

Along with your online form, you will be asked to supply additional supporting evidence for your 2020/21 Discretionary Hardship Fund Application.

To make the application process as quick as possible for you, (as straight forward for the administrators), and the prevent causing delays for other applicants, we encourage all students applying to gather the relevant evidence before completing the online application.

Please be aware due to our required auditing processes we are not able to assess an application until we have **all** relevant supporting evidence.

Submitting an application without attaching all supporting evidence will cause a delay. More information about our timescales can be found from the Discretionary Hardship Fund Application Flowchart.

Where further evidence is requested from you (because either evidence is missing, or provided in a format we cannot accept), we will ask you to provide this through:

Discretionary Hardship Fund Additional Evidence Submission Form

Further information regarding this will be sent 1-3 working days after you have submitted your online application.

What evidence will I need to attach?

For Discretionary Hardship Fund assessments, we will take into consideration personal circumstances, up to defined limits. Some costs may be capped using criteria guided by Nottingham Trent University, NAMSA (the National Association of Student Money Advisers) and Government Benefits.

The below guidance should help you in determining what evidence you should submit with your application, but in some unique situations additional evidence may be required to better understand your specific financial situation.

Please click the link below to see what evidence you will need to provide is you are:

- A Full Time Home Undergraduate Student,
- A Part Time Home Undergraduate Student.

Under each heading, you will find guidance for the type of evidence we require and hyperlinks to specific evidence you may be uncertain about.



Full Time Home Undergraduate Student

Required Evidence for ALL students:

- 3 months' worth of Bank Statements for ALL accounts,
- Evidence of Student Finance Notification Letter (Maintenance and Tuition),
- Tenancy Agreement, Evidence of Mortgage, or Evidence of Board,
 - <u>Proof of Housing Benefit</u> or <u>Proof of Housing Element of Universal</u> Credit.

Additional Required Evidence for Students with Dependents:

- <u>Proof of Child Benefit</u> (if not visible on Bank Statements). *If you are not in receipt of Child Benefit but have dependent children, a copy of a birth certificate for all children will be required,*
- <u>Proof of Tax Credits</u> (if not visible on Bank Statements), or <u>Proof of Universal Credit</u> Entitlement breakdown, for the most recent month.
- Proof of Childcare Costs, (if applicable).

Additional Required Evidence for Students with Partners:

- 3 months' worth of Bank Statements for ALL accounts,
- <u>Proof of Partner's Income</u> (e.g. wages, benefit income, etc.).

Evidence Based on Personal Circumstances:

- Medical Costs (e.g. prescriptions), and/or, Medical Evidence if you are Unable to Work,
- Proof of Income, (e.g. wages, benefit income, etc.), or Universal Credit,
- Proof of Payment Arrangements for Priority Debts,
- Proof of DSA contribution of £200 contribution toward technology.



Part Time Home Undergraduate Student

Required Evidence for ALL students:

- 3 months' worth of Bank Statements for ALL accounts,
- <u>Evidence of Student Finance Notification Letter</u> (for eligible part-time students),
- Proof of Income, (e.g. wages, benefit income, etc.),
- Proof of Travel Costs to campus.

Additional Required Evidence for Students with Dependents:

- <u>Proof of Child Benefit</u> (if not visible on Bank Statements). *If you are not in receipt of Child Benefit but have dependent children, a copy of a birth certificate for all children will be required,*
- <u>Proof of Tax Credits</u> (if not visible on Bank Statements), or <u>Proof of Universal</u>
 <u>Credit Entitlement</u> breakdown, for the most recent month.
- <u>Proof of Childcare Costs</u>, (if applicable).

Additional Required Evidence for Students with Partners:

- 3 months' worth of Bank Statements for ALL accounts,
- <u>Proof of Partner's Income</u> (e.g. wages, benefit income, etc.).

Evidence Based on Personal Circumstances:

Proof of DSA contribution of £200 contribution toward technology.



3 months' worth of Bank Statements for ALL accounts in your name,

3 months' worth of Partner's Bank Statements for ALL accounts in their name.

Bank Statements are the **most important** evidence required to support your application. Bank Statements are also the evidence most often incorrectly provided which will cause delays to an application.

Please <u>do not</u> pay for copies of any requested documents. Where you are uncertain of how to provide evidence, please refer to this guide or contact the Hardship Fund Administrators for further guidance.

For Bank Statements we require **ALL** accounts in your name (even with a null/zero balance or at/over an overdraft limit). This includes savings/ISA accounts, and online accounts (e.g. Monzo, Revolut, Starling, etc) plus their saving pots.

The following information will need to be visible on the Bank Statements/ Transactions submitted due to audit processes:

- Your name, (please note this is now an audit requirement for UK Banks to check details against account name. We must therefore be able to see your name exactly as it appears on your bank statements to avoid payment errors and delays where details do not match),
- The full account number and sort code,
- The present / most recent balance of the account on the date of application, and either, a running balance for the full 3-month period, or a starting and closing balance for the account,
- A full 3-month period up to the date of application or date when documents are submitted,
 - We will not accept statements that end more than two weeks prior to the latest of the above dates. E.g., if you apply on November 25th, your Statements/ Transactions should end no earlier than November 10th.



For Bank Statement, we accept the follow formats:

- ✓ Downloaded PDF copies of Bank Statements or Transactions available from online banking or a mobile banking app,
- ✓ Print Screen/Screenshots or photos of online banking from a laptop or computer, (these need to be saved in chronological order in a word document or equivalent. Individual image files will be rejected due to administration time),
- ✓ Copies or photos of printed statements received via post or printed in branch.

Unfortunately, we cannot accept bank statements in the following formats:

- Images from mobile banking (these often do not show a running balance and are prone to missing transactions, which causes assessment delays),
- Statements that download as an Excel document or save in an amendable format such as text copied and pasted in a Word document.

Where you have disclosed a partner, we would require Bank Statements for all joint accounts and accounts solely in their name to support the application. Where a partner is unwilling to provide this information, unfortunately we would not be able to complete an application for the Discretionary Hardship Fund.

Where a student is granted an award, this can only be paid into an account in the applicant's name, we **cannot** make payments into a third party's account. If a student does not have access to a bank account, we would not be able to make payment until they have been able to open a new account in their name.



Student Finance Notification Letter

We require proof of the Tuition and Maintenance funding you are eligible for and receiving in the 2020/21 Academic Year. We can accept the following:

- ✓ A scan/photograph of your 2020/21 Notification of Entitlement sent to you by your national Student Finance provider/SAAS, (including the `University or College Payment Advice' where you are eligible for grants or special support element).
- ✓ Screenshots of your 2020/21 Notification of Entitlement Letter, from the correspondence section of your online National Student Finance Body portal.
- ✓ Screenshots of your Student Finance for 2020/21 Summary, as found under the online 'Entitlement Summary' section of your online Student Finance/SAAS portal.
- ✓ Downloaded PDF copies of your Student Finance for 2020/21 Summary, as found under the online 'Entitlement Summary' section of your online portal.

If you are currently in the process of being income assessed, we will not be able to assess your application until after your Student Finance Entitlement has been assessed. For those with a high household income, and low maintenance funding, there is an expectation of parental support, which will be considered within our assessment.

For any student who has had a significant drop in their household income (usually 15% or more) due to the ongoing effects of COVID-19, we would encourage you to contact your Student Finance to discuss a current year income assessment in the first instance as this may be a higher source of funding that can be offered by the Hardship Fund.



Tenancy Agreement

Tenancy Agreement

We use the Tenancy Agreement (or any confirmation of rent) to confirm the amount of rent that you are paying on a weekly, monthly or termly basis for our assessment. **We do not ordinarily require your full Tenancy Agreement.**

We require that on the evidence provided, we can see your full name, whether utilities/bills are included in the cost and **either** a weekly/monthly cost or a total cost for the year and your tenancy length.

We can accept the following to confirm this:

- ✓ A scan/photograph of a Tenancy Agreement or contract.
- ✓ Screenshots/PDF Document of a Tenancy Agreement or contract.
- ✓ Screenshots/photograph of an email from your Landlord/Property Management Service/Letting Agent. This will need to show your name and the amount you are being charged weekly or monthly.

Where you are not able to provide a copy of a Tenancy Agreement or contract, we may be able to accept the following:

✓ A copy of a Housing Benefit Letter or Universal Credit Assessment, in which
the full weekly/monthly rent is stated in the calculation by your local
authority.

Rent Arrears

The Discretionary Hardship Fund is a limited fund. As such, we cannot include rent arrears for properties a student no longer lives in, or rent arrears from the current academic year (as these costs will have already been included as rent).

For students with historic rent arrears on a property they are currently living in, we **may** be able to consider additional allowances, where a student has arranged an affordable repayment in addition to existing rent commitments below our caps.



Proof of Universal Credit Proof of Housing Element of Universal Credit

Where you are living in a Universal Credit area, we will request evidence of any funding you are receiving from Universal Credit. Please be aware, due to the new and variable nature of Universal Credit monthly payments, we may request further guidance on historic payments or the average amount you would ordinarily receive (if applicable).

Some elements of Universal Credit funding may not be included in our assessment processes. Therefore, we will ordinarily request evidence which is able to show a breakdown of how your Universal Credit was assessed. This will ordinarily provide us with evidence of the Housing Element of Universal Credit (if applicable). For Universal Credit, we can accept the following:

- ✓ A scan/photograph of an entitlement letter(s) from your Local Authority advising of your Universal Credit Assessment and Award,
- ✓ A screenshot/photograph from your Universal Credit online account, showing your Universal Credit assessment and payment schedule.

Proof of Housing Benefit

Where you are not able to provide a copy of a Tenancy Agreement or contract, or if you (or your partner) are eligible for Housing Benefit, we may be able to accept the following:

- ✓ A copy of a Housing Benefit Letter or Universal Credit Assessment, in which the full weekly/monthly rent is stated in the calculation by your local authority.
- ✓ A screenshot/photograph from your Local Authority portal, showing your Housing Benefit entitlement or payment schedule.
- ✓ Where Housing Benefit is paid directly to you, we can accept a scan/photograph/screenshot or PDF Document of your (or your partner's) Bank Statements showing a reoccurring payment by your Local Authority.



Evidence of Mortgage or Evidence of Board Payments

Mortgage

We can accept the following as evidence of your mortgage commitment:

- ✓ A scan/photograph of a Mortgage Letter or online account showing your monthly mortgage payment.
- ✓ Evidence on your bank statements provided, showing re-occurring payments to your mortgage provider, (this evidence can only be accepted where the applicant has been consistently paying their mortgage at the point of applying).

Please be aware if you are sharing a mortgage with another person who is not a partner (and therefore not included within our assessment), we will only include a portion of the mortgage – e.g. if two people are listed, we will include 50%. If you share a mortgage with a partner who has provided all required evidence, we will ordinarily include the full advised mortgage cost.

Board

For students who live at home but pay board, we appreciate you will most likely not have a formal agreement for this. As such, if you can advise us if there are any reoccurring board payments on your bank statements/transactions, or where you are paying toward bills as contribution as board.

We do have standard allowances for board, so if you are unable to provide evidence, we will usually include our standard allowances within the assessment.



Proof of Child Benefit/Tax Credits or Dependent Children

If you are in receipt of Child Benefit/Tax Credit, we can accept proof of this in one of the follow ways:

- ✓ Where payments of Child Benefit/Tax Credits are visible on your (or your partner's) Bank Statements on a reoccurring basis, we do not require additional proof of this.
- ✓ A scan/photograph of an entitlement letter from your Local Authority advising the amount of Child Benefit/Tax Credits you (or your partner are eligible).

If you have children, but **do not** receive Child Benefit/Tax Credits for your children and are financially supporting, we will factor this into our assessment if you provide one the following:

- ✓ A scan/photograph of the birth certificate for each child.
- ✓ A scan/photograph of a letter advising you are required to pay maintenance or child support for children who do not live with you.

Proof of Childcare Costs

If you are paying for childcare costs in relation to your dependents, we will require proof of these costs for **each** of your dependents. We can accept the following as proof of costs:

- ✓ A scan/photograph of a receipt, bill or invoice from a childcare provider, school club or child minder, advising of the average weekly costs.
- ✓ A photograph/screenshot/PDF document of an online school or nursey payment portal advising of the average weekly costs of childcare.



Proof of Income (inc wages, benefits, etc.)

We request evidence of any income you've received over the past 3 months or are due to receive during your studies that have not already been covered above. This may be paid work you have undertaken or any benefits received that are not Housing Benefit/Child Benefit/Child Tax Credit. For proof of your income we can accept any of the following:

- ✓ A scan/photograph/screenshot/PDF Document of any wage slips you have received over the past 3 months,
- ✓ A scan/photograph of an entitlement letter(s) from your Local Authority advising of any benefits that you receive, or a breakdown as shown from the online portal,
- ✓ Where you do not have an entitlement letter available, where payments of benefits are visible on your Bank Statements on a reoccurring basis, we may be able to accept this as proof, (this cannot be used for Universal Credit).

Proof Partner's Income (inc wages, benefits, etc.)

We request evidence of any income your partner received over the past 3 months or that they are due to receive during the upcoming Academic Year that has not already been disclosed. This may be paid work they have undertaken or any benefits received that are not Housing Benefit/Child Benefit/Child Tax Credit:

- ✓ A scan/photograph/screenshot/PDF Document of any wage slips they have received over the past 3 months,
- ✓ A scan/photograph of an entitlement letter(s) from their Local Authority advising of any benefits that they receive, or a breakdown as shown from the online portal,
- ✓ Where you do not have an entitlement letter available, where payments of benefits are visible on your Bank Statements on a reoccurring basis, we may be able to accept this as proof, (this cannot be used for Universal Credit).

If your partner is **not** due to receive any income, we will ordinarily need further guidance as to why they are not eligible for any income (e.g. household income, residency status, etc).



Medical Costs and/or Medical Evidence that you are Unable to Work alongside Studies

We appreciate that for some students there are additional costs due to a physical or mental disability, health difficulty or a long term injury/illness. For us to consider medical costs we require any of the following:

- ✓ A scan/photograph of any ongoing prescription(s) you have to pay for. Please ensure you also advise the regularity of these prescriptions on the application.
- ✓ A scan/photograph/screenshot/PDF Document of a receipt or document advising of any medical equipment (that is not covered by DSA) or nonprescription medication that you currently have to purchase (where available).
- ✓ A scan/photograph/screenshot/PDF Document of a receipt or document advising of any additional travel costs you have incurred, due to a disability, health difficulty or long term injury/illness that is not covered by DSA (where available).

Please do not pay for copies of any requested documents, such as a doctor's letter.

If you are unable to work, or unable to work alongside your studies, (and not eligible for disability benefits) we typically request evidence in one of the following formats:

- ✓ A scan/photograph/screenshot/PDF Document of a Doctor's Letter, medical specialist letter/report or Fitness to Work letter.
- ✓ An email or photograph/screenshot/PDF Document referral from a specialist University support service (Mental Health Support, Counselling, SSAs, Disability, Dyslexia, etc.).
- ✓ A scan/photograph/screenshot/PDF Document from an external specialist support service confirming their professional opinion.

We maintain the discretion to decline any documents that appear to have been altered or tampered.



Proof of DSA contribution of £200 toward technology

Unfortunately, due to the limitations of the fund, we are not able to look at the £200 contribution towards equipment in isolation. However, we will factor this in as an outgoing expense. To evidence this we require the following:

- ✓ A scan/photograph/screenshot/PDF document of any assessment documents that confirm a recommendation of a laptop/technological aid that requires a £200 payment,
- ✓ A scan/photograph/screenshot/PDF document of an invoice for the request £200 payment towards a laptop/technological aid,
- ✓ A scan/photograph/screenshot/PDF document of a letter or email from a University Support Worker confirming that you have been asked to pay a £200 contribution towards DSA recommended equipment.