

EU & International Hardship Fund guidance notes 2023/24

Thank you for requesting an application for the EU & International Hardship Fund. Before completing the application form please read these guidance notes carefully.

If after reading these guidance notes you require further clarification before submitting your application form, please contact the Student Funding Adviser at studentfinance@sgul.ac.uk.

GENERAL NOTES

What is the EU & International Hardship Fund?

Thanks to the continued generosity of our [alumni donors](#), St George's, University of London has funding available for fully registered and enrolled full-time Undergraduate and Postgraduate EU and International students who are experiencing financial hardship due to unexpected circumstances which are beyond their control. This is a discretionary fund and awards to successful applicants are usually made in the form of a non-repayable grant, however interest-free Emergency Short Term Loans may also be available in some circumstances. If necessary, you can apply to the Fund on more than one occasion during your time at St George's, but not usually more than once per academic year.

Awards to successful applicants will usually range from £100 to £1,000, depending on the outcome of the standard financial assessment and the evidenced unexpected costs.

Non-standard awards in excess of £1,000 may be considered in very exceptional circumstances on a case-by-case basis. These would need to be agreed by the Academic Registrar or their designated officer.

Please note that awards from the EU & International Hardship Fund are made to assist with meeting unforeseen essential costs in cases of significant financial hardship. Awards cannot be used towards the payment of tuition fees or general living costs.

What is the definition of an EU or International student?

An EU or International student is defined as a person who has not been classed as a 'Home' student by St George's, University of London or the Department for Education (DfE) (namely you are an international student paying the 'Overseas' rate of tuition fee, or you are not eligible for a student maintenance loan because you are an EU/Channel Islands student and do not meet the residency requirements for full UK statutory funding).

ELIGIBILITY – WHO CAN APPLY?

The funding is available to full-time **EU and International** students who are fully registered and enrolled at St George's, University of London and in attendance on an Undergraduate or Postgraduate course.

Applicants should be experiencing financial hardship due to unforeseen circumstances which are beyond their control. You need to evidence that you had secured sufficient funding to study and live in the UK for the duration of your course, and that your financial hardship is therefore due to unexpected events.

For example, we can consider applications for assistance with financial hardship caused by:

- unexpected family circumstances
- the need to return home in an emergency or due to bereavement
- accident or crime

The above list is not exhaustive. Please give full details of your circumstances on your application to enable us to consider your eligibility.

WHAT EVIDENCE SHOULD BE PROVIDED?

In addition to the fully completed application form, please attach the following:

- Bank, savings, trading/investment account and credit/store card statements for all account(s) in your name covering at least three calendar months prior to the date of submission. These statements should also include transactions dated within 14 days of the date of submission (for example, 1st September – 30th November for applications submitted in the first two weeks of December)

These must be full statements on the bank's letterhead and show your full name, address, account number and sort code, plus all credits, debits and balance information. We cannot accept mini statements, transaction lists, excel/word documents or screen shots. Please download PDFs of the full statements from your online banking.

Please annotate the statements to explain all credits and debits of £100 or over, confirming what the money was for and who/where it was coming from or going to.

- Evidence of all student income declared (payslips must cover at least the last 3 calendar months)
- Evidence of partner/spouse's income from all sources, if applicable (payslips or evidence of benefits must cover at least the last 3 calendar months)
- Evidence of the additional unexpected costs which need to be met (for example, proof of travel costs if you need to return home in an emergency)

- Evidence of any expenditure declared under the following 'variable costs':
 - Council Tax (if living with a partner/spouse) (*Council Tax bill for the relevant year*)
 - Rent/mortgage (*tenancy or mortgage agreement in your name, plus payments highlighted on your bank statements*)
 - Childcare (*3 months' invoices or a letter on headed paper from the childcare provider confirming when the childcare commenced and the weekly/monthly charge, plus payments highlighted on your bank statements*)
 - Other travel (not including student's travel from term time address to St George's) (*e.g. copy of partner/spouse's travel card details*)
 - Disability related costs (*please specify and provide relevant documents confirming the cost*)
 - Any other costs (*please specify and provide relevant documents confirming the cost*)
- Any other evidence relevant to your circumstances

Please note that the above list is not exhaustive and applicants may be asked for further supporting evidence in some circumstances.

HOW ARE APPLICATIONS ASSESSED?

Your general financial circumstances will be reviewed in conjunction with the unforeseen additional costs you evidence.

INCOME

Minimum Required Provision

EU and International students are expected to make reasonable provision for their financial support prior to commencing the course. This could be from a variety of sources, for example; savings, earnings (including part time work undertaken whilst studying), a partner's earnings, family support, bank overdrafts, support from a home government, grants or scholarships.

The hardship fund assessment will include a 'Minimum Required Provision' (MRP) amount for living costs to reflect the above. The amounts are:

- £208 per week for those with dependants or those who provide evidence to confirm that they are unable to work due to disability or ill health
- £247 per week for all other EU and International students

The MRP figure must be used in all EU & International Hardship Fund assessments, regardless of whether these funds are shown on the 3 months' bank statements provided. This ensures equality of opportunity and fairness to all applicants by taking into account that students are expected to commence their studies with sufficient funds to cover their tuition fees and living costs for the duration of the course.

Any other income

Income from any source over and above the MRP figure will also need to be included in the assessment. This includes non-repayable contributions from family and friends.

EXPENDITURE

Composite Living Costs

Composite Living Costs (CLCs) cover expenditure on basic costs such as food, household bills, clothes, entertainment etc. Use of this CLC figure ensures that all applicants are treated equally, regardless of their individual lifestyle choices. The CLC figures are:

- Single student - £167 per week
- Lone parent - £167 per week, plus £128 per week for the first child and £98 per week for each subsequent child
- Student with partner/spouse - £227 per week
- Student with partner/spouse and child(ren) - £227 per week, plus £128 per week for the first child and £98 per week for each subsequent child

Variable costs

These are costs that do not fall within the CLC figure. Where possible, St George's has set a maximum amount for these to ensure that all students are treated fairly.

The caps on variable costs are:

- Rent/mortgage for students living outside the parental home:
 - A maximum of £183 per week will be used for single students who rent privately and pay utility bills in addition to rent (this may be increased for students with dependants)
 - A maximum of £173 per week will be used for students living in Horton Halls (this takes into account that halls rent is inclusive of utility bills, which are already covered under the CLC figure – see above)
- Childcare costs:
 - Up to £188.90 per week for one child
 - Up to £323.85 per week for two or more children
- Travel costs (from term time address to St George's) – this will usually be capped at the cost of an 18+ student oyster for zones 1-6 (this cap may be exceeded in extenuating circumstances, for example if additional travel is required for essential childcare purposes, or if a student chooses to live in the parental home and commute further to St George's in order to avoid paying rent)
- Other travel (including partner's travel, if applicable) – a partner's travel will be capped at the cost of an appropriate rate oyster card for zones 1-6
- Essential course costs excluding tuition fees (£360 for clinical year MBBS and postgraduate students, £270 for all other students)

SUBMISSION AND ASSESSMENT ARRANGEMENTS

Provided your application form has been fully and accurately completed and all of the appropriate documentary evidence is attached, you can submit your application electronically. We recommend that you upload the documents to your St George's OneDrive and share the link to studentfinance@sgul.ac.uk. **Please note that we are unable to accept paper applications.**

As long as no further information or evidence is required, assessments are usually processed within **four working weeks** of the date of submission. Successful applicants should also normally expect to receive a payment in this time or shortly after. Processing times may occasionally exceed four working weeks during peak periods.

Please note that incomplete applications, or those missing the required documentary evidence, cannot be considered. The assessment period will commence on the date of submission of a complete application with all the necessary supporting evidence.

If you are requesting an Emergency Short Term Loan (ESTL), an assessment and decision will usually be made within one working week of submission of a fully completed application and all the necessary supporting evidence. In some emergency situations, ESTL applications may be processed within one to two working days.

HOW TO APPEAL

Applicants may appeal if they are not satisfied with the assessment outcome and feel that there has been a procedural inconsistency. Please note that any appeal must be made in writing within four weeks of the date of the initial outcome email. Appeals should be sent by email to:

Mr Gavin Taylor
Head of Student Services
Registry
St George's, University of London
gtaylor@sgul.ac.uk

Appeals will be considered by the Head of Student Services, the Academic Registrar, or their designated officer. Their decision will be final.

EMERGENCY SHORT TERM LOANS

Emergency Short Term Loans of up to £200 may also be available from the EU & International Hardship Fund. Applicants should be experiencing an immediate and short term unexpected financial need that has arisen due to circumstances beyond their control.

The repayment period would not usually exceed 8-12 weeks, however this may be extended in very exceptional circumstances. All Emergency Short Term Loans are interest-free and must be repaid within the same academic year they are taken out.

If you would like to apply for an Emergency Short Term Loan, please contact the Student Funding Adviser at studentfinance@sgul.ac.uk with details of your circumstances and to request the application form and guidance notes.

ANY QUESTIONS?

We hope that these guidance notes have been helpful in assisting your completion of the EU & International Hardship Fund application form.

If you have any queries please don't hesitate to contact the Student Funding Adviser at studentfinance@sgul.ac.uk.