HEI DISCRETIONARY & CHILDCARE FUND 2016/17
Procedural Notes

1. Application forms received into Registry will be sent an acknowledgement email when the form has arrived into the office. If you haven’t received an email to your student email account within 5 working days please contact the Financial Aid Team.

2. We aim to have completed applications processed within a 4 week timeframe however during peak times this maybe longer. If you haven’t heard from us within 4 weeks please contact a member of the Financial Aid Team.

3. If your application form is incomplete and/or you have missing documentary evidence we will send you an email asking you to collect your application form. This will be available to collect from the SSET on Level 2 of the Fraser Building. It will be clear on your form what changes, clarification or documentary evidence is required. If you have any problems understanding what is required please ask to speak to a member of the Financial Aid Team. Completion of a new application form is not necessary and will cause delays. It is helpful if you return the same application that was returned to you as the member of staff will have information written on the form and this is important to them.

We ask that you do not telephone or email to ask what is missing from your application form as the form will already be passed to the SSET team for collection. The Financial Aid Team are under increasing pressure to process completed application forms and by telephoning/emailing to enquire causes delays.

If however you are on a placement and it would be some time before you could call into the office it would be considered reasonable to email/telephone for further advice.

4. Students are required (where eligible) to have their full student loan in place before* submitting an application for assistance to the fund(s). A copy of your full award notification letter and student loan payment schedule letter is therefore essential. This includes Postgraduate students who are eligible for the new PG loan. If your course is not funded for a loan that does not mean you are not eligible for assistance from the Discretionary fund.

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If you have applied for a non income assessed student loan you must tell us why. If you have made a decision that you do not want to get into debt for your degree programme and have decided against taking the SLC loan you are not eligible to receive assistance from the Discretionary or Childcare fund. SAAS guidelines suggest that where a student is eligible to take out an SLC Ltd. loan and has not done so then it would be reasonable to conclude that his or her circumstances were not sufficiently difficult to warrant assistance from the HEI Discretionary or Childcare Funds.

* If you are applying because your loan is late or has not been yet been assessed and you need immediate financial assistance please speak to a member of the Financial Aid Team before completing an application.

5. All applications are checked for eligibility for assistance from the fund in accordance with SAAS regulations.

http://www.saas.gov.uk/forms_and_guides/index.htm

You do not need to be a SAAS funded student to access the Discretionary fund, this fund is open to all UK registered students. We use SAAS regulations to determine residency. EU/International students are not eligible for assistance from the fund.

6. We will check that you are fully registered on mycampus for the academic year before checking through your application form. Any student who is not registered will be notified by the Financial Aid Team to their student email account however to avoid any delay in processing your application please ensure you are fully registered before submitting your form.

7. Once eligibility and registration has been established we will check the application form has been completed correctly, all evidence has been provided and that reasonable expenditure has been included.

8. Please ensure you have answered all questions applicable to you and that you have provided as accurately as you can income and expenditure amounts. It is important to include any savings you may have as well as monthly debt payments. The application form has separate sections for you to include this information and it is vital we have an overall picture of your financial position.

9. On checking an application form we would expect a student to have made reasonable adjustments to their expenditure. We would not expect a student who is or is expecting to experience financial hardship to have unreasonably high costs such as - social costs of £200 per month, spending large amounts on clothes, eating out, holidays, phone costs or TV packages ie: sky package £100 pm. If a student has high expenditure we will invite them to speak to a member of the Financial Aid Team.
10. If your application does not reflect financial difficulty please check over your income and expenditure to ensure you have completed this as accurately as you can. If you have paid a large one off sum of money ie: deposit for a flat, add this onto your expenditure as a monthly amount to show your complete financial position. If your application form shows a monthly excess we will be in touch with you to ask to you come and speak with a member of the Financial Aid Team. We understand that it can sometimes be difficult to reflect all financial expenditure.

12. If you do not collect an incomplete application form or do not respond to any request for further information your application for assistance will considered ineligible. We will send a reminder email however the responsibility is yours to collect your form and enquire about your application process if it's exceeded the 4 week time frame.

13. Once we are satisfied the application form has been filled out correctly and we have determined the student is eligible and is currently experiencing or is likely to experience financial difficulty we will check which categories a student is applying for assistance with and that they are eligible to receive assistance with that category. Please see categories on pages 5 - 9 of this document.

14. The number of weeks of assistance we will provide will be for the academic year only. On average for an UG student it will be 36 weeks. For postgraduate diploma course average 40 weeks and postgraduate taught/research 52 weeks. We realise some courses are not standard length and will take this into consideration and provide extra weeks assistance where applicable.

15. You will be notified of the outcome of your completed application to your student email account. If your application has been successful you will be paid in 3 instalments. First instalment upon application approval, 2nd in January and third in March. If your application has been received after the first term your award will be split into 2 payments. One upon approval and the 2nd in March.

Any applications received late in the academic year (after the March disbursement) will be paid in one payment.

16. Payment is made through the BACS system. You should ensure you have added bank account details onto your record on mycampus for successful payment to be made. If you have not added these in time for the BACS run your award will be automatically picked up in the next weekly BACS run. Please check here if you need assistance on how to add bank details. [http://www.gla.ac.uk/media/media_387375_en.pdf](http://www.gla.ac.uk/media/media_387375_en.pdf)

If you have any issue receiving payment please contact the Financial Aid Team in the first instance.
17. Any awards provided from the fund are for your full academic year (unless stated otherwise). Multiple applications to the fund are therefore not necessary as it’s likely you will have received the full award you are eligible for. If you are in any doubt rather than complete a further application please speak to a member of the Financial Aid Team.

If your financial circumstances significantly change contact a member of the Financial Aid Team to discuss your situation. Each case is considered on its individual merits at the time of application however, previous applications – whether successful or not – will be taken into consideration.

Being re-assessed is not a guarantee of further funds.

18. **Withdrawal from study** - If you have withdrawn from your course you must notify us immediately. It would be preferable if you can notify us by email to reg.finaid@admin.gla.ac.uk. A refund may be requested for any financial assistance provided to you from the fund(s) after the date of withdrawal.

19. **Validating information** – In addition to the checks we will make for registered childcare costs we may carry out random checks on other awards provided. These checks are done for auditing purposes. We may therefore ask you for actual proof of expenditure compared to estimated expenditure.

Any fraudulent claims will be reported to the SAAS Fraud Team and may also result in disciplinary proceedings in accordance with the University code of student conduct.

20. **Appeals process** - If you are not happy about the outcome of your application please initially speak to a member of the Financial Aid Team. We find usually a conversation with the applicant can determine information may not have been presented with the original application that could make a difference to the outcome.

If after speaking to a member of the Financial Aid Team you are still dissatisfied with the outcome please request a review of your application in writing to reg.finaid@admin.gla.ac.uk. This should state clearly the grounds for appeal and where appropriate, supplying additional documentary evidence to support the review process. All requests must be received within 14 days of the date of the original decision sent to you by email. The review process can take up to two weeks.
Further information on completing the application form, eligible categories and documentation required

21. It is important that you provide all the correct documentation required when first submitting your application form (see the checklist page of the application form) and that these are copies only. We are required to keep all documents due to auditing requirements therefore if you provide original documents these will not be returned.

a) Proof of income – This is essential to confirm where your income will be coming from for the academic year. The documents provided should correspond to the amount you have provided on the income section of your application form eg:

Student loan £4750 for full year
Grant £1000 for full year
Salary £1800 for full year
= TOTAL £7550 divide by either 12 or 9 months (depending on your course length)

The documentation you have received from your funding provider should confirm the amount above and your salary slip should confirm your average salary. The same will apply to other incomes such as child benefit, pension, tax credits etc.

b) Savings – If you have savings before the start of the academic year these should be declared and documentary evidence provided. These should still be included if you are applying after your savings have been used up. When assessing application forms we ask that you provide information on your financial position at the start of the academic year even if you are applying later in the year.

c) Proof of expenditure – Proof of expenditure is vital for the eligible categories in which you are applying for assistance with ie: rent, childcare, books, travel etc. The amount of rent costs you have added to your expenditure on your application form should correspond with the amount on your lease agreement. The same applies for other the categories in which you are applying for assistance with. To get the monthly amount please divide your yearly expenditure by 12, if you have a weekly amount please multiple this by 52 weeks and divide by 12 to get your monthly amount.

It is important to add all your expenditure to your application form as best you can to reflect as accurate as possible your financial position. This includes debt repayments. It is not necessary to include documentation of all your expenses only for the categories in which you are applying for assistance with.

We may however ask you to provide evidence of certain costs you have included, especially if these costs are higher than average. Eg: receipts of weekly/monthly shopping.
d) **Rent/Mortgage costs** – We can provide financial assistance for students whose weekly rent/mortgage costs are above £35 per week. As per the guidance notes the landlord should not be related to you. We will disregard the first £35 payment per week and take into account the amount over this. This is not to say we will be able to provide assistance for the full amount over £35 as the fund is only intended to provide assistance for students struggling to meet their costs. There will be an upper limit of how much assistance we provide per week during the academic year.

A copy of your lease agreement should be provided to confirm where you are living and what your rent costs are (the amount you have added to your monthly expenditure). This should show your landlords name and address, your name, property address, dates of rental agreement, monthly rent costs. The agreement should be relevant to the current academic year. If you have not renewed your lease agreement and it’s a rolling contract please provide another form of documentation that confirms you are still living at that property ie: utility bill that shows your name and address. If you have lived in more than one flat during the academic year you should provide copies of all lease agreements.

If your living arrangements are complex please ask to speak to a member of the Financial Aid Team.

**An amount on a bank statement alone is insufficient evidence for rent costs.**

**Mortgage costs** – You should provide a copy of the most current yearly mortgage statement you have received at the time of submitting your application. The monthly amount you pay should also be clear on the bank statement you have provided.

If you have an interest only mortgage please provide a copy of your endowment policy or ISA statement if applicable.

If you have a new mortgage product please provide the letter that confirms you have accepted the offer. An offer of the product is insufficient as it doesn’t prove that you have taken the mortgage product.

**An amount on a bank statement alone is insufficient evidence for mortgage costs.**

e) **Children/Childcare/Lone Parent Childcare Grant** -

Before we can assess for assistance with either dependent child(ren) and or registered childcare costs we require documentary evidence that you have dependent children.

This will be a **copy** of your child(ren)s birth certificates.
Children no childcare - If you have dependent child(ren) but have no registered childcare costs we can provide extra financial assistance. A copy of their birth certificate is essential. Speak to the Financial Aid Team if you have any concerns.

Registered childcare – To be eligible for assistance from the Childcare fund you must have your full tuition fees paid for by SAAS. If you don’t have your fees paid for by SAAS in full you can still access assistance from the Discretionary fund. Please note the maximum amount of assistance any student can receive from the Discretionary Fund is £4000 per academic year. If you therefore have high registered childcare costs and cannot access fee assistance form SAAS it is unlikely the Discretionary fund will be able to meet all of your childcare costs. Please speak to member of the Financial Aid Team directly if you have any concerns.

If you have registered childcare costs we require documentary evidence of these costs. In addition to the child(ren)s birth certificate(s) we require a letter from the childcare provider. This letter should be an original letter, be on headed paper and signed by the manager. It should contain the following information:

- Childcare Registration number
- Name of your child(ren)
- Overall Weekly childcare amount per child
- The dates that you have your childcare in place ie: the start date of childcare and the end date of when you are intending your childcare to cease.

Currently we have no facility to pay your childcare provider directly it is therefore your responsibility to pay your childcare provider when you have received your award from either the Discretionary or Childcare Fund. Before we pay you any instalment from the fund(s) we will contact the childcare provider to verify the information provided on the letter is correct.

If there are any changes to your registered childcare arrangements during the academic year it is important that you inform a member of the Financial Aid Team as soon as possible. It would be preferable if you come and speak to someone to explain the change in circumstances. We will then advise you of any further requirements.

If you are receiving assistance from either the Discretionary or Childcare fund for registered childcare costs and you are not paying that provider and we have not had an explanation from you we will stop any further payment due to you and we will be in touch.

Please note that this could result in you needing to repay any money received by you, and not used for the purpose it was intended (childcare costs).
f) **Bank/Savings accounts** – You are required to provide bank statements for all accounts held in your name, including joint bank accounts and bank accounts that you do not use regularly and may have a low or 0 balance. Your statements should be for two full months and should be the most recent statements received at the time of submitting your application form. They should run concurrently, any missing pages of your statement will result in your application being returned to you. If your bank statement shows irregular money movement or a large payment/transaction please provide an explanation. Failure to provide an explanation will delay the process of your application. Printed online bank statements are acceptable however please ensure it shows income/expenditure/dates and the balance column.

g) **Mature student** – As per guidance notes students who are 25 or over on the first day of the current academic year of their course, or who are under 25 but have been granted independent status by their funding agency and who are experiencing hardship may be eligible to receive an additional premium from the fund. If you are in receipt of any young student bursaries or allowances then you will not be considered as a mature student.

h) **Part time students (Undergraduate students only)** – Students who have enrolled on an undergraduate degree programme whose courses weighted at 60 credits or more may be eligible for assistance with books and travel costs. A list of books required for your courses should be provided along with at least one receipt for a book purchased. For travel costs you should provide evidence by way of bus/train/underground tickets for at least one return journey. If asking for help with petrol costs please provide a receipt for fuel purchased.

Please note this category is for **part time undergraduate** students only.

i) **Disability and or Special Needs** – Students with additional costs arising out of a disability or special needs which are not already met by a grant awarding agency may be eligible for further financial assistance to help meet these costs. A detailed letter must be submitted by the student outlining these needs along with documentary evidence. On your letter please provide detailed information on what the extra costs are and state how long you require assistance with these costs.

If you have any concerns or require further information on this category please contact a member of the Financial Aid Team to discuss your situation.
j) **Care Leavers** – Students who have left care and are experiencing financial hardship may be eligible to receive an additional premium from the fund. Please speak to a member of the Financial Aid Team for further advice.

k) **Students who are Carers** – Students who are carers and are experiencing financial hardship may be eligible to receive an additional premium from the fund. Please speak to a member of the Financial Aid Team for further advice.

Contact:

Financial Aid Team  
Registry  
Level 2  
Fraser Building  
University of Glasgow  
G12 8QQ

Email: [reg.finaid@admin.gla.ac.uk](mailto:reg.finaid@admin.gla.ac.uk)

Telephone 0141 330 2216/8778