

Robert Gordon University

Financial Assistance Guidelines

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1. Discretionary Fund

The Discretionary fund is intended to assist students who are in, or may be facing, severe financial difficulty. The fund makes awards in the form of a grant which does not need to be repaid. Awards from the fund are intended to assist students with basic living expenses, study-related costs, childcare and travel*. Awards from the fund **cannot be made to assist with payment of tuition fees**.

**The fund cannot make awards to assist students with travel costs related to periods of exchange or study abroad.*

1.1. Eligibility – Discretionary Fund

Undergraduate and Postgraduate (full-time and part-time) UK students who are facing severe financial difficulty may apply to the Discretionary Fund. To be eligible for assistance from the Discretionary Fund, the Government requires that a student must have applied for his/her full income-assessed student loan (where appropriate). It will also be assumed that parents are providing the full amount of any assessed contribution (unless strong evidence is provided to indicate that this is not the case).

Non-UK EU students are not normally eligible for support from either the Discretionary Fund or the Childcare Fund. However, those EU students in the rare category of being in receipt of an income-assessed UK student loan may be eligible for support.

Students not eligible for assistance from the Discretionary fund

- students applying for help with tuition fee costs.
- students who have not applied for their full income-assessed loan (if eligible) international students (including EU).

Final year students must submit their completed application at least 6 weeks before the end of their final term.

2. Lone Parent Childcare Grant

The Lone Parent Childcare Grant is a maximum of £1,215 per year. If you are a lone parent who has registered childcare costs and have received your Lone Parents Grant award notice from SAAS, you can apply for this supplementary support directly from the University. If you are to be receiving assistance with childcare cost from the Childcare Fund you should not apply for this grant.

Eligible students must be studying full-time on an undergraduate course and be funded by SAAS. Students funded from England, Wales and Northern Ireland funding bodies who are eligible for Childcare grants are not eligible for this fund. However, they can apply to the Discretionary Fund if applicable.

The Lone Parents Childcare Grant is not income assessed but a student must provide evidence that they are a lone parent with registered or formal childcare expenses and details of funding for childcare from any other sources.

3. Childcare Fund

The Childcare Fund is to assist students with study related registered childcare costs. The fund makes awards in the form of a grant which does not need to be repaid. The Childcare Fund is intended to provide a contribution to study related childcare costs, it is not intended to cover the full cost of full time childcare.

3.1. Eligibility – Childcare Fund

To be eligible for assistance from the Fund, a student

- must meet the eligibility criteria for tuition fees and be either an undergraduate or in receipt of the undergraduate package of support
- OR**
- a full time postgraduate student on an eligible course in receipt of a living cost loan from SAAS.
 - have formal, registered childcare in Scotland.
 - have applied for their full income-assessed student loan and bursaries (where appropriate)

Postgraduate students who are not in receipt of a tuition fees loan from SAAS will be required to explain why they are not receiving the full loan eligibility.

You must use any free childcare places or equivalent discount to which you are entitled under the Scottish Governments scheme for 3 and 4 year olds. If you choose to use a provider that does not participate in the scheme, this may be reflected in a reduced award from the fund.

3.2. Students not eligible for assistance from the Childcare Fund

- students who have not applied for their full income-assessed loan (if eligible)
- students who are not eligible for the payment of their tuition fees
- postgraduate students not in receipt of a living cost loan
- part-time students
- students from England, Wales and Northern Ireland in receipt of Childcare Grant
- Paramedic and Nursing/Midwifery students in receipt of a bursary
- students with informal childcare costs e.g. non-registered childminder, friend, family member
- international/EU students

The above categories of students, who are home/UK students, may be eligible for assistance from the Discretionary Fund.

4. Summer Funding

Students who are eligible to apply to the Discretionary Fund may be able to apply for support over the summer vacation period. Priority will be given to students in the priority group – see section 6.

5. Attendance

You must be in regular attendance and achieving satisfactory progression on your course. A Referee's Report will be required to be completed by your course leader/lecturer.

6. Priority Group

Priority will be given to applications received from students who are

- lone parents
- parents with children
- care experienced students
- estranged students
- students who are carers
- final year students

7. How needs are assessed

The Financial Assistance application form will ask you to provide an overview of your financial situation. Our assessment will then compare your income to your essential expenditure, subject to certain guidelines detailed below, to establish if there is a shortfall that can be made up from the fund. We will also give consideration to any unexpected or emergency costs that have arisen.

7.1. Income

When assessing applications, the student's monthly income will be taken into consideration – student loan, earnings from work, benefits, parental contribution, etc. If you stay with a partner/spouse, all their income will also be taken into consideration.

7.2. Assumed household contribution

An assumed household contribution will be taken into account. This will be calculated as the difference in the maximum support available and the amount you are to receive (unless strong evidence is provided to indicate that this is not the case).

7.3. Expenses

Non-essential expenditure will not be taken into consideration e.g. cigarettes, gym membership, eating out/take-aways, extra-curricular activities eg dancing, swimming, etc. This list is for illustrative purposes only and is not exhaustive

7.4. Composite Living Costs

Composite Living Costs (CLC) include expenditure required to cover basic living costs such as food, clothes, entertainment, mobile phone, etc, which ensures that all applications are treated fairly regardless of the students individual lifestyle choices.

The amount of CLC will differ depending on the different categories of student eg staying in parental home, staying on your own, sharing with others, etc.

Additional amounts will be taken into consideration if you are saying with a partner/spouse and/or have children.

7.5. Travel Costs

Students under 22 and residing in Scotland are entitled to a free bus pass. Such students will not be entitled to assistance with travel costs. Details can be found at <https://www.mygov.scot/under-22s-bus-pass>. Travel costs for all other students are capped at the cost of a monthly bus pass. Car running costs will not be allowed however students with certain disabilities, or with children, or traveling to placement, the cost of running and maintaining a car will be taken into consideration.

7.6. Course Costs

Course costs in this instance include essential books, journals, course materials, stationary, specialist equipment, field trips etc. You are required to provide a breakdown of costs and we may verify these with your School.

7.7. Treatment of Debt

The funds cannot be used to pay non-priority debt. We may be able to assist with priority debts.

Priority debts are considered to be

- secured loans
- rent arrears
- fines
- charges for utilities
- TV Licence
- tax and VAT
- National Insurance contributions

Awards will be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year.

Non-priority debts are those where non-payment will not result in the loss of your home, goods or services.

Non-priority debts are considered to be

- bank overdraft
- credit card debt
- store card debt

Where a student has agreed a realistic repayment arrangement for debt and has stopped using that source of credit the repayments can be included as expenditure.

7.8. Period of assessment

The period of assessment for UG students will be a standard 9 months from September to May in-line with the academic calendar then pro rata from date of application.

The period of assessment for PG students will be 12 months – September to August or until the end of their course whichever is earliest.

8. Disbursement and Payment

Payments from the Discretionary Fund will be made by bank transfer directly to the student's nominated bank account. Payments may be made on a monthly basis.

Payments from the Childcare Fund, or Discretionary Fund for childcare costs, will be paid by bank transfer directly to the childcare provider. Payment for childcare costs will not be made to the student. Payments will be made on a monthly basis on receipt of an invoice from the childcare provider. It is the responsibility of the student to ensure they submit the invoices to Student Finance as soon as they receive them.

9. Supporting documentation

It is important that you submit all supporting documentation with your application. All information and supporting documentation will be treated in confidence.

The following must be submitted with your application –

- full bank statements covering the last 2 months are required for ALL accounts held by you and your spouse/partner including Savings and ISA accounts. Photos/screenshots are NOT acceptable. If you are unsure how to download a statement from online banking, please refer to the “Bank Statement Guidelines” under the How to Apply section.
- proof of all income and expenditure. If anything shows on your bank statement, you should highlight the transaction and write beside it what it refers to otherwise you must provide evidence.
- if you stay with your parents and pay board/lodgings, you should submit a letter from them confirming this. A sample letter can be found below.
- a copy of your SAAS award notice, financial support letter from Student Finance England or other funding body. SAAS students can obtain this by logging into their SAAS account.
- a Referee’s Report completed by an academic member of staff

Completed applications, along with all documentary evidence, can be emailed to studentfinance@rgu.ac.uk or handed in at the Student Help Point in the Ishbel Gordon building.

Please be aware that it can take up to 4-6 weeks for a decision to be made on your application.

CONFIRMATION OF LODGINGS/BOARD PAYMENTS

If you live with a parent/guardian and pay lodgings/board money as a contribution towards household expenses, we need a letter/note/email from the person you make payment to confirming how much you pay, how often and what it covers. See sample below.

This does not have to be a formal letter but you should include this along with the rest of your supporting documentation and submit it with your application.

SAMPLE

1 September 2022

DATE

TO WHOM IT MAY CONCERN

My son, *Robert Gordon*, currently resides in the family home.

Your name

He is required to contribute *£amount* for lodgings/board each *week/month*.

**How much and
how often**

This covers *all household bills such as electricity, internet, food, laundry, etc.*

What is covered

Robert is responsible for *his own mobile phone and anything else not covered.*

**What it doesn't
cover**

I hope this information is sufficient.

Mrs Gordon

**Signature of
parent/guardian**