



UNIVERSITY of
WORCESTER

Student Services

International Student Hardship Fund Guidance Notes

- Eligibility
- Step by Step Guide to completing your International Student Hardship Fund Application Form
- Details of Supporting Evidence Required
- PLEASE NOTE, APPLICANTS MUST BE IN YEAR 2 OR ABOVE

Remember to Submit ALL Supporting Evidence (translated into English) with your Application Form – Missing Evidence Will Delay Your Application

You may book an appointment with a University Money Adviser to discuss your finances or to receive help in completing the form. Appointments can be booked via **firstpoint** Tel: **01905 542551** / Email: firstpoint@worc.ac.uk

CONTENTS

Frequently Asked Questions

- About the Fund 3-4
- Help and Advice 5
- Eligibility 6

Filling in Your Application Form – Guidance Notes

- Section 1: About you 7
- Section 2: About your course 7
- **EVIDENCE REQUIRED FOR SECTIONS 1 AND 2** 7
- Section 3: About your circumstances 8
- Section 4: About your needs 8
- Section 5: About your household income 9
- **EVIDENCE REQUIRED FOR SECTION 5** 9
- Section 6: About your household expenditure 10
- **EVIDENCE REQUIRED FOR SECTION 6** 11
- Section 6 continued: Outstanding debts 12
- **EVIDENCE REQUIRED FOR SECTION 6 continued** 12

- Section 7: Your supporting statement 13
- **EVIDENCE REQUIRED FOR SECTION 7** 13
- Section 8: Bank/building society details 14
- Section 9: Declaration 14

Additional Information 15

Evidence Checklist 16

Guides to Downloading Bank Statements 17

- Santander 18
- Royal Bank of Scotland 18
- Monzo 19
- Nationwide 19
- NatWest 19
- HSBC 19
- TSB 19
- Barclays 19
- First Direct 19
- Lloyds 19
- Co-operative 19
- Other Banks 19

Frequently Asked Questions

About the Fund

Q. What is the International Student 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.

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

Q. Can the fund help with my tuition fees?

A. No. applicants to the fund must be in good financial standing with the university e.g. fee payments.

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 application is received correctly completed and with all necessary evidence/information. At peak times, processing may take longer.

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, a copy of your Student ID card as identification, evidence of your income, rent or mortgage payments, 3 months of bank or building society or online accounts and any debts or regular repayments, and evidence of the unexpected situation that has led to application. All evidence needs to be translated into English. The Guidance Notes in this Guide (pages 7 – 14) will explain what you need to provide, and **firstpoint** or the Students' Union can help if you are unsure. Also see Evidence Checklist on page 16 of this Guide.

Q. What happens to all the documents I provide?

A. They are used to assess your circumstances and support your application. They will be held securely electronically and seen only by the people involved in assessing your application or arranging payment.

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

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

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.

Help and Advice

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

A. Contact **firstpoint** to make 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 and supporting evidence checked by making an appointment with a Money Adviser through **firstpoint**. 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 13 of this Guide.

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, 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. Is it only for Undergraduate students?

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

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.

Part time students must be studying at a minimum rate of 25% of a full-time course in order to be eligible.

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

A. Yes – The only way to find out for sure is by applying. The worst that can happen is that you are not given an award, but this will not stop you from applying again in the future and the best that can happen is that you are awarded some money which you won't have to pay back, so you really have nothing to lose by applying. There may also be other ways in which we can provide help and support, based on the information that you provide. Contact **firstpoint** or the Students' Union if you need help with your application.

Filling in your Application Form

Guidance Notes

Section 1: About you

- **UW Student Number:** you can find this on your ID card, or on your SOLE page.
- **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.
- **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.

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 campus / partner institution:** please tell us where you attend to study most of the time, e.g. 'St Johns', 'City Campus' or 'Herefordshire and Ludlow College'.
- **Distance between your term-time address and the campus / institution attended:** please indicate 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. **You can tell us more about the costs involved in attending your placement in the Supporting Statement on page 8 of the application form.**

Evidence to provide with your Application for Sections 1 & 2

- Scan Student ID Card

Guidance Notes

Section 3: About your circumstances

- Tell us about anyone you share your accommodation with during term-time (not student housemates).

Section 4: About your needs

FAQs

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 & Mental Health Service.

Guidance Notes

Section 5: About your household income

- Please tick boxes for all income you received. Also complete how much “Employment & other income” you receive at the bottom of the page.
- **Award / Scholarship:** If you receive any award / scholarship to help with your studies and / or living costs please tick the appropriate box and provide evidence. If you are a Postgraduate student in receipt of a research grant, scholarship or other grant, please include this funding under this heading.
- **Other Income / Savings** – Please tell us about any other income and savings you have and specify what it is e.g. cash savings, income from interest, income from investments, unearned income etc.

Evidence To Provide With Your Application For Section 5

Evidence of Student Income:

- All Students – evidence of any award, scholarship, trust funds or award from home country (translated) if applicable.
- Self-funding students- evidence of reasonable financial provision made to pay tuition fees and living costs.

Employment and Other Income:

- Last 3 months wage slips
- Evidence of any other income listed on page 5 of your application form – if this is a voluntary payment eg. money from family where you don’t have official paperwork, please highlight on bank statement where possible.

Guidance Notes

Section 6: About your expenditure

- Please include the weekly or monthly figures for all expenditure applicable to you.
- 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 on page 8 of your application form. You should provide evidence to support this.

FAQs

Q. Why does the form not ask how much I spend on food and bills?

A. We will use standard amounts based on your household make-up. If you think your costs are high due to a specific reason you should give figures and an explanation in the supporting statement on page 8 of your application form and provide evidence to support this.

Q. What counts as medication and healthcare costs?

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

Q. What does ‘applications must demonstrate sensible spending’ mean?

A. It means we will check that you have not been deliberately and repeatedly reckless with your money and that you have claimed all of the income to which you are entitled to.

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.

Evidence to provide with your Application for Section 6

Evidence of Expenditure:

- Copy of your Tenancy Agreement (we only need the pages showing your name, property address and amount of rent) - *Evidence NOT required if living at home with parents/guardians, or living in a UW hall of residence.*
- Evidence of healthcare/prescription costs (if you have listed any).

Bank / Building Society details:

- Last 3 month's itemised statements (translated into English) for all Bank / Building Society / Post Office / Online / Credit accounts in your name showing up to a current date. Please note you will need to provide statements for ALL accounts even if they are not currently in use (full bank statements downloaded from your online account are accepted as evidence as long as your name and bank account details appear on the page, but not screen shots of small amounts of transactions uploaded from your phone. ***It is best to log in to your online banking from your bank's website rather than the app. SEE PAGES 17-19 OF THIS GUIDE FOR INFORMATION ON DOWNLOADING FULL BANK STATEMENTS.***

Guidance Notes

Section 6: Outstanding debts

- **Outstanding Debts:** Please give details of any debts held by you and tick if they are no longer available as source of credit i.e. the debts are frozen or in recovery. **NB. Bank loans with regular repayment plans are counted as ongoing credit unless they have moved into recovery because you have not kept up with regular repayments.**
- You must provide evidence of any debts and regular debt repayments that you wish to be considered, including credit card debts, store cards, Klarna etc. Please state clearly any repayment arrangements in place and provide evidence of this. If you do not provide relevant evidence the debt and / or regular debt repayment will not be considered when assessing your application.

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 page 7 of your application form, under 'Outstanding Debts'. You do not need to provide evidence for this.

Evidence to provide with your Application for Section 6 - Outstanding Debts

Evidence of Outstanding Debts for you:

- Please provide evidence of all the outstanding debts listed on page 7 of your application form that you wish to be considered eg. last 3 month's itemised Credit Card statements, plus most recent statement for Store Cards, Klarna, Catalogue debts, and evidence of Loans, Car Finance etc.

Please note you do not need to provide evidence of money owed to family and friends.

Guidance Notes

Section 7: Your Supporting Statement

- The information included in your supporting statement gives you the opportunity to explain your financial difficulties and 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 translated evidence where possible.
- If you have any loss of income or change in circumstances, please provide evidence (e.g. for redundancy a letter of redundancy, or for illness translated medical evidence).
- If you need help completing this supporting statement, please contact **firstpoint**.

Evidence to provide with your Application for Section 7

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

Guidance Notes

Section 8: Bank / Building Society Details

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

- You must tick the box in this section on page 10, and sign (type your full name) to confirm you have checked your bank details, and that they are correct.
- If you are awarded money from the International Student Hardship Fund, the award will be paid into your bank / building society account detailed on your SOLE page (under Personal Details).

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.

Section 9: Declaration

- You must sign (type your full name) and date the Declaration on page 11.
- Your consent is needed (by ticking the check box on page 11) so your personal information can be processed in accordance with the purpose identified on this data collection form. For further information see the “**University of Worcester Money Advice Privacy Notice**” on page 11 of the application form.

Additional Information

- It is important that all evidence is submitted with your application in order to prevent delays in processing.
Please use the Check List on page 16 of this Guide to ensure you have submitted all the necessary supporting documentation.
- Applicants are responsible for submitting supporting documentation in English. Non-English documents must be translated into English prior to submission.
- 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 Student Hardship Fund assessment eg. if you mentioned an expense that was causing you difficulties.

Evidence Checklist

You must include copies of all documents relevant to your situation to avoid your application being delayed.

Identification	• Copy of Student Card
Bank Statements from all accounts	• Last 3 months for all accounts (current, savings, online, empty accounts) – See information on pages 17-19
Funding	• Funding evidence e.g. entitlement letter for Scholarship award • Copies of your funding payment schedule • Evidence of funding plans e.g. savings, employment contracts, pay slips etc
Income	• Last 3 months pay slips or year-end accounts if self employed
Outstanding Debts	• Last 3 months credit card, store card, Klarna statements, plus statements showing amount of any debt owed and payment arrangements where relevant.
Rent	• Tenancy agreement (the page with cost and student's name and address)

Guide to downloading full Bank Statements

We require bank statements for ALL accounts in your and your partner's name (if living together) 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.

What is a Bank Statement?

A bank statement is a full list of all transactions in that account, showing all funds going in and out over the period of time it covers, which is usually one month. There is normally a summary page which includes an overview of the account balance, and details of the account holder. A bank statement is a formal document. Lists of transactions from a mobile banking app are not the same as a formal bank statement.

It is likely that your bank sends you a copy of your statement each month, usually through your online account or mobile app. It is usually also possible to generate a statement from your online account that covers a specific period of time.

What information is needed?

We need you to submit bank statements for each of your accounts, even if it is for an account you don't use, plus your partner's bank statements (if living together). These statements should cover at least 3 months' worth of transactions and should be recent.

Online Banking versus Mobile Banking App

While mobile banking apps are a great way to keep a close eye on your bank accounts and your spending, they might not offer the full range of services that will allow you to access your bank statements. This means that you might have to access your online banking through a webpage, instead of through your mobile app.

Most mobile banking apps allow you to access the messages your bank send you. Look for an inbox. In this inbox, you may find that your bank sends you monthly statements that can easily be downloaded as PDF documents. Remember, we need a copy of your bank statement, which is a formal document. We cannot accept screenshots of transactions on your mobile banking app.

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.

SANTANDER

1. Log in to your online banking and select the relevant account.
2. Select 'E-documents' from the menu on the left-hand side. It will open.
3. Select the statement you want to download, and a PDF document will open.

Remember we need to see statements covering a 3-month period, and these should be as recent as possible.

4. You can now save this and may need to repeat this if you have more than one account.

<https://www.santander.co.uk/personal/support/customer-support/your-statements>

ROYAL BANK OF SCOTLAND

1. Log in to your online banking and click 'Statements' in the menu on the left-hand side.
2. Under 'Your accounts', select 'View, save and print PDF statements and certificates of interest (up to 7 years)'.
3. Select the account you want to download statements for and click next.
4. Select the statement you wish to download and click 'View statement'.

Remember we need to see statements covering a 3-month period, and these should be as recent as possible.

5. Click 'Download statement (PDF)' above the list of transactions.

<https://www.rbs.co.uk/banking-with-royal-bank-of-scotland/how-to/download-and-print-statements.html>

MONZO – this one can be done on a phone

1. Open the Monzo app and select the account you want.
2. Use your swiper to change it from 'Feed' to 'Manage'.
3. Scroll down to bank statements where you will see a list of all monthly statements.

Remember we need to see statements covering a 3-month period, and these should be as recent as possible.

4. You select the statement you want, and it will give you the option of Bank Statement (pdf).

NATIONWIDE

1. Log into online banking.
2. On the account you wish, go to the drop-down boxes on the right.
3. Select 'Statements' and hit 'GO'.
4. On the following page simply select the month you wish to download.

Remember we need to see statements covering a 3-month period, and these should be as recent as possible.

<https://www.nationwide.co.uk/help/online-banking-help/account-balance-statement-online/>

OTHER BANKS

You can find details on how to download statements for other banks by clicking on the following links:

[NATWEST](#)

[HSBC](#)

[TSB](#) – Go to the part about Digital Inbox

[BARCLAYS](#)

[FIRST DIRECT](#)

[LLOYDS](#)

[CO-OPERATIVE](#)

Remember, if your bank is not listed, there will be a guide somewhere on their website to tell you how to download a statement. Banks in the UK usually let you download statements for up to 7 years. Try an internet search for "how to download a [insert bank name] statement". Or use the help or customer support pages on the particular bank's own website to find out how to download a statement.