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## **LIVING EXPENSES SUPPORT SCHEME 2017-18**

**Closing Date for application: Friday 22nd June 2018.**

**No applications will be accepted after this date under any circumstances.**

Please note the scheme is open to "home" status students only and cannot be used to pay tuition fees. **If you are unsure of your eligibility, please contact Student Funding before completing the application form.**

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

- Not enrolled at the University of Westminster
- An international student
- An EU undergraduate student getting the 2017-18 Tuition Fee loan only
- An EU postgraduate student who has not lived in the UK for more than 5 years before the first day of the first academic year of their course.
- Assessment only studying less than 50% of the Full Time Equivalent
- Enrolled on a professional course e.g. GDL, CILEX, ACCA, CIMA, RIBA (part 3) and the LPC
- A self-funded student with Tuition Fees outstanding. This includes students in receipt of the Postgraduate loan as the loan is paid direct to the student
- A PhD, MPhil or Research student
- A postgraduate student who has chosen not to take the full Postgraduate Loan (PGL) or Professional Career Development Loan
- An undergraduate student who has not applied for Student Finance based on their Household Income (or taken the full maintenance loan they're entitled to)

### **Personal details**

Student Name: \_\_\_\_\_ Email: \_\_\_\_\_

Student No: \_\_\_\_\_ Mobile: \_\_\_\_\_

Marital Status: Single/Married/Divorced/Co-habiting (please specify) \_\_\_\_\_

Do you have dependants? Yes / No.

If you do not receive benefits for your children, then we cannot treat them as dependants.

Name:	Date of Birth	Relationship to you

*\*If your children are in full-time relevant education (in school, 6th Form College, FE College etc.) they will be counted as dependants up until the age of 19 – unless they are studying a Higher Education course (i.e. degree)*

### **Course Details:**

Course Name: \_\_\_\_\_ Year of Study (Foundation, 1<sup>st</sup> etc.)? \_\_\_\_\_

If you are a part-time student or a module retriever, how many credits are you studying this year? \_\_\_\_\_

**Part-time Undergraduates**

If you started your degree before September 2012, you must be studying at least 50% of the Full Time Equivalent course in 2017-18 and have applied for the part-time Tuition Fee Grant and Course Grant from Student Finance England. If you started after September 2012, you must be studying at least 25% of the Full Time equivalent and have applied for the part-time Tuition Fee Loan from Student Finance England.

All part-time students are expected to show they have made reasonable provision to fund their studies. By reasonable, we mean having a weekly income that is at least the same level as the composite living cost (CLC) as laid down by NASMA. For example, the CLC for a single person is £121 per week (see the expenditure section on page 6 for details). Failure to demonstrate this may result in a reduction in any award made or even a rejection of the application.

**Module Retrievers**

Full time undergraduate students retrieving modules on a part time basis must be attending classes and studying at least 50% of the Full Time Equivalent course.

**Postgraduates**

You must be studying at least 50% of the FT equivalent course in the 2017-18 academic year or the maximum number of credits you can study per academic year on a PT basis (dependent on your course structure).

Postgraduate students will be expected to show that they 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 a Professional and Career Development Loan (PCDL) and the Postgraduate Loan (PGL), overdrafts etc. You must have applied for the PCDL/PGL and show proof (even if the application was declined) to be eligible to apply to the Living Expenses Support Scheme. **You must also have paid the tuition fees in full for the whole academic year before you can submit an application.**

**Disability/Special Medical Needs**

Do you receive disability benefits? ESA, DLA, Disability premiums and/or PIP?

Yes      No  
     

Please provide supporting documents as evidence.

**Account Information**

How many accounts do you have? Please include **every** Bank/Building Society/Post Office/Online/Savings/ISA Monzo and Save the Change Accounts. If you hold Savings Bonds, please provide further information.

List the account names and the last 4 numbers of **all** accounts that you and your partner hold (even if you do not use them regularly). **We reserve the right to reduce your award or reject your application if we discover any accounts not declared on your form.** If you’re unsure please contact us before submitting your application. If you have more than 3 accounts, please list the additional accounts on the supporting statement page.

Bank Name	Account Number	Account Holder

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

## **Supporting Documents/Evidence**

You will need to provide the following information to enable your application to be considered. Only provide evidence that relates to your circumstances. Incomplete or missing supporting documents will lead to delays in your assessment.

**Please provide photocopies as originals cannot be returned.**

<b><u>Photocopied Documentation required</u></b>
<b>Student Funding</b> <u>Undergraduate students</u> – A copy of your 17-18 Student Entitlement Summary from Student Finance England. You will need to print your letter from your online account to show the breakdown of your award and payment timetable. <u>Part-time students</u> – a copy of your 17-18 Tuition fee grant or Loan Letter. <u>Postgraduate students</u> – confirmation of your PCDL/PGL award/refusal letter.
<b>Rent/Mortgage/Council Tax</b> A copy of your signed tenancy agreement for <u>every</u> accommodation that you have lived in from Sept 2017 onwards. If you share the rent, provide proof of the amount that you are personally liable to pay. If you live with your parents, you need to show proof of payments made specifically towards rent. A copy of your mortgage statement and proof of payment. A copy of your 2017-18 Council Tax bill if you are not exempt from Council tax
<b>Account details</b> 3 full months bank statements for <b>every</b> account that you and your partner hold. These should lead up to the day before you submitted the application. <b>We reserve the right to reduce your award or reject your application if we discover accounts not declared on your form.</b> e.g. If application is received on 30/10/2017, bank statements required would be from 30/07/2017 to 29/10/2017 If you have recently closed an account (i.e. within the last 3 months), you need to provide confirmation of the account closure from your bank/building society. If you hold an account you use infrequently, please provide the last statement with a screenshot/mini statement showing the latest balance. Receipts and/or a written explanation will be required for all transactions over £200 in and out of the accounts.
<b>Proof of benefits</b> Please submit a copy of the award letters for all benefits that you and your partner receive. They should relate to the 2017-18 tax year. If the amount of benefit has changed during the academic year, please provide copies of all letters received regarding these changes.
<b>Childcare costs</b> Please submit confirmation from each of your OFSTED registered childcare providers of the weekly cost and hours of attendance for each week for each child.
<b>Other Funding</b> Written confirmation of any scholarships or other student funding
<b>Salary</b> 3 months wage slips for yourself and your partner (if applicable).
<b>Travel Costs</b> Travel costs as if you are travelling to University by public transport will be used in your assessment. If you are unable to use public transport, please clarify why you require a car and submit your insurance documents, car tax and usual weekly petrol costs.
<b>Medical Evidence</b> A doctor's note or sick certificate detailing whether you are able to undertake paid employment during your studies.
<b>Carers</b> – If you have caring responsibilities for a parent you live with, please provide evidence to show this (e.g. parent DLA letter, PIP or ESA).



## **Income and Expenditure**

When assessing your application we will review your personal income and expenditure for the whole 2017-18 academic year. We use a standard weekly figure provided by NASMA as part of National guidelines to cover core expenditure on basic costs such as food, household bills, clothes, utilities, landline and mobile phones, internet and entertainment. 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 whether you have a partner and/or children.

### **Income**

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

<b>If you receive a Scholarship or Bursary, please enter the amount you will get for 2017-18</b>	<b>Annual</b>

<b>Postgraduate students</b>	<b>Total</b>
Professional Career Development Loan (PCDL), Postgraduate Loan (PGL) and/or other study loans	£

<b>Savings/ISA/Bonds</b>	<b>Total in all accounts</b>
Bank Name -	£

<b><u>Do you receive any benefits or other income?</u></b>	<b>Weekly</b>
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	£
Wages/Salary	£
Working Tax Credit (WTC)	£
Other (please specify)	£

## Expenditure

### Weekly

Rent/Mortgage	£
Public Transport (Include Travel Zones)	£
<b>Composite Living Cost</b>	£
Single £121	
Couple £165	£
1 <sup>st</sup> Child (Under 16) £92	£
Additional children £72 per child	
Childcare costs (OFSTED registered only)	£
Disability/Medical Costs	£
Other costs (please specify)	
Partner's Travel Costs	£
Travel – other (please specify why you do not use public transport)	£

### Annual

Building Contents Insurance (Mortgage only)	£
Council Tax (if you are not exempt)	£
Course Costs (books, printing etc.)	£
Other costs (please specify) -	£
PG Tuition Fees.	£
Priority Debts (please specify and provide evidence) NB Credit card debts, HP agreements, unsecured bank and payday loans or money borrowed from friends or family are <u>not</u> normally considered a priority debt	£

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.

## Additional information required

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

Friend/fellow student	University Website	Lecturer or course tutor	University Staff/Dept. – please specify	Poster/leaflet	Blackboard	Other – Please Specify

Are you the first person in your immediate family to attend university?

Yes	No

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

Pay your rent	Childcare costs	Day-to-day costs	To stay in university	Books	To see if I can get an award	To help with my social life

Are you a Care Leaver?

Yes	No

Have you been assessed as Estranged from your parents by Student Finance England? Please provide evidence.

Yes	No

### **What happens after I submit my application?**

A member of the Student Funding team will assess your application. When making a decision about an award, we look at the shortfall between your expenditure (as defined by national guidelines) and your expected income. Please note that non-essential expenditure may be taken into account in our calculation and may reduce your award or even result in your application being rejected. This type of expenditure includes online gambling, private school fees or private healthcare and excessive spending on social activities.

**We are unable to accept applications by email. Please submit this form along with photocopies of your documents, as we cannot return documentation to students. Send to:**

Student Funding Office  
1<sup>st</sup> Floor Cavendish House  
101 New Cavendish Street  
London  
W1W 6XH  
Tel: +44 (0)203 506 6989

**If you would like your application and supporting documents to be checked, our opening hours are Monday-Friday. Please check with the office regarding opening times, which may vary between term and non-term time.**

We aim to provide a written decision within approximately 6 weeks of your application being submitted, although at very busy times this may not always be possible. If your application is incomplete or does not contain all the requested documentation, it will delay our decision. You may wish to hand deliver your application to the Student Funding Office for a provisional check. Please note that we reserve the right to request additional information if it would help with assessing your application.

Demand for the fund always exceeds the budget available, so we may not be able to help all students who apply. Any awards made will not cover the full shortfall you have and **you should not assume that you receive an award until you are notified.**

**Please sign the declaration and complete your bank details on the next page.**

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

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

**Declaration**

I confirm that I have read all of the information above and the supporting evidence supplied is complete and accurate to the best of my knowledge. I also understand that applications made based on false information will be rejected.

Your application will only be viewed by the student funding assessors, but it may be beneficial for us to discuss some aspect of your application with the Student Advice department. **I give consent / I do not give consent**

Would you like to be contacted by the Student Advice team for further information regarding money management and debt issues? **Yes/No.**

Your Name (Capitals): \_\_\_\_\_

Your Signature: \_\_\_\_\_

Date: \_\_\_\_\_