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Salford Support Fund Guidance

2023-2024

MONEY ADVICE & FUNDS SERVICE
UNIVERSITY OF SALFORD

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1. Introduction

1.1 What is the Salford Support Fund?

The Salford Support Fund (SSF) is a hardship fund provided by the University of Salford to assist students who are experiencing unexpected financial difficulties during the academic year and/or considering leaving higher education because of unforeseen financial problems. It is expected that students will have made reasonable provision to support themselves throughout their programme of study before they arrive at the University. This includes having enough funds to cover accommodation, food, household bills, clothes and entertainment costs. The fund cannot be used to cover a financial shortfall where reasonable efforts have not been made by the student to make advanced provision or manage their money effectively.

The Salford Support Fund can pay the first £200 that is not funded by the Government to those students who are in receipt of Disabled Students Allowance (DSA) and have been assessed as requiring a computer.

Each application is assessed individually against set criteria and is based on the evidence provided by the student. There is no guarantee that an applicant will receive funding and there is no automatic entitlement to financial assistance from the fund. The SSF is a cash limited fund which is subject to early closure in the event of funding coming to an end.

The SSF is partially funded by charitable donations from alumni of the University of Salford who give to the Salford Advantage Fund in support of current students.

Purpose of the Guidance document

This document provides detailed information on how the SSF operates and ensures that there is consistency and clarity amongst stakeholders about the criteria used to assess applications. The guidelines are informed by the Higher Education Support Fund Guidance issued by the [National Association of Student Money Advisers \(NASMA\)](#).

The Salford Support Fund cannot be used for:

- Payments towards non-priority debts unless there is evidence that the student has sought debt counselling, has set up minimum debt repayments and is no longer using the credit facility;
- Payment of course-related costs above the standard allowance;
- Students whose 'additional need' is caused by the non-payment of parental contributions assessed by Student Finance or the NHS unless a clear relationship breakdown can be demonstrated;
- The SSF cannot be used for payment of outstanding tuition fees.

1.2 Eligibility and priority groups

Who is eligible to apply?

Home students who fall into the following categories can apply to the Fund:

- Full and part-time undergraduates (including distance learners);
- Full and part-time postgraduates (including distance learners) following a course that is a minimum of one year and providing the part-time students are studying at least 50% of a full-time course and at least 25% of a full-time course for courses starting on or after 1 September 2012 (fee payments must be up to date or in exceptional circumstances payment plan in

- place with the University Income Team before a PG student can apply to the Fund);
- NHS students (both means-tested and non-means-tested Bursary holders and NHS salaried employees). All seconded NHS undergraduate students must apply to Student Finance England for funding before applying to SSF;
- Students on a degree apprenticeship course (for assessment purposes applications will be assessed in the same way as postgraduates);

Students who are eligible for the Maintenance Loan must have requested the full loan entitlement and usually have received the first instalment before receiving any payment from the Fund.

The Salford Support Fund is designed to support students who are in receipt of the Student Finance loan. There is only one year of repeat funding available for applicants to the Support Fund. This means that you can apply to the Salford Support Fund if you are required to repeat one year of study only.

Exceptions for applications to the fund for additional repeat years' funding can be considered in cases where the applicant has had personal mitigating circumstances accepted by Student Finance and is in receipt of student funding as a result, i.e. maintenance and tuition fee loan.

Residence Conditions

To be eligible for the SSF students must normally be able to satisfy 3 requirements relating to their residence and immigration status on the first day of the first academic year of their course. On that day they must:

- Have been ordinarily resident in the UK and Islands throughout the three-year period preceding that date other than wholly or mainly for the purpose of receiving full-time education
- Be ordinarily resident in England, Wales, Scotland and Northern Ireland
- Be settled in the UK under the terms of the Immigration Act 1971, in other words without being subject to any restriction on the period for which they may stay.

Students may still be eligible even if they do not satisfy the above criteria. (For more details please refer to the UKCISA Student Support pages). Eligible groups are:

- EU nationals in receipt of both maintenance and tuition fee loans, i.e. with 'settled status'
- Refugees, their spouses/civil partners, children or stepchildren
- Persons who have been informed by the Home Office that although they do not qualify as a refugee, they have been granted Humanitarian Protection, their spouses/civil partners, children or stepchildren
- EEA migrant workers, Swiss employed persons, their spouses/civil partners, children and stepchildren
- Child of Swiss National or Child of Turkish Worker.

Priority Groups

Undergraduate students - full-time/part-time

- Students with children
- Students with a disability
- Mature students
- Students from low-income families, defined and assessed by the Student Loans Company (or alternative funding body) as below £25,000 per annum
- Students who have entered higher education from care, from Foyers, who are homeless,

- estranged* from their parents or who act as carer for another adult
- Students receiving the final year rate of loan who are in financial difficulty

*estranged students can also apply for the Estrangement Support Award on the SSF application form. Please see the [askUS website](#) for eligibility criteria, and terms and conditions.

Postgraduate students - full-time/part-time

- Students with children
- Students with a disability
- Students who have entered higher education from care, from Foyers, who are homeless, estranged from their parents or who act as carer for another adult

Self-funding postgraduate students need to have made adequate provision at the start of the course to fund both their tuition fees and living costs. Where it is deemed that students have not done so, a payment from the Fund may not be made.

A 'Minimum Required Provision' is the minimum amount student are expected to have prepared for during their studies through things such as savings, part-time work and parental support and will be included in all postgraduate and all part-time undergraduate assessments where no financial provision has been put in place.

1.3 Application & Assessment Periods

- Applications will only be accepted from registered students who have commenced formal teaching on their programme and are attending (and have received their first maintenance loan instalment)
- The Fund will close at the end of July.

Non-Final Year Students

- Full-time undergraduate and postgraduate student applications are assessed over either a 52- or 26-week period dependent upon the programme start date *and* the application submission date (non-final year students only)
- Part-time undergraduate and postgraduate student applications (also distance-learners) will be assessed over 39 weeks.
- Applications **will not** be accepted where a student has less than 8 weeks of their course remaining.

Final Year Students

- Final year undergraduate students will be assessed over 39 weeks, except for students whose course runs for more than 39 weeks.
- Applications **will not** be accepted where a student has less than 8 weeks of their course remaining.
- Final year undergraduate students who are re-sitting exams in the summer period will be able to apply/reapply to the Fund to be assessed for an additional 13 weeks. Applications should be submitted at least 4 weeks before the end of the student's period of attendance.

2. Treatment of Income for Undergraduate Students

2.1 Income disregarded (not counted) in the assessment

- Grants and Loans for tuition fees
- Disabled Students Allowance (DSA)
- HE Grant (old system students)
- Personal Independence Allowance (PIP)
- DLA (PIP is gradually replacing DLA)
- Child disability element and Carer's element of Universal Credit
- Carer's Allowance
- Child Benefit/Guardian's Allowance Adoption Allowance
- Industrial Injuries Disablement Benefit
- Local Authority Care Leavers Allowance
- University Care Leavers Bursary (formerly Advantage)
- Estrangement Bursary
- Student Carers Bursary
- Employment Support Allowance (Non-contributory)

2.2 Income included in the assessment

- Student Maintenance Loan or Grant
- Adult Dependants Grant (maximum amount £3,354)
- Parents' Learning Allowance (maximum amount £1,915)
- HE Maintenance Grant or Special Support Grant
- Institutional Bursaries awarded on income grounds (any amount over £500)
- NHS Bursary or Social Work Bursary
- NHS Training Grant, Parental Support payment, Specialist Subject payment (new students only), Regional Incentive payment
- Parental contribution (as assessed by Student Finance)
- Child Tax Credit (minus any disability element)
- Working Tax Credit
- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Housing Benefit
- Council Tax Benefit
- Child support maintenance
- Universal Credit
- Net basic earnings (part-time students and partners only)
- Savings/occupational pension/investment income beyond the assumed income.

*as per www.gov.uk

2.3 Other income

The benefits listed below form part of the Assumed Income for full-time students. For part-time students and for students' spouses or partners, they are included in the assessment as income.

- Statutory Sick Pay
- Contribution-based Employment and Support Allowance (ESA)
- Statutory Maternity Pay
- Maternity Allowance
- Retirement Pensions
- Bereavement Benefits
- Carer's Allowance
- Contribution-based JSA

In cases where we would not normally include an Assumed Income (e.g. a single parent) but the student is in receipt of any of the Other Income listed in 2.3 above, an Assumed Income will be included.

If the student has a partner with no income, the reason for this should be explained in their Personal Statement. Please note, either the Adult Dependants Grant or an estimated benefit income should be included in the assessment in this case.

Another full-time student cannot be claimed as a dependant.

If the student is under the age of 25 on 1 September 2023, they cannot claim a partner as a dependant but can claim a spouse or civil partner.

2.4 Assumed Income

It is expected that a student's income is supplemented from part-time work, vacation work, bank overdrafts (regardless of level), savings and additional support from family/friends (if applicable).

The actual amount that the student earns from part-time income is not included in the assessment, instead an **assumed amount** will be added as follows:

Students with dependants or who are <u>unable to work</u> due to disability or ill health	100% Amount £0*
Final year students	£333
Non-final-year students	£1996
Nursing students with no dependants	£665
Summer Assumed Income (non-final- year students)	£665

Administrators have the discretion to reduce or remove the assumed income level for students with caring responsibilities or for those students who are repeating elements of their course and as a result have a heavy academic workload. However, other types of benefit income may be included instead.

3. Treatment of Income for Postgraduate Students

3.1 Minimum Required Provision (MRP)

All Postgraduate students are expected to make reasonable financial provision for their period of study before registering. The SSF is intended as a safety net and should not be relied on as a main source of support. Students need to have a specified 'Minimum Required Provision' (MRP) in place: this can be funds from grants, scholarships, part-time work, Postgraduate Loans or additional parent/spouse support where appropriate. **If no adequate provision has been made, the MRP will be included.**

Student type (for MRP)	Weekly MRP	Annual (52 weeks)
Student with no dependants	£207	£10,764
Student with dependants (who are financially reliant on the student) or student unable to work due to a disability	£166	£8,632

*minimum required provision set locally and recalculated on an annual basis in-line with NASMA HESF Guidance (23/24)

In cases where a postgraduate student has a net income higher than the MRP amount, the assessment will be based on actual income. The actual income includes net earnings, any partner/spouse's net income, student loan (less tuition fees) and where applicable:

- Tax credits
- Housing Benefit
- Income Support
- Income-based Jobseekers' Allowance
- Universal Credit
- Council Tax Benefit
- Occupational pensions
- Pension Credit
- Any other means-tested benefits
- Savings

N.B. We do not include:

- Child disability element on Child Tax credit and Carer's element of Universal Credit
- Carer's Allowance

NOTE: A partner/spouse's net income will also be included in full in the assessment and their essential expenditure will also be included to balance this.

Earnings-Related Benefits (non-means tested)

The following are not included in the assessment as they are included as part of the MRP figure. **However, they will be included when actual income is higher than the MRP if they form part of the spouse/partner's income.**

- Contribution-based Jobseeker's Allowance
- Statutory Maternity Pay
- Maternity Allowance
- Statutory Sick Pay
- Carer's Allowance
- Retirement Pension
- Bereavement Benefit
- PIP/ESA/DLA

3.2 Treatment of Other Income

The following types of income will be taken into account if the combined amount is higher than the Minimum Required Provision.

- Social Work Bursary or NHS Bursary
- NHS Training Grant, Parental Support payment, Specialist Subject payment
- Postgraduate Loan minus tuition fee amount
- Savings
- Net earnings (student)
- Net earnings (spouse/partner)
- Occupational Pension

- Scholarship

3.3 Postgraduate Social Work Bursary

The basic bursary is £3,362.50 per annum (which includes £862.50 for travel to placement) plus an additional means tested maintenance bursary up to £2,721 can be awarded. If the student is awarded a means-tested bursary, they may also be eligible for an additional Parents Learning Allowance (max £1,573), Childcare Allowance (max £155.25 for 1 child, £266.15 for 2 or more children) and Adult Dependants Allowance (max £2,757).

If the student has a high household income they may only receive a partial means-tested bursary or none at all. Not every Social Work student will receive a Social Work Bursary due to allocation restrictions.

4. Treatment of Expenditure (Undergraduate & Postgraduate)

4.1 Composite Living Costs (CLC)

CLC amounts have been set locally and are reviewed annually in line with the UK inflation rate.

- Gas
- Electricity
- Water
- TV licence
- Food
- Laundry
- Clothes
- Telephone
- Entertainment
- Clubs and societies
- Contents Insurance

The appropriate weekly composite living costs are included in the assessment:

Student profile	Amount per week
Single/lone parent	£110
Single student in approved student accommodation	£100 (utilities are included)
Student with partner	£170
Children (each)	£130 for 1 st child and £99 for each additional child

*CLC set locally and recalculated on an annual basis in-line with UK NASMA Guidance (23/24)

Children can be counted as dependants up to the age of 19 if they are in full-time education (below higher education level).

4.2 Variable Expenditure

The following expenses are listed on the application form. Documentary evidence must be provided to support these costs. These include:

- Rent / Mortgage
- Travel to University
- Disability costs not covered by DSA
- Childcare costs*
- Council Tax if the student lives with a partner liable for council tax
- Life / Buildings Insurance**
- Long term prescription costs / other medication
- Child Support Maintenance

*Childcare costs will normally be considered for 38 weeks or 46 weeks in the case of long courses,

e.g. Nursing. Childcare for Undergraduate students receiving the Childcare Grant (CCG) will be up to 15% of the total cost. Childcare for Postgraduate students and those Undergraduates not in receipt of the CCG can be considered up to current Student Finance caps of £188.90 per week for one child and £323.85 per week for two or more children.

4.3 Capped Expenditure

The University has the discretion to determine what is classed as reasonable expenditure for the above items. Therefore, some variable expenditure will be capped at a pre-determined amount and in other categories a standard level of expenditure will be included.

4.1 Accommodation

Rent / Mortgage

Rental and mortgage costs are set locally and are informed by actual average rent/mortgage costs in the Salford area. They are reviewed annually.

Type of Student	Accommodation Type	Cap per week
Single student	Purpose-built student accommodation in Salford (no travel payable)	£149.00 per week (based on 42-week contract)
Single student	Private rented, Housing Association, shared house or other student accommodation outside Salford	£119.00 per week
Single student	Mortgaged property	£137.00 per week

Couple no children	Rented or mortgaged property	£142.00 per week
Student/couple with one or more children	Rented or mortgaged property	£186.00 per week
Single student	Parental home where student is contributing to household costs	£50.00 per week
Single student	Lodging with relative or friend with no formal agreement but paying rent	£62.00 per week

Two Homes

In exceptional cases the costs of running two homes can be included. For example, if the student has left the family home to live in university accommodation during their course and their family has been left at home for reasons of partner's employment or children's schooling.

4.2 Travel to University

Travel costs are set locally in line with average

local travel costs. Travel by public transport

Travel to University by public transport in Greater Manchester will be based on the cost of a System One Weekly Bus Card, or System One Adult County Train card.

Bus	All Students	£2 single
Bus pass	Students (16-26 years only)	£17.00 per week
Bus pass	Adults	£21.00 per week
Train card	All Students	£47.80

No travel costs will be included if the student is living within 1 mile of the University unless they have child dependants or a disability.

Travel from outside Greater Manchester

If the student is travelling to the University of Salford from outside Greater Manchester there will be a cap of **£55.00** per week on the amount of weekly travel that can be included unless there is a reason for not moving closer, e.g. a mortgage, dependent children, disability or caring responsibilities, or if they are living with parents or family to reduce rent costs. The cap of **£55.00** is for public transport or the combined cost of car insurance, tax and fuel.

Car travel

The following expenditure can be included in the assessment:

- **Car costs:** up to **£20.00** per week (insurance and road tax)
- Fuel costs: **£0.30 per mile**

Car costs only can be included if the student can demonstrate they have a valid reason for requiring a car: e.g. for work, caring responsibilities, etc.

Car costs + fuel costs from home to University can be included in cases of disability, if the student has children, attends placements (see below) or would otherwise have a long, difficult journey to University by public transport. Fuel costs can also be included for travel to childcare provider/school for those with dependent children and for a working partner from home to their place of work. Fuel costs should always be limited to 5 days per week. Car costs + fuel costs are capped at £55 per week.

Travel to placement

Students on an Allied Health Care courses can reclaim high travel costs (for distances outside of their usual journey from home to University) from the NHS Learning Support Fund so only the cost of travel to University is included, also for the time spent on placement. This is usually calculated across a 46-week period.

4.3 Long term prescription costs

- The cost: £111.60 can be included if the student has evidence that they are on long-term medication.
- These costs will not be included if the student is receiving Child Tax Credit or Working Tax Credit **AND** their gross income is below £15,276 for tax credit purposes as prescriptions can be claimed free in these cases.

4.4 Course costs

Course costs are capped at the following amounts:

- All full-time students **£400**
- All part-time students **£200**

This capped amount includes books, journals, stationery, specialist equipment, field trips. etc.

4.5 Other Essential Expenditure

Hospital Visits

A realistic estimate of the costs of essential visits can be included for the student, dependants, or a close relative (parent, brother, sister or grandparent). For long distance visiting the cost will be capped at a maximum of **£30.00** per visit.

Caring for a relative

If the student is caring for a relative either at weekends or during holidays or if the relative is living with the student, a level of expenditure associated with caring can be included: **£10 per day up to a maximum of 3 days per week.**

Dependent children who do not live with student

If the student (or their partner) has a child who does not live with them and they are not receiving Child Tax Credit and Child Benefit for them, then only the following will be included in the assessment:

- Any maintenance payment to the other parent if there is evidence of these payments being made regularly
- If the child stays with the student on certain days each week, a proportion of the child CLC of £71 per week and family element of £20 will be included: **£14.20 per day up to a maximum of 3 days per week (per child)**
- If the child does not stay with the student but they visit their child, the cost of travel to where the child lives will be included plus **£14.20** for food once a week/month, if outside Greater Manchester
- If the children live abroad, then no expenditure can be included for them.

Dependent spouse/partner who does not live with the student

- If the student has a dependent spouse who lives abroad, they will be assessed as single unless they are receiving an Adult Dependant's Grant.
- If the student has a spouse/partner living elsewhere in the UK and they are not separated, we can include the spouse/partner in the assessment if we have enough evidence of partner's income and expenditure.

4.6 Unforeseen exceptional costs

A discretionary assessment may be carried out if the student needs support to replace essential items such as a boiler or car repairs when a car is essential. This may also include travel to visit sick family or after a family bereavement or other unexpected costs. The cost of repairs of a PC or laptop can also be considered at the discretion of the assessor.

The student does not necessarily need to be in long-term hardship to receive this so long as they are not able to meet the costs immediately. These awards are up to a maximum amount of **£1,500** and can only be given if the student has not already received the maximum award amount. If a student receives the Estrangement Award the maximum total Non-standard award (NSO) will be £2,050.

- Please note all repairs for household equipment, car or other essential repairs must be evidenced by an invoice or written quote. Any major repairs such as boiler or roof must be necessary for the welfare of the family and there must be evidence that this is essential repair work.
- All replacement items must have an **invoice/proof of purchase** unless there are mitigating circumstances, e.g. house fire or fleeing an abusive partner. Please note the Fund cannot support car replacement.
- Students need to show that they are currently not able to meet these costs.
- Evidence such as invoice/proof of purchase or quotes need to be dated within the past 30 days otherwise they cannot be considered in the assessment.

5. Treatment of Debts

5.1 Non-priority debts

In providing help with debts we must distinguish between priority and non-priority debts.

Non-priority debts are those where non-payment will **not** result in the loss of the debtor's home, liberty, essential goods or services.

Students with debts are encouraged to seek advice from a trained debt advisor.

Where a creditor takes Court action to recover money only, and the debtor completes the Court forms, the Court will determine a rate of payment that takes account of the debtor's income and expenditure.

The following are examples of non-priority debts:

Credit, charge and store Cards	Any loans not secured against debtor's home
Doorstep collected loans	Bank overdrafts
Catalogue debts	County Court Judgements
Debts to relatives	Income Support overpayments
Water debts	Gas and electricity debts from a previous address and previous supplier

- **Included** as standard expenditure: any realistic weekly or monthly repayment arrangement for a non-priority debt where they have stopped using the source of credit – evidence must be provided for this.
- **Not included:** any credit card balance, minimum repayment or overdraft balance
- **Not included:** any non-priority debts as lump sums

If non-payment of the debt would give the creditor the right to deprive the student of their home, liberty, or essential goods and services, the debt will be considered a priority, e.g. use of a credit card to pay rent arrears.

5.2 Priority debts

No debts accrued prior to the student starting their studies will be taken into

account unless there is an approved repayment plan (for priority debts only) in place or the student has been threatened with eviction.

The following can be considered priority debts:

Rent and mortgage arrears	Loans secured against the debtor's home
Council Tax arrears	National Insurance arrears
Gas and electricity arrears	Child Maintenance arrears
Magistrate's Court fines	Income Tax and VAT arrears
TV Licence	Hire Purchase for goods that are essential
Benefit overpayment	

- **Include** any re-scheduled payments on priority debts as essential weekly expenditure, e.g. where there are rent arrears and an additional weekly payment has been imposed towards these arrears.
- Where no re-scheduled payments have been agreed, priority debts will be considered for a non-standard award and not included as standard expenditure.
- Awards will be based on the minimum payment required to prevent further action for the rest of the year or up to our capped maximum, whichever is lower.

The following priority debts may be included in the assessment providing that evidence of the debt is dated within 30 days of the application being made. A non-standard award of 50% of the debt up to a maximum of £420 may be made to prevent further action being taken.

- Gas and electricity arrears
- Council Tax arrears

Rent/Mortgage Arrears

Council Property/Local Housing Association

- If an agreed or imposed weekly repayment has been set, this will be included as expenditure in the assessment.
- Evidence of the agreed repayments must be provided.
- If a Notice of Eviction or a Repossession Order has been served then a non-standard award to prevent loss of home may be considered up to a maximum award of £840 or 50% of the debt, whichever is lower.
- If no agreement has been made on rent arrears but a letter requesting the student to clear their arrears or further action will be taken has been issued, a payment of one month's rent can be awarded (see table in section 4.3.1 for amount)

Accommodation

- Accommodation debts are treated as priority only if the student is still living in the accommodation and is in danger of being evicted before the end of the contract.
- An accommodation debt where they have left the accommodation will be treated as non- priority.
- An accommodation debt where they are allowed to remain in the accommodation until the end of the contract will be treated as non-priority.
- For arrears with a private landlord, evidence must be provided on headed paper; informal arrears will not be considered a priority debt. If the landlord has commenced Court proceedings the debt can be considered under the Eviction/Repossession guideline for Council/Housing Association property, i.e. up to a maximum award of £840 or 50% of the debt, whichever is lower.
- If the landlord has not begun court proceedings, but a letter in which the landlord is threatening to take court action if the arrears are not cleared has been issued, a maximum award of £420 can be considered or 50% of the debt, whichever is lower.

Mortgages

If the student has mortgage arrears, they will need to provide evidence that they have discussed the matter with their mortgage provider and have suggested an additional monthly amount towards arrears. If this is reasonable, the additional payment can be included in the standard assessment but only from the time additional payments begin.