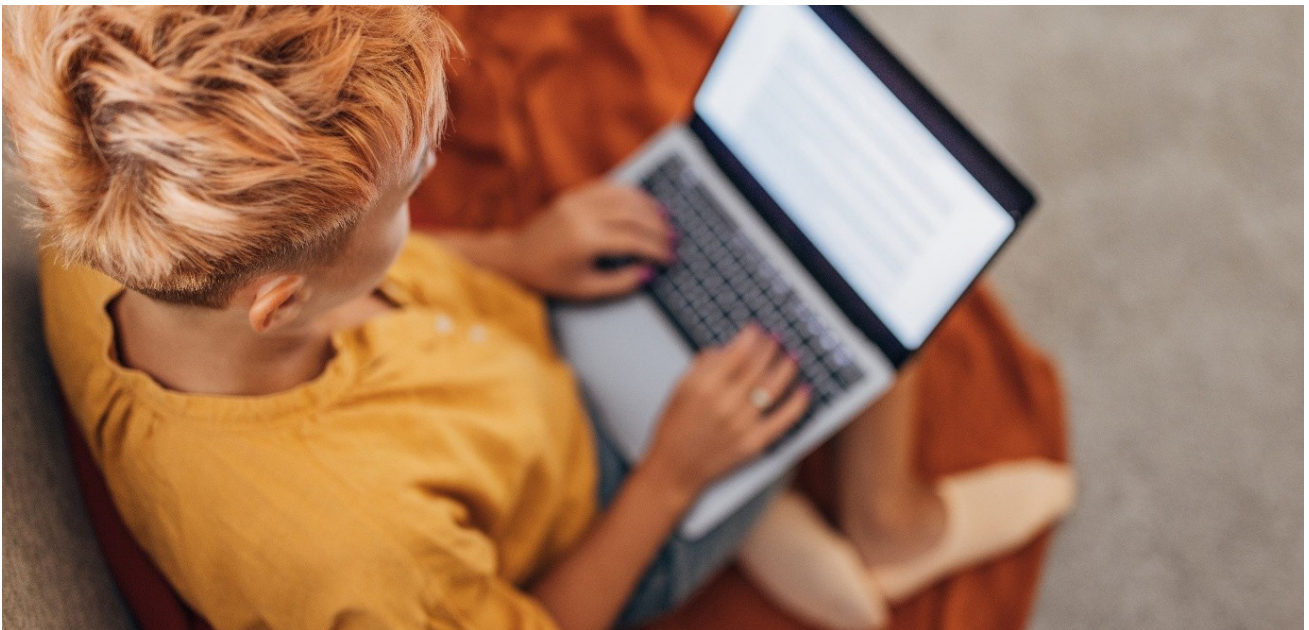




**UNIVERSITY *of*  
WORCESTER**

Student Services

# **International Student Hardship Fund Guidance Notes**



**Step by Step Guide to completing your  
International Hardship Fund Application Form**

**If you wish to discuss your finances or need help  
completing your application please**

**[BOOK AN APPOINTMENT](#)**

**with a University Money Adviser**

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# INTERNATIONAL STUDENT HARDSHIP FUND

## Frequently Asked Questions

### About the Fund

**Q. What is the International Hardship Fund for?**

A. To help international students in year 2 or above with an unexpected financial difficulty requiring short-term help to avoid it impacting on their success at university. Applicants must demonstrate that reasonable provision to fund fees and living cost has been made.

**Q. Can the International Hardship Fund pay my Tuition Fees?**

A. The Fund cannot be used specifically to help students pay their Tuition Fees. However, if having to pay your own Tuition Fees affects your ability to meet living costs, you could mention this in your supporting statement.

**Q. What evidence will I need to provide?**

A. This depends on your circumstances, but we will need evidence of how you planned to fund your fees & living costs, evidence of your income, rent or mortgage payments, 3 months of bank or building society account statements, evidence of outstanding debts and evidence of the unexpected situation that has led to your application.

**Q. How long will it take to process my application?**

A. Applications may take up to four working weeks to process, from the date that the completed application is received with all the required evidence/information. At peak times, processing may take longer.

**Q. Can I apply even if I haven't been in regular attendance at university?**

A. No, applicants must be in regular attendance where reasonably possible.

**Q. What if I urgently need financial help?**

A. If your situation is urgent you can get further advice from [firstpoint](#). They may refer you to a Money Adviser for additional advice & support.

**Q. How can I get updates on how my application is going?**

A. We process all applications as quickly as we can and will contact you if we require any further information or documentation.

**Q. How will you let me know if I will get an award?**

A. You will receive a letter by email to your University of Worcester email address.

**Please note: EU students eligible for Home Fee status should apply to the Access to Learning Fund instead.**

# INTERNATIONAL STUDENT HARDSHIP FUND

## Frequently Asked Questions

### Help and Advice

**Q. Where can I get more advice on the Fund?**

A. [Book an appointment with a University Money Adviser](#) for further advice. You can also get advice from the Students' Union.

**Q. I am not sure that I have completed the form correctly and/or am not sure what to put in my supporting statement, what should I do?**

A. You can get advice and get your application checked by booking an appointment with a Money Adviser through [firstpoint online](#). The supporting statement is very important as it helps us to fully understand your circumstances, so if you are not sure what to put then please make an appointment with us. There is also information on what to put in your supporting statement on page 11 of this Guide.

# INTERNATIONAL STUDENT HARDSHIP FUND

## Frequently Asked Questions

### Eligibility

You must be able to demonstrate that you have made realistic provision to fund your tuition and living costs before starting the academic year, and are in year 2 or above.

#### Q. Who can apply?

A. You must be an International student paying international fees, in year 2 or above, registered on a course at the University of Worcester.

*EU students eligible for Home Fee status should apply to the Access to Learning Fund instead.*

#### Q. I'm still not sure whether I will get an award – is it worth applying?

A. If you want to discuss your situation before applying to the Fund, you can [book an appointment with one of the University's Money Advisers.](#)

#### Q. Is it only for full time students?

A. You can apply if you are studying full time, part time, or as a distance learner.

#### Q. Is it only for Undergraduate students?

A. You can apply if you are an Undergraduate or Postgraduate student.

# FILLING IN YOUR ONLINE APPLICATION FORM

## Guidance Notes

### Section 1: About You

#### UW Student Number

You can find this on your ID card, or on your SOLE page.

#### Email address

Please provide your university email address, as this is the one we use for official university communications. You can arrange for the emails to be forwarded to another email account if you prefer.

#### Term-time address

Where you live while you are studying.

#### Home address

Your permanent address if this is different from where you live during term-time.

### Section 2: About Your Course

#### Course Title

Please give the full name of your course, e.g. 'Ecology BSc (Hons)' or 'Drama MA'.

#### Name of UW campus / partner institution

Please tick the campus which you attend most of the time. If not listed, tick "Other" and type in details

#### Distance between your term-time address and the campus / institution attended

Please include the distance in miles for each single journey to the campus / institution you attend all or most of the time.

If you are on placements during this academic year, please tell us whether they are paid, where they will be located, how many placements you will have and how long (in weeks or days) each placement will last in total (if known). You can tell us more about the costs involved in attending your placement in the Supporting Statement of the application form.

# FILLING IN YOUR ONLINE APPLICATION FORM

## Guidance Notes

### Section 3: About Your Circumstances

#### Living Arrangements

Tick where you live during term-time.

### Section 4: Disability / Additional Needs

#### **Q. Why do you need to know about any medical conditions?**

A. The condition may affect you financially, for example by causing additional expenses or restricting your ability to do paid work. We may also advise you of how you can access additional support for your condition, for example via the Counselling and Mental Health Service.

# FILLING IN YOUR ONLINE APPLICATION FORM

## Guidance Notes

### Section 5: Income

#### What income sources are you in receipt of

Please tick applicable boxes.

#### Net Employment Income

Complete how much income you receive from your employment per month.

#### Family Contribution

If your parent's / family support you financially, please state how much you receive per month.

#### Other Income

Include any other income such as Student Funding from Home Country, Trust Funds, Savings etc.

Please tell us about any other income and savings you have and specify what it is under "Other Income".

**Please include the monthly figures for all your income under the relevant sections. If the cost is zero, please include the number 0 against the cost.**

### FAQs

#### Q. Do I need to include my housemates' income?

A. No, if you are living in a shared house your housemates are not included as part of your household unless they are a spouse or partner.

#### Q. What are 'Net earnings'?

A. Net earnings are sometimes called "take home pay". It is the amount you receive in wages after deductions such as Tax and National Insurance.

### Evidence To Provide For Section 5

**Please upload in relevant section at the end of your online application form**

|                                   |                                                                                                  |
|-----------------------------------|--------------------------------------------------------------------------------------------------|
| <b>Payslips</b>                   | Last 3 month's wage slips                                                                        |
| <b>Other Supporting Documents</b> | Evidence of any other income eg. home country student funding, sponsorship evidence, trust funds |

# FILLING IN YOUR ONLINE APPLICATION FORM

## Guidance Notes

### Section 6: Expenditure

- Please include the monthly figures for all expenditure applicable to you. If the cost is zero, please include the number 0 against the cost.
- You may have to provide evidence for some or all of these costs (see below for further information). If you do not provide the necessary evidence, then the cost may not be considered when assessing your application.
- If you think that your course expenditure is exceptionally high compared to that of other students on the same course and you wish this to be considered as part of your application, you should give specific figures and an explanation of your exceptional circumstances in the supporting statement of your application form. You should provide evidence to support this.

### FAQs

**Q. What does 'applications must demonstrate sensible spending' mean?**

A. It means we will check that your financial situation has not been caused by regular non-essential spending, such as holidays, luxuries etc.

**Q. I have some costs that I have not yet paid because I don't have the money, should I still include them on the application?**

A. Yes, you should still include them in expenditure and explain further in your supporting statement.

**Q. What counts as medication and healthcare costs?**

A. This is normally cost such as the cost of prescriptions and travel to medical appointments.

### Evidence To Provide For Section 6

**Please upload in relevant section at the end of your online application form**

|                        |                                                                                                                                                                                                                |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rent / Mortgage</b> | Copy of your Tenancy Agreement (we only need the pages showing your name, property address and amount of rent) OR Copy of your Mortgage Statement (evidence NOT required if living in a UW hall of residence). |
| <b>Bank Statements</b> | Last 3 month's itemised statements for all Bank / Building Society accounts in your name showing up to a current date *.                                                                                       |

*\*Please note you need to provide statements for ALL accounts even if they are not currently in use (please download the full bank statements from your online banking account / banking app as pdf files - see page 15 for information on downloading bank statements).*

# FILLING IN YOUR ONLINE APPLICATION FORM

## Guidance Notes

### Section 7: Outstanding Debts

- You must provide evidence of any debts and regular debt repayments that you wish to be considered in your application.
- Please note: the Fund cannot help with Tuition Fee debt.

#### FAQs

**Q. Does money I have borrowed from family and friends need to be included?**

A. Yes, please list any money you owe to family or friends on your application form, under "Outstanding Debts". You do not need to provide evidence for this.

#### Evidence To Provide For Section 7

Please upload in relevant section at the end of your online application form

|                          |                                                                                                                                                                                                                                                                                                                                                     |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Outstanding Debts</b> | Please provide evidence of all the outstanding debts listed on your application form which you wish to be considered eg. last 3 month's itemised Credit Card statements, plus most recent statement for credit accounts, and evidence of any arrears eg. rent. Please note you do not need to provide evidence of money owed to family and friends. |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### Section 8: Bank Account Details

#### Bank accounts

Complete details of ALL bank/building society accounts in your name, including Current, Saver, Saver Pots, ISA, Help to Buy ISA, etc

#### Evidence To Provide For Section 8

Please upload in relevant section(s) at the end of your online application form

|                          |                                                                                                   |
|--------------------------|---------------------------------------------------------------------------------------------------|
| <b>Bank Statements *</b> | Last 3 months for all bank / building society accounts in your name showing up to a current date. |
|--------------------------|---------------------------------------------------------------------------------------------------|

*\* Please note you need to provide statements for ALL accounts even if they are not currently in use (please download the full bank statements from your online banking account / banking app as pdf files - see page 15 for information on downloading bank statements.*

# FILLING IN YOUR ONLINE APPLICATION FORM

## Guidance Notes

### Section 9: Your Supporting Statement

- This section gives you the opportunity to explain your financial difficulties and situation which allows us to make a more accurate assessment of your financial situation.
- You should detail the unexpected occurrence that has affected your financial situation.
- You should explain why you are under particular financial pressure, outline any specific issues that you think are affecting your finances, if relevant, and explain whether you have been able to do anything to alleviate the situation e.g. part time work.
- You should explain the effect that this financial pressure is having on your studies.
- If you have any exceptional or unexpected costs you should provide evidence where possible.
- If you have any loss of income or change in circumstances, please provide evidence.
- If you need help completing this supporting statement, please [book an appointment with a Money Adviser.](#)
- If you need urgent financial assistance while your application is being considered, please [book an appointment with a Money Adviser.](#)

#### Evidence To Provide For Section 9

Please upload in relevant section at the end of your online application form if applicable

|                                                |                                                                                                                                                                                                                                                                                      |
|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Evidence of any additional costs if applicable | Evidence of any additional costs mentioned in your Supporting Statement (if you have them)<br>eg. evidence of extra travel costs, invoices for unexpected costs, receipts or estimates for equipment or repairs, coaching or other course costs, fine notices, eviction notices etc. |
|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

# UPLOADING SUPPORTING EVIDENCE

## Guidance Notes

### Section 10: Uploading Supporting Evidence

- You must include copies of all documents relevant to your situation to avoid your application being delayed.
- Upload the documents in the relevant section preferably in a pdf format.
- If you need any advice or support on what evidence is required, please [book an appointment with one of the University's Money Advisers.](#)

| Section 10 - Please upload documents in relevant section |                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rent or Mortgage</b>                                  | Tenancy agreement / Mortgage statement showing your name, address and weekly/monthly cost (NOT required if living in a UW hall of residence)                                                                                                                                                                                                                                                   |
| <b>Payslips</b>                                          | Last 3 month's wage slips                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Bank Statements</b>                                   | Last 3 months for all bank / building society accounts in your name - this includes current, savings, empty accounts, ISAs etc) showing up to a current date                                                                                                                                                                                                                                   |
| <b>Debts</b>                                             | Evidence of any debts you want considered eg. last 3 month's Credit Card statements, most recent statement for credit accounts, and evidence of any arrears eg. rent. Please note you do not need to provide evidence of money owed to family and friends.                                                                                                                                     |
| <b>Other Supporting Documents</b>                        | Evidence of any additional income if applicable eg. evidence of student funding from home country, trust funds etc AND/OR evidence of any additional expenditure mentioned in your Supporting Statement eg. evidence of extra travel costs, invoices for unexpected costs, receipts or estimates for equipment or repairs, coaching or other course costs, fine notices, eviction notices etc. |

# FILLING IN YOUR ONLINE APPLICATION FORM

## Guidance Notes

### Section 11: Bank Account Confirmation

Before submitting your application, please check and ensure that your bank account details are correct on SOLE (under Personal Details), and up-date if necessary.

**Tick “Yes” box on your application form when you have checked that the details are correct.**

- If you are awarded money from the International Hardship Fund, the award will be paid into the bank / building society account detailed on your SOLE page.

**IF YOUR BANK DETAILS ARE INCORRECT OR MISSING, THEN PAYMENT WILL BE DELAYED**

- Please note, funds can only be paid into a UK bank / building society account.

# FILLING IN YOUR ONLINE APPLICATION FORM

## Guidance Notes

### Section 12: Declarations & Signature

- Please read the Declaration and Privacy Consent sections, and tick to confirm you agree.
- **Your consent is needed so your personal information can be processed in accordance with the purpose identified on the data collection form.**
- Sign and date your application
- Then submit your application

# GUIDE TO DOWNLOADING FULL BANK STATEMENTS

## Section 13: Guide to downloading full Bank Statements

- We require bank statements for ALL accounts in your name showing all transactions for at least 3 months. 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.

### Accessing your online Bank Statements

If you are registered for online banking, you should be able to easily and quickly access an electronic copy of your bank statement.

### Instructions to downloading Bank Statements by Bank Name

Click on the links below to find instructions on how to download bank statements for each specific bank. If your bank is not listed, try the help or customer support sections of your online banking to find the instructions for your specific organisation. Some banks also have videos on their YouTube channel that can walk you through how to download statements.

| Bank         | Link                                                                                                                                                                                                                              |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Barclays     | <a href="https://www.barclays.co.uk/ways-to-bank/online-banking/online-statements/">https://www.barclays.co.uk/ways-to-bank/online-banking/online-statements/</a>                                                                 |
| Chase        | <a href="https://www.chase.co.uk/gb/en/support/statements/">https://www.chase.co.uk/gb/en/support/statements/</a>                                                                                                                 |
| Co-operative | <a href="https://www.co-operativebank.co.uk/help-and-support/statements/paperless-statements/">https://www.co-operativebank.co.uk/help-and-support/statements/paperless-statements/</a>                                           |
| First Direct | <a href="https://www.firstdirect.com/help/bank-accounts/statements-and-balances/">https://www.firstdirect.com/help/bank-accounts/statements-and-balances/</a>                                                                     |
| HSBC         | <a href="https://www.hsbc.co.uk/help/banking-made-easy/online-statements/">https://www.hsbc.co.uk/help/banking-made-easy/online-statements/</a>                                                                                   |
| Lloyds       | <a href="https://www.lloydsbank.com/help-guidance/everyday-banking/statements/paper-free.html">https://www.lloydsbank.com/help-guidance/everyday-banking/statements/paper-free.html</a>                                           |
| Monzo        | <a href="https://monzo.com/help/account-and-profile/bank-statement-how-to">https://monzo.com/help/account-and-profile/bank-statement-how-to</a>                                                                                   |
| Nationwide   | <a href="https://www.nationwide.co.uk/help/online-banking-help/account-balance-statement-online/">https://www.nationwide.co.uk/help/online-banking-help/account-balance-statement-online/</a>                                     |
| NatWest      | <a href="https://www.natwest.com/support-centre/view-or-change-your-details/view-statements.html">https://www.natwest.com/support-centre/view-or-change-your-details/view-statements.html</a>                                     |
| RBS          | <a href="https://www.rbs.co.uk/support-centre/view-or-change-your-details/view-statements.html">https://www.rbs.co.uk/support-centre/view-or-change-your-details/view-statements.html</a>                                         |
| Revolut      | <a href="https://help.revolut.com/help/profile-and-plan/managing-my-account/account-statement-per-chosen-currency/">https://help.revolut.com/help/profile-and-plan/managing-my-account/account-statement-per-chosen-currency/</a> |
| Santander    | <a href="https://www.santander.co.uk/mobiledemo/paper-free-edocuments">https://www.santander.co.uk/mobiledemo/paper-free-edocuments</a>                                                                                           |
| TSB          | <a href="https://www.tsb.co.uk/help/paperless-banking.html">https://www.tsb.co.uk/help/paperless-banking.html</a>                                                                                                                 |
| Wise         | <a href="https://wise.com/help/articles/2736049/how-do-i-download-a-statement">https://wise.com/help/articles/2736049/how-do-i-download-a-statement</a>                                                                           |

# Additional Information

## Section 14: Additional Information for applicants

- It is important that all evidence is submitted with your application in order to prevent delays in processing.
- Some applicants to the fund will have had appointments with the University of Worcester Money Advisers. Notes taken by the Adviser during these exchanges may be used in your International Hardship Fund assessment eg. if you mentioned an expense that was causing you difficulties.

