

1617 CCAD – HARDSHIP FUND STUDENT GUIDANCE NOTES

Application Forms and Guidance Notes may be obtained in person from the student services office at the Hartlepool site or printed from Moodle.

Applicants are advised that payments from the Fund may have implications on their entitlement to Social Security benefits.

Before completing the form please read these guidance notes carefully.

The notes are divided into several sections (shown below).

If you still require clarification or have any questions before submitting your application form please contact:

Joey McGurk

Mrs Joey McGurk
Student Services Team
Cleveland College of Art & Design

Email: joey.mcgurk@ccad.ac.uk
Tel: 01642 856125 or 01429 858411

The guidance notes are in separate sections:

- General notes
- Who can apply?
- How to complete the application form
- Information on how your application will be assessed
- Timetable for making a decision
- How to appeal

PLEASE NOTE

Your application will not be considered until it is fully completed and all the necessary documentary evidence has been received. Only 1 application a year will be accepted unless you have an exceptional change in circumstances.

GENERAL NOTES

The Fund can help with on course unexpected or unforeseen expense that may prevent continued study and completion.

Who Can Apply?

The Fund can be used to help UK students who have been financially assessed and approved for financial support by Student Finance England to overcome financial barriers to help them remain in education.

Residency criteria must have been determined by Student Finance England and a Notification of Financial Assessment is required to confirm this.

The Fund is there to help eligible students who have a particular financial need, but we cannot always meet all of the costs that you might apply for and some applications are refused. Priority is given to the following groups of students when deciding how to allocate the funding:

- Students with children (especially lone parents)
- Mature students
- Students from low income families
- Disabled students
- Students who have entered higher education from care
- Young Carers
- Students from Foyers or who are homeless
- Students receiving the final year loan rate

If you are not in one of the priority groups you can still apply but you must provide as much information and evidence as possible to show why you have a particular need.

Only 1 application a year will be accepted unless you have an exceptional change in circumstances. You will be asked to provide documentary evidence for the change in circumstance.

If you have not received your student loan payment from the Student Loans Company at the start of term, you can apply for a loan from the CCAD Hardship Fund. You will be expected to repay this loan when your first student loan instalment arrives.

How to Complete the Application Form

Applications can be accepted throughout the academic year while funds are still available.

It is important that supporting documentation is enclosed with your application form. In certain circumstances you may be contacted separately by the Fund Administrator and asked to supply relevant / additional documents / information.

Applications that do not have supporting documents are incomplete and cannot be processed and will delay your application. You will be asked for more information or the application returned to you.

Answer all questions on the application form by printing clearly or by ticking the appropriate boxes.

Contact Details	Complete all sections.
Address	Please put the address (include the postcode) that is to be used for correspondence.
Contact info	I usually contact students by email. Please indicate if you prefer to be contacted by post.
Dependants	Complete if relevant Complete this section giving details of any children and/or adults who are financially dependent upon you. Remember to include a copy of your tax credit award notification or the children's birth certificates containing parent's names. If you have adults that are dependant on you please supply evidence and details of how and why in your supporting statement.
Disability / Medical	Complete if relevant If you are applying for a contribution to the cost of a diagnostic assessment please speak to an adviser first.
Income/ Expenditure	It is important that you fill in these sections as accurately as possible. If you live with a partner please indicate net income under other income and any essential expenditure in other expenditure and remember to supply the necessary evidence.
Other Income	Please include any other income you have including savings, child maintenance and specify what that income is. Some income such as child benefit is disregarded in the assessment. If you are unsure what to include contact me for an appointment to discuss your application.
Supporting Statement	You are advised to include a supporting statement, explaining the reason(s) for applying, and what you would like assistance with. Remember we cannot help with tuition fees or fund raising.
Bank Details	Payments over £150 are normally paid directly into your bank or cheque. You will be asked to supply bank details if you are awarded financial support. You must also supply copies of your bank statements covering the 3 months as close to your application as possible. If you do not have them ask the bank for a list of transactions to cover the previous 3 months. The statement must include at least one of your student loan / grant instalments and show where you have spent it.
Declaration	Please read carefully then tick <u>all</u> the relevant boxes that apply to your circumstances and remember to sign and date your application form.

If any evidence is missing no assessment will be made, you will be asked for more information or the application returned to you.

[Information on How Your Application Will Be Assessed](#)

All applications are assessed to look at the difference between accepted *reasonable* expenditure and *expected* income along with any unforeseen or exceptional circumstances.

Expenditure level, known as Composite Living Costs, are based upon state benefit amounts for general living costs such as food and usual household costs such as utility bills. The relevant amount will be set depending on your circumstances, for example if you have children.

Composite Living Costs 2016/17

All Single Students & Lone parents
Composite Living Costs Elsewhere £76

Student with Partner
Composite Living Costs Elsewhere £120

Family costs will be dependent on the number of children living in the household

[Timetable for Making a Decision](#)

Provided your application form has been accurately completed and the appropriate documentary evidence supplied, an assessment and decision should be made within 3 weeks of submission. You should also expect to receive a payment in this time. If you are requesting an emergency loan or other short-term help, we will make every effort to process and pay within 5 working days.

[How to Appeal](#)

If you are not satisfied with the decision you may ask the assessor for a review of the application and provide additional information to support this request.

If you are not satisfied with the review outcome you can appeal in writing to:

Teresa Latcham
Student Services Manager
Church Square
Hartlepool
TS24 7EX

The appeal must be made within 4 weeks from the date of the original or review decision.

The Appeals Panel will usually meet as required.
The decision of the Appeals Panel will be final.