounts in your partner's name.

You should also include savings accounts, even if you do not use them regularly. 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 the savings account has a low or zero balance.

If you run out of space as you need to tell us about more than 4 accounts, use Section 4.

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 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 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.

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 consistently through your bank account, you will need to provide additional evidence from your lender.

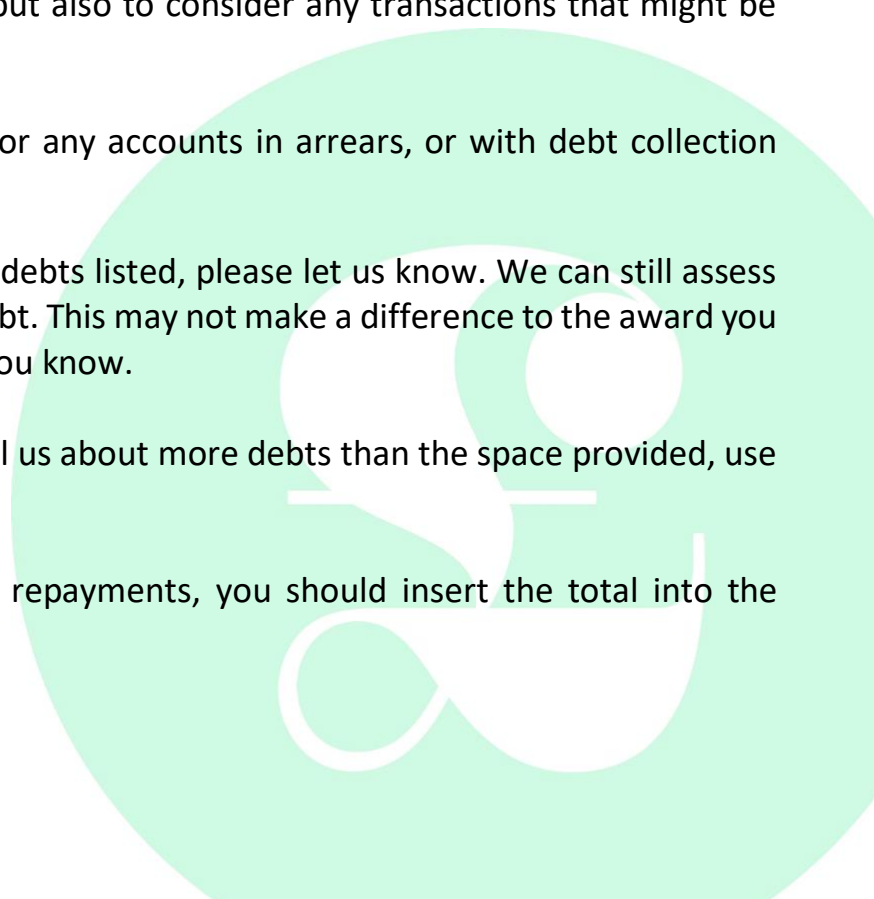
You must provide the most recent statement for any credit cards or catalogues. This allows us to confirm your minimum payment, but also to consider any transactions that might be relevant to your application.

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.

If you run out of space as you need to tell us about more debts than the space provided, use Section 4.

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 5 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.

Remember, to be eligible for funding through the Discretionary Fund, you must have taken your full entitlement to student support, including tuition fee and living cost support.

To ensure consistency and fairness, we apply some standard rates to certain expenses. These are noted in page 5 of the application and should be adhered to at all times.

When including your income, you should follow the instructions on the form carefully.

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 and Tax Credits.

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.

You should complete the expenditure section based on your 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 in Section 4.

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.

These are just simple numbers we have used to help you understand how to calculate the cost, what you actually spend may be quite different. Another method to calculate this accurately is to check the yearly review document that many pay as you go providers send annually.

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.

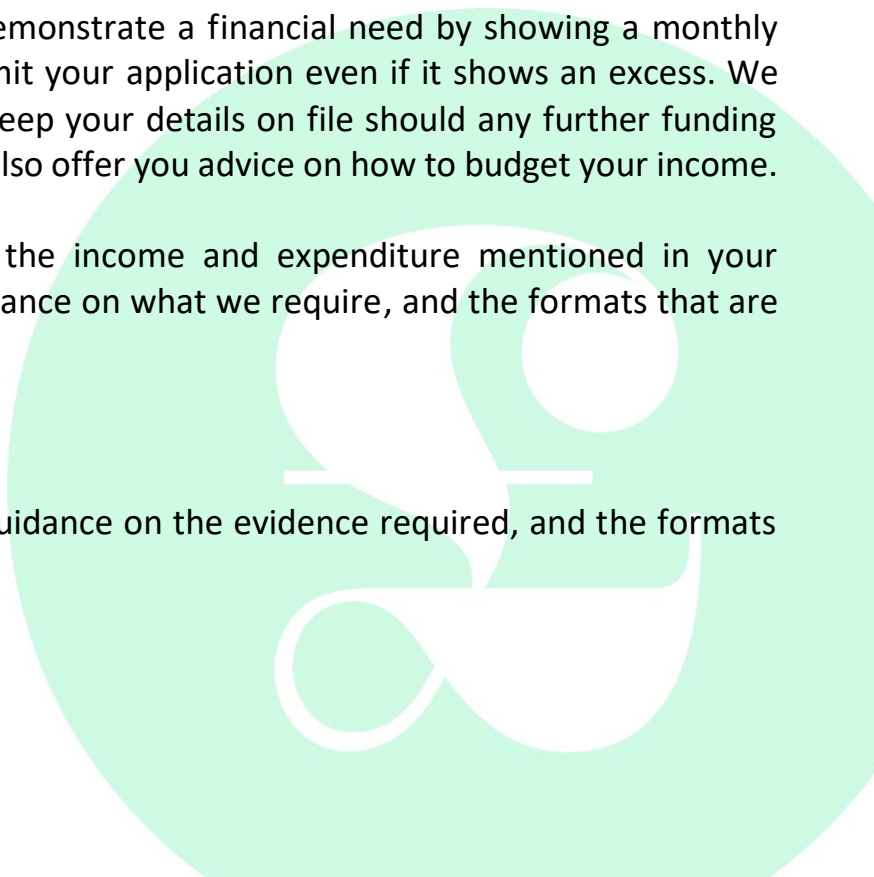
Once complete, you will be able to total both the income and expenditure columns. You should then take the expenditure total away from the income total to get a monthly excess or shortfall.

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 6 – Supporting evidence:

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



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. 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 insert your name and date to 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 add your name and date to the declaration. There is no requirement for a real signature; 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.</p> <p>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 expect to be able to see this on your bank statement. 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> <p>Where you have a partner, the same applies – Bank statement or payslips.</p>

Expenditure Cost	Evidence required
Mortgage	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.
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	We expect to see this on your bank statement. Please also 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 .
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 can 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 can 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 £13.25 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 £20 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 £175 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 can 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>No evidence is required, but we may query figures that appear excessive, but</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	<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>
Other costs	<p>Please list individually and provide evidence for all.</p>



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	Fully open the Microsoft Word document and complete the application form. Save your completed application form as your full name. We recommend creating a folder on your PC/laptop to save everything related to your application.	
Step 2: List the supporting evidence required	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.	
Step 3: Gather your supporting evidence together	This includes your student funding award letter, Universal Credit or Tax Credit statement, and/or evidence of your household income. Save this alongside your completed application.	
Step 4: Convert any supporting evidence into a PDF format	Use the resource we recommend on page 2 to convert any supporting evidence to PDF format if not already in that format. Save these PDFs alongside your completed application form.	
Step 5: Collate your supporting evidence into a single PDF document.	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 resource to compress the file, making it easier to email. Save this as your full name. You are now ready to submit your application form and your PDF document featuring all supporting evidence.	