

# **FINANCIAL AID GUIDANCE NOTES**

**2020/21**

**NB: All documents submitted must be scanned and emailed as pdfs.**

**Directorate Of Academic And Student Administration**

# INTRODUCTION TO FINANCIAL AID

The primary purpose of Financial Aid is to relieve financial difficulties which might impact on a student's participation in higher education at Oxford Brookes and to help them remain at the University.

Students should be aware that Financial Aid is intended to act as a safety net for those in financial difficulty rather than their main source of income.

## How we will contact you

We will only contact you via your Brookes student email address, unless you are enrolled at an Associate College Partnership e.g. Swindon College.

## Who can apply?

Any Oxford Brookes University enrolled student is eligible to apply.

You must demonstrate that you had all funding for which you are eligible in place for living costs and tuition fees at the start of your course.

If you are a **Postgraduate, EU, Foundation of Art or International student**, you must provide evidence that you made adequate provision for your tuition fees and living costs such as rent, childcare and bills for the duration of course course, prior to the start of your course **and** demonstrate that there has been a significant and unexpected change of circumstances since the start of your course.

## How your application is assessed

The assessment process is designed to ensure that all students who apply are looked at consistently.

When deciding whether a payment can be made, we will look at your expected and assumed income and what is considered to be 'reasonable' expenditure on living.

**\*What is  
'reasonable'  
expenditure?**

Your student finance is there to help with your maintenance, rent, food, travel to University, course materials, utilities etc. There is no room for lifestyle expenses e.g. holidays, shopping sprees, costly mobile phone bills, credit card spending, online gambling. Where there is evidence of such spending, you may be directed to the Brookes Union Advice Service for budgeting/debt management advice for additional support.

## COMPOSITE LIVING COSTS

A composite weekly living cost has been determined to cover expenditure on basic costs such as food, household bills, clothes, utilities e.g. gas and electricity, mobile phone, standard course costs, entertainment, sport etc. This ensures that all applicants are treated fairly, regardless of where they study and of their individual lifestyle choices. They take into account the different household needs for different groups of students.

Single student living in Halls	£140
Single student not living in Halls	£150
Student with partner living in Halls	£183
Student with partner not living in Halls	£193
One child	£94
Each additional child	£74
One-off family premium where a student has one or more children	£18

## Caps on expenditure

There is a cap (upper limit) on the amounts that are considered reasonable when considering expenses for day-to-day living. The tables below give the specific caps allowed for rent/mortgage and travel costs allowed in calculating your assessment.

### CAPS ON RENT/MORTGAGE

Students living in University accommodation	£180 per week
Students living in private rented accommodation	£130 per student and partner/dependant per week
Students paying a mortgage	£130 per student and partner/dependant per week
Students living in parent's or relative's home	£50 per week. Note: bills excluding council tax are included in your composite living costs.

### CAPS ON TRAVEL COSTS

Includes car running costs – tax, MOT, servicing and petrol - for essential car users

Travel is from semester-time address to Oxford Brookes

No allowance is made for travel to parental or other address

Non-essential car user with Brookes Key	£50 per academic year
Non-essential car user without Brookes Key	£360 per academic year
Essential car user e.g. students with children or with a disability which requires use of a car, and Healthcare and Education students with placement commitments e.g. paramedic students	£54 per week

## Assumed income

We include an 'assumed income' for full-time students without caring responsibilities, a disability which prevents them from working or whose placement commitments prevent them from working e.g. Adult Nursing students. This figure is determined by the University with guidance from the National Association of Student Money Advisers: it is expected that students will supplement their income from a variety of means e.g. part-time work, vacation work, interest free overdraft facilities, savings, or additional parental or partner contribution. The assumed income figure for full-time students will stay the same, regardless of whether a student earns more or less than that figure. For 2020-21, the University has significantly lowered the assumed income figure in recognition that part-time jobs may be difficult to secure, particularly in Semester 1.

<b>UNDERGRADUATE STUDENTS, PER YEAR:</b>	
Standard year	£650
Final year	£650
Students with dependants or unable to work due to ill health or disability	£0
Summer applications for students who have already made an application during the academic year and been made an award	£123 per week

<b>POSTGRADUATE STUDENTS, PER WEEK:</b>	
Postgraduate students	£222
Postgraduate students with dependants or unable to work due to ill health or disability	£186

For part-time students, we take into account actual earnings.

## Partner's income and expenditure

Please email copies of your partner's income e.g. three months' wage slips, P60 and expenditure e.g. three months' full bank statements for all their accounts.

All decisions are agreed by the Financial Aid Committee.

**YourDosh Bank**  
16 High Street, Anytown, Anyshire YZ99 1XY

Mr John Smith  
5 Any Road  
Randomford  
Anyshire  
YZ98 5XY

Account name: Mr John Smith  
Sort code: 53-61-33  
Account number: 99988877  
Your current account statement:  
1 February to 1 March 2015  
Page 1 of 1

**Your account summary**

Balance at 1 February: £312.34  
Total money in: £300.00  
Total money out: £343.00  
Balance at 1 March: £306.68 OD

Date	Description	Money out	Money in	Balance
Balance brought forward				
1 February	Card payment - High St Petrol Station	24.50		287.84
	Direct debit - Green Mobile Phone Bill	20.00		267.84
3 February	Cash withdrawal - YourDosh, Anytown High Street, timed 17:30-21 Jan	30.00		237.84
8 February	Cheque 00068		22.95	214.89
11 February	BACS - KleanKars, ref J55-999		22.95	214.89
16 February	Standing order - Rent to J Jones Cash withdrawal - Westbank, Randomford, timed 09:52 14 Feb	300.00		214.89
17 February	Card Payment - High St Petrol Station	40.00		67.14
	Direct debit - Home Insurance	23.00		44.14
19 February	Online transfer to A/C 1116932, Sort 01-92-10 ref Mum	34.14		10.00
21 February	Card payment - QuicksGifts	15.00		5.00 OD
24 February	Balance carried forward			5.00 OD
28 February	Card payment - QuicksGifts	25.00		06.68 OD
1 March	Interest 29 Jan A/C 99988877	00.68		30.68 OD
	Charges 29 Jan A/C 99988877	25.00		30.68 OD
	Balance carried forward			30.68 OD

## Payments

If you qualify for assistance from Financial Aid, we will normally let you know the outcome and make a payment within four working weeks of a **complete application** being submitted. You will be notified by email to your student email account.

If it were later discovered that an application that you have given is a false or partial picture of your circumstances in order to get assistance, the University would seek to recover any payments and you may be subject to University disciplinary procedures.

## Reassessments and Appeals

### Reassessments

If you forgot to submit evidence which would make a material difference to your application, you can request a reassessment within 10 working days of us emailing you with the outcome of your original application, providing us at that point with the additional evidence. We will let you know the outcome within a further 20 working days.

### Appeals

An appeal can be requested on the basis that there has been a fault or irregularity in the consideration of your application under one of the following grounds:

- a The decision was not in accordance with the Guidance Notes; and/or
- b The judgement of the Financial Aid Committee was affected by personal bias; and/or
- c There was a material administrative error or some other material irregularity in the conduct of the Financial Aid Committee, such that the decision would have been materially different had the error or irregularity not occurred.

Appeals must be received in writing within 10 working days of the date of the email informing you of the outcome of your application and needs to state the ground(s) under which you are making the appeal. All appeals are considered by the Academic Registrar and Director of Academic and Student Administration or their nominee. They will let you know the outcome within 20 working days. The decision following an appeal is final and you will be sent a Completion of Procedures letter.

# SUPPORTING EVIDENCE

## There are some very important facts to note about supporting evidence.

**ALL** documents must be **SCANNED AND EMAILED AS PDFs**. Documents will be kept for auditing purposes.

**We do not chase for evidence. If evidence is missing your application will be declined.**

### Three months' bank statements

These must be up to date e.g. if you apply on 23 February, we need to see transactions up until 23 February.

Students are responsible for all transactions shown on their statements.

Any transactions of £100 or over should be explained on the bank statement (see example on page 4). If we have concerns or are not sure of any transaction of any amount, we will ask for an explanation.

As well as statements for **all** your bank accounts and saving accounts, we will need the same for your partner/spouse if applicable.

You can 'print' bank transactions to pdf if bank statements are not up to date.

### Student Finance breakdown

Student Finance England/Wales/Scotland/Northern Ireland: if you receive support from the Student Loan Company your award letter gives us a breakdown of all the support you receive as a student. If you receive a childcare allowance from the Student Loans Company, please provide the childcare award letter, which is separate to your maintenance and tuition fee loan letter. We need the document in full. If you receive a childcare allowance, you will have a second award letter: please send us all pages of this letter too.

NHS students: please provide a copy of your NHS bursary letter and your Student Finance loan letter (see above). We need the documents in full.

Please ensure that you have checked your eligibility for the NHS Learning Support Fund:

**[www.nhsbsa.nhs.uk/learning-support-fund](http://www.nhsbsa.nhs.uk/learning-support-fund)**

### Rent or mortgage

This can be a rent/tenancy agreement or mortgage statement. If you live in University-managed Halls, you do not need to provide a tenancy agreement. The University-managed halls are Cheney Student Village,

Clive Booth Student Village, Crescent Hall, Harcourt Hill Hall, Lady Spencer Churchill Hall, Paul Kent Hall, Warneford Hall and Westminster Hall.

If you rent, documents must state the weekly or monthly payment and the name(s) of the tenants. If you have a mortgage, we will need a copy of the mortgage agreement and would expect to see the monthly amount reflected on your bank statements.

Students who live in the parental home should provide an email from their parent(s) stating the amount the student is expected to contribute to rent and council tax only and how often. Other living expenses e.g. food should not be included as they are accounted for in the composite living costs (see the application form for details of Composite Living Costs).

### Proof of partner's income

If your partner is working, we need to see evidence of this such as consecutive wage slips for the last three months.

If your partner is receiving benefits, we need proof of these too.

For partners who are full-time students, we will need to see their Student Finance and/or NHS bursary breakdown or evidence of their postgraduate funding.

### Childcare

If you pay for childcare, we will need a recent letter or invoice from your childcare provider, clearly showing the Ofsted number.

### Benefits

You will need to provide proof of any benefits you receive e.g. Universal Credit, housing/council tax benefit, income support, child tax credits. Highlighting the payments on bank statements is not usually sufficient.

If your partner is in receipt of benefits, you will need to include evidence of these payments.

# FREQUENTLY ASKED QUESTIONS

## I've run out of money, can I get some from Financial Aid?

Applications are means-tested: to be made an award, you would need to show a shortfall over the academic year.

Students are expected to have planned and budgeted for their time at University and to live within their means. The Brookes Union Advice Service can offer budgeting and debt management advice.

Please email [su.advice@brookes.ac.uk](mailto:su.advice@brookes.ac.uk)

## Can I get a loan?

The University does not offer loans.

## Why did I get less Financial Aid than last year?

Awards may vary from year to year, or an application may be declined, as Financial Aid funding may vary and the means-assessment takes into account a student's changing income e.g. an increase in the University Bursary. Financial Aid should not be relied on as a source of income.

## I have debts from before I started at University. Will these be taken into account when I'm being assessed?

Assessments do not usually take pre-existing debts into account. It is assumed that, when students embark of a degree course, they have made sure that they have put their finances in order. The Brookes Union Advice Service can offer advice on dealing with creditors and budgeting.

## My application was unsuccessful because my assessment did not show me as having a shortfall but my statement and the documents made it clear I was struggling. Why didn't I get anything?

Financial Aid is based on income and *allowable* expenditure. That means there is a limit put on the amounts you spend on day-to-day living (see Composite Living Costs on page 3). There are also caps e.g. on travel, rent, course costs.

Students without dependants or disabilities which prevent them from working are expected to have additional income from part-time work, family support, savings etc. This is called 'assumed income'. The figure is determined by the University.

## How long will it take for my application to be assessed?

We will usually be able to give you an answer within 4 working weeks of receiving a **complete** application form. A complete application is one that has all the documents required including those we have asked for after you have submitted your form.

## Can I apply more than once a year?

Assessment is over the entire academic year and any award is made on that basis. Therefore, you may only apply more than once during an academic year to Financial Aid if your circumstances have changed from your original application **and** you did not receive the maximum award available. Applicants will be asked to provide appropriate documentary evidence.

Summer applications may be considered from students who have already been made an award during the academic year and are experiencing ongoing financial difficulties.

## I've had to go part-time because of my results and am now paying council tax - can I apply for Financial Aid to cover the cost?

No: Financial Aid will not cover the cost of council tax for students whose mode of study has changed to part-time due to their academic results.

## I'm on Approved Temporary Withdrawal – can I apply?

You can apply for Financial Aid if an award would demonstrably help you return to study.

## What's a priority debt?

A priority debt is defined as meaning that non-payment would give the creditor the right to deprive the debtor of his/her home, liberty, essential goods and services e.g.

- Secured loans (loans that are secured against a debtor's home e.g. a mortgage)
- Rent arrears
- Council tax
- Gas and electricity charges

## Where can I get more help?

If you'd like advice on completing your application form and what documents are required as evidence, you can speak to the Financial Aid team by emailing [finaid@brookes.ac.uk](mailto:finaid@brookes.ac.uk).

The Brookes Union Advice Service offer budgeting and debt management advice.

Please email [su.advice@brookes.ac.uk](mailto:su.advice@brookes.ac.uk). They can also advise you on what funding and benefits you may be entitled to, as well as help you complete and evidence your financial aid application.

## Where can I find out more about how my application is assessed?

The Financial Aid Policy and Terms of Reference are available at [www.brookes.ac.uk/studying-at-brookes/finance/financial-aid](http://www.brookes.ac.uk/studying-at-brookes/finance/financial-aid)

**ALL DOCUMENTS  
MUST BE SCANNED  
AND EMAILED AS PDFS**

Financial Aid Team

[finaid@brookes.ac.uk](mailto:finaid@brookes.ac.uk)

[www.brookes.ac.uk/studying-at-brookes/finance/financial-aid](http://www.brookes.ac.uk/studying-at-brookes/finance/financial-aid)