

FULL TIME DISCRETIONARY FUND (INC. CHILDCARE ELEMENT)

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 would otherwise struggle to meet their basic living costs. Funding is intended to better enable students to attend, engage and succeed in their studies by topping up the student support received through government. Support is in the form of a non-repayable bursary.

The Purpose of the Childcare Element:

The purpose of the Childcare Element of the Fund is to provide eligible students with a contribution towards childcare costs, where students are unable to meet these costs independently. Support is in the form of a non-repayable bursary. The Childcare Element is an add-on to the Discretionary Fund and cannot be applied for separately.

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

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:

There are 3 parts to the application process:

1. Completing the application form
2. Collating your supporting evidence
3. Submitting your application and supporting evidence to us

Completing the Application Form:

The application form is available to download from the [Discretionary and Childcare Funding section of the UWS website](#). It is provided in Microsoft Word format. Your UWS student account gives you free access to a Microsoft 365 account, allowing you to download tools like Word, Excel and PowerPoint to your device.

You should ensure you open the document fully, and enable editing, 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. This should be completed digitally.

When you complete the application form, you should save this Microsoft Word document as your full name.

Collating your supporting evidence:

Alongside your application form, we require supporting evidence. This guidance will help you identify the supporting evidence we need from you.

You will need to gather together the required supporting evidence in an electronic format, and merge these into a single PDF document that makes up your entire package of supporting evidence. You should be able to access most, if not all, of the required supporting evidence in PDF format. For example, your bank statements and SAAS award notice will be in PDF format originally.

There are many different free and paid-for PDF converter tools available. You can use any search engine or app store to find them and choose the one that suits you best. The website ilovepdf.com is one such option and allows you to convert files from one format to another, as well as to merge several files together.

We also have [a specific guidance document showing you how to convert and merge your supporting evidence into the single PDF document we need](#). Read this to help you create your single PDF document containing all supporting evidence.

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

Submitting your application and supporting evidence to us:

Once you have your Microsoft Word application and single PDF document with collated supporting evidence, you should attach these documents to an email and send to fundingadvice@uws.ac.uk. If you are a continuing student, or already enrolled, you should send this email from your student email account.

There should be no more than 2 attachments on your email – the application form and the PDF document of supporting evidence – plus the childcare provider form(s), if relevant to you.

PLEASE DO NOT SEND US LARGE NUMBERS OF ATTACHMENTS, IMAGE FILES, LINKS TO EXTERNAL STORAGE SUCH AS ONEDRIVE, SCREENSHOTS OF EVIDENCE, SCREENSHOTS FROM YOUR PHONE, ETC.

Why? 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. In order to keep our assessment times as short as we can, we are unable to accept applications which are not submitted in accordance with this guidance.

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

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.

What happens next:

Your application joins a queue, and we will assess it as quickly as we can. It can take around 6 weeks to get back to you, and longer at peak times or where your application is incomplete or not submitted as per the above guidance. We may email you:

- asking for further information or evidence,
- asking you to book an appointment with us, or
- explaining our award decision.

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.

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 about the 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 explain this in Section 6. You should also use Section 6 to explain any other adults (other than a partner) living in your household.

If you live in your parent/guardian's 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 and the mode of study.

You should also tell us if you are responsible for paying your own tuition fees, where these are not paid on your behalf by SAAS, Student Finance or a Trust/Scholarship.

Section 3 – Your SAAS Award:

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

You will need to pick from the options to confirm whether you have provided SAAS with details of your parents/partner's income. 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, which involves going through the income assessment process if there is potential for this to increase your award from SAAS/SLC.

Section 4 – Your Financial Situation:

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 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 will need to refer to the following:

- Student Support Award Letter – either from SAAS, Student Finance England, Student Finance

Wales or Student Finance NI.

- Your online banking (and your partner's individual or joint online banking if you are applying as a couple/family).
- Universal Credit Statement.
- Credit/store card statements for all accounts (including any held by your partner or jointly with you if you are applying as a couple/family).
- 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.

Bank Accounts:

In the **Bank Account** section, we need you to list all your bank accounts, ISAs, Monzo etc. This should include all accounts, including joint accounts, or accounts in your partner's name. We will require bank statements from all your accounts as part of your supporting evidence. You can find more guidance on this in the sections below.

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 need to tell us about more than 4 accounts and you run out of space, simply hit return after you have added details in the final row, and this will add another row for bank account details. You can do this for each additional bank account.

Income:

We ask you a limited number of questions about your income as we will gather the rest of the information we need from the evidence you submit.

If you are employed, we will use the bank statement evidence to confirm this income through wages. If the income evidenced in the bank statement is not a fair figure for us to use in our assessment, you should provide alternative evidence and can use Section 6 to explain. For example, if the employment is stopping, or the evidence shows an inflated income that results from temporary or unreliable overtime pay, you can explain this and provide alternative evidence, such as P60 or wage slips.

You should tell us if your household receives Universal Credit. If so, you must provide a copy of your most recent Universal Credit statement as supporting evidence.

Universal Credit awards will be impacted by your student status and student funding. If you are applying to

the Discretionary Fund before your Universal Credit award has been reassessed, our team will be able to adjust this based on what we expect your Universal Credit award to be when term starts, and will ask you for updated Universal Credit evidence in order to ensure the continuation of your award. If we don't receive this, your award will stop.

You should tell us if you receive Child Maintenance. Where this income is regular and reliable, we will include it in our assessment and would expect to see evidence in bank statements.

If you live with a spouse/partner, you should tell us if they are employed, unemployed and/or a full-time student.

If they are employed, we will use the bank statement evidence to confirm their income through wages. If the income evidenced in the bank statement is not a fair figure for us to use in our assessment, you should provide alternative evidence and can use Section 6 to explain. For example, if the evidence shows an inflated income that results from temporary or unreliable overtime pay, you can explain this and provide alternative evidence, such as P60 or wage slips.

If they are unemployed, we will use the Universal Credit evidence to confirm income through benefits.

If they are a full-time student, you should include a copy of their student funding award notice, e.g. SAAS, with your supporting evidence, and we will use this to confirm their student funding income.

Expenditure:

This section allows you to tell us about your household expenditure. Use the headings provided to itemise your expenditure, telling us how frequently this is paid, how much is paid, and the date this was last paid. You can also use the space provided to tell us which piece of supporting evidence we should look at to confirm this expenditure. This information helps us match what you tell us to the evidence you provide, so be accurate. We are seeking to match the figures you provide to the evidence you provide. You can help speed up the process by ensuring you evidence every figure provided.

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.

To ensure consistency and fairness, we apply some standard rates to certain expenses. These are noted within the fund procedures, and we will include these in our assessment automatically.

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 there is only one adult in the household 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 6.

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.

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.

Debt Repayments:

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. If you have a spouse/partner, you can include debts in their name too.

The space provided allows you to list your creditors, and you can provide as much detail as you would like, but we will only include debt repayments in our assessment where you provide evidence, and where it is appropriate and reasonable for the debt to be included.

You should list all your creditors and should indicate whether the debt is in your name or a partner's name, and where we might see evidence.

Remember that we can only consider car finance of £200/m as a maximum. If you live with a partner and you both need to run a car, this can be £400/m. Any car finance costs above these levels cannot be considered as part of the assessment.

You will need to provide evidence of the debts you wish us to include in our assessment. If you list a debt that you do not evidence, it will be excluded from our assessment. Where the payments are the same each month (e.g. 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 not be relevant to your application.

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

Use Section 6 to tell us anything you feel we should know when we assess your application.

Section 5 – About your childcare:

Tick the option to best describe your plans for the year ahead regarding the childcare element of the fund.

You should not delay making childcare arrangements. You will see from the [Childcare Factsheet for Students](#) that you do not need to give us details of specific days you are booking. You should apply as soon as the funds open and can often do so before you know your timetable.

If you intend to apply for the childcare element of this fund, we expect you to submit the accompanying Childcare Provider Form(s) with your main application. If you have more than one provider, each provider should complete a separate Childcare Provider Form.

You should provide details of your childcare provider(s), including their registration number, and your total costs with that provider for your academic year. This should match the detail provided in the Childcare Provider Form(s).

If you have unregistered or informal costs, such as relatives or friends, please book an appointment with us to discuss further before submitting an application. You can [book an appointment by contacting the Student Hub](#). 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.

Further guidance on completing the Childcare Form can be found below:

The Childcare Form:

You **must** submit a completed Childcare Provider Form reflecting the childcare costs for which you wish to apply through this fund. We do not require and cannot accept copies of contracts, invoices etc.

Childcare Provider Form(s) should be completed by your childcare provider – not you. However, you should ensure you discuss your childcare requirements with your provider(s) so the form reflects the care you will need for the whole academic year.

As with your application form, this is provided in Microsoft Word format and should be completed electronically. When the document has been opened fully (i.e. not in preview mode), your provider will be able to enter all information required by typing directly into the document or choosing from a drop-down list of options.

Once complete, your provider(s) should return the form(s) to you. You should save this as your full name, and submit to us along with your own application, and your supporting evidence.

Section 6 – Supporting Statement:

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

Section 7 – Supporting evidence:

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

Section 8 - Declaration and Data Protection:

You must review the declaration and data protection details. Add your name and the date to the declaration. We will accept your typed name and date. We cannot assess your application if you do not indicate agreement with these details by adding your name and the date.

Wondering how we'll pay any award?

You may have noticed that we haven't asked you to provide your bank details, so how exactly do we pay any award? New for 26-27, any awards made to students from the Discretionary Funds will be paid through a new platform, called UWS Aspire Payments, that allows us to get the funds to you much more quickly, and gives you ownership over which of your bank accounts is the best place for your award.

If we make an award to you, you will get an email from Funding and Advice, giving you details of the total award being made for the academic year. We'll then share your details (name, Banner ID, student email address, and course details) in order for an account to be set up within the UWS Aspire Payments platform. You will then receive an email from the UWS Aspire Payments platform with details of how to log in and access your funds. You'll get an email from the UWS Aspire Payments platform each time a payment is ready,

and you can use your normal UWS single sign on to log in and access your funds.

When you log in you will be able to draw down your funds to whichever bank account works best for you, and that can be a different bank account every time. You can also choose to draw down only a portion of your available funds if you prefer. Please bear in mind that you will lose access to any fund balance that might be left in your UWS Aspire Payments account if we need to cancel your award, for example, if you withdraw from your course.

The introduction of the UWS Aspire Payments platform means UWS no longer need to ask you for bank details, or hold those bank details in our systems. Instead, we simply share your relevant details (above) with the UWS Aspire Payments platform, and you can access your award much more quickly than if paid via BACS.

Awards to childcare providers will still be paid through UWS via BACS.

GUIDANCE ON SUPPORTING EVIDENCE	
INCOME	EVIDENCE REQUIRED
Bank Statements	We require bank statements for all accounts (you, partner, joint) showing all transactions for at least 2 months. This should include savings accounts, ISAs, Monzo etc., even if you do not actively use the account. The statements must be full statements, and include your name, bank details and account number. We are unable to accept screenshots from a mobile banking app, statements in an Excel spreadsheet format or statements with detail scored out. You can find further guidance on accessing and downloading your bank statements online.
Student Support	Include SAAS award notice or equivalent (Student Finance England/Wales/NI). You can download this from your online account.
Earnings	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. Where you have a partner, the same applies – Bank statement or payslips.
Universal Credit	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 helps us to assess your application. Find out more about getting statements from your online Universal Credit account.
Child maintenance	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.
EXPENDITURE	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	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. 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 you can use the supporting statement to explain any irregularities.
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 - you can view a sample Digs letter on the UWS website .
Council Tax	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. 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.
Buildings/Contents 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 can usually find this in your policy documents.
Gas and Electricity	We expect to be able to see this on your bank statement if you make monthly payments via direct debit. 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.
Car Insurance and Road Tax	Car 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 can usually find this in your policy documents. 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 on the Vehicle Tax Rates page of the government website.
Petrol Costs	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 this figure should be your best estimate of the total costs. No specific evidence is required, but we may query figures that appear excessive.
Public Transport Costs	
Debt Repayments	You should list all your creditors that you would like us to include in our assessment, but you will need to provide evidence of your debts in order for us to include them.

	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. 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. Creditors do provide full statements, usually in a downloadable PDF format. If you are unsure how to access these from your online account, check the provider's FAQ page. We cannot accept screenshots from your online account. We need a statement to show your full name and account numbers as well as the balance and minimum payment.
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