

Student Academic Services

Living Expenses Support Scheme 2019/20

Closing Date for application: Friday 26th June 2020.

The scheme is open to 'home' status students only and cannot be used to pay tuition fees. Normally this would mean that you have been a UK resident for at least the last five years before starting your course and are in receipt of full Student Finance support.

You are **NOT** eligible to apply if you are:

- not enrolled at the University of Westminster
- have an enrolment status of assessment only
- a student interrupting studies (suspended)
- an undergraduate student that has not applied for or taken out the maximum student support available from student finance including the maintenance loan. This includes applying for finance based on your household income
- an EU undergraduate student getting the 2019–20 tuition fee loan only
- a postgraduate student who has chosen not to take the full £10,906 Master's loan
- a self-funded student with tuition fees outstanding – this includes students in receipt of the Master's loan as the loan is paid directly to the student
- an EU postgraduate student who has not lived in the UK for more than five years before the first day of the first academic year of their course.
- enrolled on a conversion or professional course, such as the GDL, CILEx, ACCA, CIMA, RIBA (part 3) and the LPC
- a PG Dip, PhD, MPhil or other research student

If you are unsure of your eligibility, you should contact the Student Funding team.

Send to:

We are now able to accept applications via email. Please sign and submit the application form along with your documents in PDF format to:

studentfunding@westminster.ac.uk

+44 (0) 203 506 6989 (Student Funding)

Date	
UG/PG	
Input Y/N	
Engage Appt	
Receipt Sent	

About You

Name:

Student ID number

University Email Address:

Telephone Number:

Bank Account Information

List the account names and the last 4 digits of **all** the accounts that you and your partner hold (even if you do not use them regularly). These may include student/current/savings/online/building society and app based accounts such as Monzo and Revolut. If you have more than 5 accounts, please list the additional accounts on the supporting statement page. *Please note that if we find an account that you haven't declared, we will reduce by 25%, any award made to you.*

<u>Bank Name</u>	<u>Account Number</u>	<u>Account Holder</u>

Credit card and store card/debts are not taken into consideration – do not include these statements.

Additional information required

How did you first hear about the Living Expenses Support Scheme (LESS)? **PLEASE TICK 1 BOX ONLY**

Friend/ Fellow student

Student Support Services Staff Member

University Website

Academic Staff Member

Poster/Leaflet

Social Media

Blackboard

Elsewhere, please specify

What is the main reason for applying to the Living Expenses Support Scheme? **PLEASE TICK 1 BOX ONLY**

Pay your rent

To stay in University

Childcare costs

Day-to Day costs

Other

Please answer by indicating Yes or No

	<u>Yes</u>	<u>No</u>
<p>Are you a part time undergraduate student?</p> <ul style="list-style-type: none"> • If you started your degree <u>before</u> September 2012, you must be studying at least 50% of the full-time equivalent course in the 2019–20 academic year. You must also have applied for the part-time Tuition Fee Grant and course grant from Student Finance England. <input type="checkbox"/> If you started your course <u>before</u> September 2018, you must be studying at least 25% of the full-time equivalent course and have applied for the part-time Tuition Fee Loan from Student Finance England. <input type="checkbox"/> If you started your course <u>after</u> September 2018, you must be studying at least 25% of the full-time equivalent course and have applied for the part-time Tuition Fee Loan from Student Finance England and be in receipt of the full part-time maintenance loan that you are eligible for, based on your household income. 		
<p>Are you a part time postgraduate student?</p> <ul style="list-style-type: none"> • If you started your course <u>after</u> September 2012, you must be studying at least 25% of the full-time equivalent course in the 2019-20 academic year. <p>You must also have paid the tuition fees in full for the whole academic year before you can submit an application.</p>		
<p>Do you receive disability benefits? ESA, DLA, Disability premiums and/or PIP? If so, please provide details in your supporting statement and a copy of all of your benefit award letters issued since September 2019.</p>		
<p>Are you a Care Leaver?</p>		
<p>Have you been assessed as estranged from your parents by Student Finance England?</p>		
<p>Do you have caring responsibilities for an adult family member? If so, please provide details in your supporting statement.</p>		
<p>Do you live at home with your parents/guardian?</p>		
<p>Do you pay rent for a place in halls, lodgings or a private property?</p>		
<p>Do you have dependants? If so, please provide details on the next page. This should include their names and date of birth. NB If you do not receive benefits for your children, then we cannot treat them as dependants. <i>*If your children are in full-time education (in school, 6th Form, FE College etc.) they will be counted as dependents up until the age of 19. If they are studying a Higher Education course (i.e. degree) they will not be classed as dependant.</i></p>		
<p>Do you live with your partner?</p>		
<p>Are you the first person in your immediate family to attend university?</p>		

Supporting Statement

The supporting statement is your means of explaining the situation you find yourself in, and it will be considered alongside the details you provide on the income and expenditure page(s). (Continue on a separate sheet if necessary).

Postgraduate students

If you are a postgraduate student, please use this statement to show how you made adequate provision for tuition fees and living costs before starting the course. This could include income from earnings, a partner's earnings, savings, loans – including the Master's Loan (ML), overdrafts etc. **You must have paid the tuition fees in full for the whole academic year before you can submit an application.**

Dependants

Name:	Date of Birth	Relationship to you

If you live with a partner, confirmation of their income and expenditure will also be required as supporting evidence for your application.

Caring Responsibilities

If you are a sole carer for an adult dependant, please provide further information regarding this, including copies of any documents showing the benefits that they receive.

Income

Please provide details of the money that you receive during the academic year.

From your online Student Finance account, please enter the total due per academic year.	Annual
Maintenance Loan	£
Adult Dependant Grant	£
Childcare Grant	£
Maintenance/Special Support Grant (Pre 2016 UG only)	£
Parents Learning Allowance	£

If you receive a Scholarship or Bursary, please enter the amount you will get for 2019-20	Annual
Scholarship:	£

Postgraduate students	Total
Master's Loan (PGL) and/or other study loans	£

Current Balance + Savings/ISA/Bonds/Trust Funds	Total in all accounts £
Own bank accounts	£
Partner's bank accounts	£

<u>Do you or your partner receive any benefits or other income?</u>	Weekly
Child Benefit	£
Child Tax Credit (CTC)	£
Child Support Allowance	£
Council Tax Benefit	£
Disability Living Allowance (DLA)	£
Employment & Support Allowance (ESA)	£
Housing Benefit*	£
Incapacity Benefit	£
Income Support	£
Job Seekers Allowance	£
Maternity Allowance	£
Parental Support	£
Partner's Net Pay	£
Personal Independent Payment (PIP)	£
Universal Credit*	£
Own Wages/Salary	£
Working Tax Credit (WTC)	£
Other (please specify)	£

* If you have received Housing Benefit or Universal Credit since the 14/09/19, please forward copies of the breakdown for all awards received since that date.

Expenditure

When assessing your application we will review your personal income and expenditure for the whole of the 2019/20 academic year. We use a standard weekly figure provided by the National Association of Student Money Advisors to cover core expenditure on basic costs such as food, household bills, clothes, entertainment etc. This is known as the **Composite Living Cost (CLC)*** and ensures that all applicants are treated fairly, regardless of where they study, and regardless of their individual lifestyle choices. This figure also takes into account if you have a partner and/or children.

Please provide details of the money that you will be spending during the academic year.

To calculate your weekly income/expenditure amounts, divide any annual figure by 52 or multiply the monthly figure by 12 and then divide by 52.

Weekly	
Rent/Mortgage	£
Public Transport (Include Travel Zones)	£
Composite Living Cost*	
Single person £125	£
Couple £171	£
1 st Child (Under 16) £98	£
Additional children £78 per child	£
Childcare costs (OFSTED registered only)	£
Disability/Medical Costs/Prescription charges	£
Partner's Travel Costs	£
Travel – other (please specify why you do not use public Transport, i.e. health reasons)	£

Annual	
Building Contents Insurance (Mortgage only)	£
Council Tax (if you are not exempt)	£
Priority Debts - (Please specify and provide evidence. If you have entered into a repayment plan, please provide confirmation of this agreement.) NB: Credit card debts, HP agreements, fines, bailiff charges, unsecured bank and payday loans or money borrowed from friends or family are <u>not</u> normally considered a priority debt.	£
Unforeseen costs – If there have been unforeseen expenditures that you have experienced during this academic year which you would like to tell us about, please provide details along with supporting evidence. A more detailed account may be provided in your supporting statement if necessary.	£

Documentation Needed - You need to provide copies of the following as originals will NOT be returned:

3 months bank statements for ALL accounts held by you and your partner (if applicable).

For example, if you submit your application on 31/10/19, you need to submit bank statements from 30/07/19 to 30/10/19.

- Bank statements should show the name and bank account number and also the balance after each transaction.

They should show at least one Student Finance England maintenance loan payment. If this is out of the date range necessary, please provide additional statements to show this.

Any transactions over £200 must be clearly and thoroughly explained, with receipts, if applicable.

Have you recently closed a bank account? If so, you will need to provide confirmation of account closure from the bank and the last transaction.

- Missing bank statements within the specified date range will delay the processing of your application.
- We will reduce the amount of your award if it is identified that you have additional accounts that you have not declared in your application.

Full, signed tenancy/mortgage agreement for every property you have lived in from Sept 2019 onwards

- If you share the rent please provide evidence from the landlord of the amount you are personally liable for
- If you live with your parents, you need to show proof of payments specifically towards rent
- If you have a casual arrangement i.e. you don't have a written tenancy agreement or cannot prove the rent you have paid (receipts/direct debits), we cannot take these payments into account
- A copy of your mortgage statement, contents insurance statement and proof of payment

Copy of your 2019/20 Council tax bill (if you are not exempt)

From your student finance account, the 2019/20 Student Finance Entitlement Summary & Payment Timetable

3 months wages for yourself and your partner (if applicable)

Documentary evidence of scholarships or other bursaries

Medical evidence detailing if you are unable to undertake paid employment during your studies

Copy of all award letters for all benefits you and your partner receive relating to the 2019/20 tax year

Evidence relating to any special circumstances noted in your supporting statement

A copy of the letter telling you how much Childcare Grant you'll get and confirmaton from your childcare provider of your actual childcare costs

A copy of your current car insurance certificate, car tax and evidence of weekly petrol expenditure, plus an explanation why public transport cannot be used

General Data Protection Regulations Declaration

The University takes our data protection obligations very seriously. You can find the GDPR statement on our webpage.

I confirm that I have read the University's GDPR statement, and consent to my personal data being held and utilised as detailed in this statement. I also confirm that the information provided and documentary evidence supplied is complete and accurate to the best of my knowledge. I understand that an unsigned application will be considered incomplete and cannot be considered.

Name: _____

Signature: _____

Date: _____

Payment Details

In the event of an award being made, please provide the full account details of the bank that you would like the amount to be paid into.

Bank Name:	Sort Code:
Account Number:	Account Holder:

If you feel you may benefit from **Money Management Advice** Please see,

<https://www.westminster.ac.uk/current-students/support-and-services/student-advice>

Please contact studentadvice@westminster.ac.uk.

The University also provides a **Confidential Counselling Service** which offers individual, email

and group counselling. Further information is shown here,

<https://www.westminster.ac.uk/current-students/support-and-services/counselling>

Please contact counselling@westminster.ac.uk to find out more.