



Hardship Fund Application Form

Name	
Student ID	

For office use only:

Date received		Data entry date	
Standard award			
Total		Signature	
Decision date		Review details	
Comments			

What is the Hardship Fund?

The Hardship Fund is provided by the Unofficial Guide to Medicine to help medical students who have genuine and unavoidable financial difficulties and are struggling with their living costs despite having received all financial support available to them. All applications are means-tested and not all applications will be successful.

Am I eligible to apply?

You must be normally registered and meet the following general criteria:

Undergraduate students eligible for SLC support:	You must have been means-tested and have received at least the first installment of either the maximum Student Loan Company (SLC) Maintenance Loan
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What is a 'Standard Award'?

Most applications will be assessed for a Standard Award, where your **expected income** and that of any partner/spouse will be compared against your **reasonable expenditure**. If there is a clear deficit between the two, we will make a Standard Award to cover the deficit in full (from £100 up to a total of £1000). The award will be made as a non-repayable grant into your nominated bank account (see part 7).

How long does it take to process my application?

Once your application is complete, it can take up to 28 days to process. Significant delays may occur if any supporting documentation is missing from your original application.

What is reasonable expenditure?

All students encounter costs for food, bills, clothes, leisure, plus they may have to pay for rent, travel and course costs. Some students will choose to spend more than others; therefore the following table gives the reasonable values that will be used in your assessment.

Rent/Mortgage Costs	Per week
Students living in parental/relatives home	£0 (bills will be covered by the RLC below)
Students renting privately	Up to £80 (£85 if bills included)
First year undergraduates living in halls of residence and any students with a mortgage or on a year abroad	Up to £125 self-catered halls or Up to £140 for all others
Reasonable Living Costs (RLC)	Per week
Single students	£96
Students living with a partner/spouse	£186
Students with children	£90 per child
Mobile Phone	Per week
For students with financial dependents only	£10
Course Costs	Per academic year
Clinical Medical students (3 rd , 4 th & 5 th -years)	£1500 (full time)

What if I have other expenditure not listed?

Whilst we are not obliged to include any additional expenditure in your assessment, we urge you to include this in Part 6 of the form and provide details in your Supporting Statement (Part 4).

Can I apply more than once?

You can only make one application per academic year. If your circumstances change during the year, you can request a review. The review will cover the period between the change in circumstances and the end of the initial period of assessment. As part of this review, any award already received during the academic year will be pro-rata included as income.

Can I make an appeal?

You may only appeal if you have new information that was not provided as part of your original application or if there was an administrative error when your application was processed.

Any questions?

If you have any questions regarding your application contact admin@unofficialguidetomedicine.com

Please complete all sections (Part 1 – 7)

Part 1: Your Personal Details

Full Name:		ID No:
Please answer the following questions by ticking all that apply:		
Are you living with parents/guardians?		
Are you living in halls of residence?		
If yes, please give the property name:		
Are you renting or mortgaging a private property?		
If yes, how many people (including yourself) live in this property:		
Are you married or living with a partner (and child/children, if applicable)?		
Are you a single parent living with child/children?		
Where did you hear about the Unofficial Guide to Medicine Hardship Fund:		

Part 2: Dependents

Please list anyone financially dependent on you, e.g. child, partner		
Dependents Name	Age	Relationship to you
1		
2		
3		
4		

Part 3: Course Details

Course title:
Please tick if any of the following applies:
<input type="checkbox"/> I am repeating my year of study
<input type="checkbox"/> I am in my final year of study
<input type="checkbox"/> I am on a year abroad as part of my course
<input type="checkbox"/> I am on a placement year of study

Part 4: Supporting Statement

Please include the exact amount of the Hardship fund (in £) you are applying for with supporting evidence

Part 5: Student (and Partners) Income

(All income must be demonstrated, please refer to supporting evidence checklist at the end of the application)

Annual Income (£)			
Student Finance (refer to supporting evidence checklist)			
Maintenance Loan	£		
Maintenance Grant <i>or</i> Special Support Grant	£	Professional & Career Development Loan	£
Parents Learning Allowance	£	Adult Dependents Grant	£
Childcare Grant	£	Care Leavers Grant	£
Personal & Family Income			
Your net (after tax) income e.g. from part-time work, etc.	£	Your spouse/partners net (after tax) income, e.g. earnings, etc.	£
Parental/Partners allowance/contribution:	£	Child Support Agency (CSA) or other child maintenance	£
Any other income e.g. family/friends/savings/ pensions/lodgers, etc	£	If so please specify what this other income is:	
Bursaries, Scholarships and Sponsorship			
Bursaries	£	Please specify the name of the Bursary:	
Scholarships	£	Please specify the name of the Scholarship:	
Sponsorship	£	Please specify the name of your Sponsor:	
Government and Welfare Benefits			
Job Seekers Allowance (JSA)/ IncomeSupport/ESA	£	Housing/Council Tax Benefits	£
Tax Credits/Universal Credit	£	Carers Allowance	£
Any other benefits (e.g. Child Benefit,etc.):	£	If so please specify what these other benefits are:	

Part 6: Student (& Partners) Expenditure

(All expenditure must be demonstrated, please refer to supporting evidence checklist at the end of the application)

Annual Expenditure (£)			
Personal and Family Costs			
Mortgage/Rent	£	Childcare Costs:	£
Priority Debts (refer to supporting evidence checklist) A priority debt is where non-payment may deprive you of your home, liberty or essential goods/services. We can only consider a priority debt where action has been taken and an agreed payment plan is in place.			
Detail:		Repayment plan	£
Detail:		Repayment plan	£
Exceptional Costs (refer to supporting evidence checklist) Exceptional costs are disability related or medical expenses, council tax (if applicable), CSA payments but not mobile phone or credit card expenses.			
Detail:		Annual amount	£
Detail:		Annual amount	£

Part 7: Account Details:

If an award is granted from the Unofficial Guide to Medicine Hardship Fund, we require your UK bank details in order to make payment promptly, please provide these details below:

Account Holder/Name			
Sort Code*:		Account No.**:	
* this should be 6 digits only		** this should be 8 digits only	

Part 8: Declaration:

I certify to the best of my knowledge that I fulfill the following criteria:

- I declare the information given in this application form is true and complete to the best of my knowledge and I have personally completed the form and signed/e-signed the declaration below.

Signature:

Date:

Supporting Evidence Checklist

WE CANNOT RETURN ANY ORIGINAL DOCUMENTS, PLEASE ONLY SEND PHOTOCOPIES OR SCANNED COPIES

Please supply **all** that apply to you and tick the relevant box to show which documents you have included.

Proof of Student Finance Entitlement (UK students only)

- Your 2015/16 Financial Notification from Student Finance/Student Loans Company which shows your payment dates and amounts. This can be obtained via your online Student Finance account.
- Evidence of any Professional Career Development Loan (PCDL), e.g. Loan Agreement Letter.

Proof of Personal & Family Income

Proof of your earnings*/your partner's earnings (e.g. last 3 wageslips)

If you are full-time undergraduate working part-time, you **do not need to provide this.*

- Evidence of any benefits/tax credits you are in receipt of. Please include **all pages** of your entitlement letter. Also any details of any CSA/maintenance payments you receive.
- Evidence of any scholarships/bursaries/trusts/prizes/grants you are in receipt of or have applied for (e.g. letters/emails, etc.) either from the University or externally.
- Any letters from your sponsor.

Proof of Personal & Family Expenditure

- Evidence of your rent/mortgage payments (e.g. tenancy agreement/accommodation contract, annual mortgage statement, rent book, etc.).
- Evidence of any actual childcare payments (e.g. receipts, invoices, etc.).
- Evidence of any priority debts (as listed in your expenditure) showing total amount outstanding at the time of your application and any ongoing repayment plans.

Proof of Financial Circumstances

- Your Bank/Building Society statements for the **last three complete months** for all accounts you/your partner hold (please include any joint and savings accounts/ISAs, etc). You may provide internet banking statements or screenshots, *as long as all transaction details are visible, along with your name, sortcode, account number, etc.* **You must explain all credits and transfers clearly.** You can do this by annotating your statements or by attaching a separate sheet to your application. If any account has been closed in the last 3 months and therefore inactive, please provide a closing statement as evidence.
- A copy of the bank statement(s) used to support your VISA application (**International students only**).
- Once your application has been submitted, you will be sent an e-mail confirming receipt. If we require additional evidence or clarification, you will be contacted.