



## Living Expenses Support Scheme 2023/24

The scheme is open to home status students only and cannot be used to pay tuition fees.

Applications may be submitted if you are:

- fully enrolled in 2023/24 at the University of Westminster on a course that is eligible for the undergraduate maintenance loan or master's loan.
- an undergraduate student that has taken out the maximum student support available to them from student finance **including the maintenance loan**. This includes the part of the loan based on your Household income (HI)

2023 to 2024 academic year	HI Not Provided	Maximum
Living with your parents	£3,698	Up to £8,400
Living away from your parents, in London	£6,485	Up to £13,022

If you are receiving **£3,698** or **£6,485**, please contact us before completing the application, so that we may check your eligibility for the scheme.

- a postgraduate student who has a 2023/24 zero fee balance and has taken the full £12,167 Master's loan.

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

- a student interrupting studies (suspended)
- a self-funding student with tuition fees outstanding
- enrolled on a conversion or professional course, such as the GDL, CILEx, ACCA, CIMA, RIBA (part 3) and the Legal Practice Postgraduate Diploma
- a PG Dip, PhD, MPhil, or other research student.

If you are unsure of your eligibility, please get in touch with the Student Centre by email to [studentcentre@westminster.ac.uk](mailto:studentcentre@westminster.ac.uk) or via the live chat on [Student hub](#) which is open 7 days a week.

You may also book a Student Funding [Engage](#) appointment.

**Please email the completed form and documents in PDF format to [studentfundingteam@westminster.ac.uk](mailto:studentfundingteam@westminster.ac.uk)**

NB Evidence submitted as photos or screenshots can delay the assessment of your application, as they are not always clear or easy to view.

## Closing date for applications: Friday 21st June 2024

### About You

Name:	<input type="text"/>
Student ID Number:	<input type="text"/>
University Email Address:	<input type="text"/>
Telephone Number:	<input type="text"/>

### Bank Account Information

List the account names and the last 4 digits of **every** account that you and your partner hold (even if you do not use them regularly). *If we find an account that you haven't declared, we will reduce any award made to you by 25%.*

Bank Name	Account Number	Account Holder

These may include student/current/savings/online only/building society and app-based accounts such as Monzo and Revolut. If you have more than 3 accounts, please list the additional accounts on the supporting statement page.

NB You don't necessarily have to have a bank card for each account, some are operated online only but you will still need to include them in your application.

### Evidence Needed from ALL students

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

For example, if you submit your application on 30/10/23, you need to submit bank statements from 30/07/23 to 29/10/23. If you have online banking, you can usually specify the period needed and download the transactions as a PDF document.

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 maintenance/postgraduate loan payment. If this is out of the date range necessary, please provide additional statements to show this.

Any credit and debit 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 the account

closure from the bank and the last transaction.

### How did you hear about the Living Expenses Support Scheme?

Academic Staff Member/ Blackboard /Friend/Fellow Student/ Other/ Poster/Leaflet/ Student Support Services Staff/University Website

### What's the main reason for applying to the scheme?

Childcare Costs/Day to Day Costs/Other/Pay your Rent/To Stay at University

**If you have entered Other above, please provide more information below.**

### Supporting Statement

#### ALL students

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 page if necessary).

If you are a self-funding 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 apply.

### Additional Support

If you are in crisis and require urgent help, please contact emergency services on 999.

Please refer to the [Crisis and Urgent Support Leaflet](#) and [External-Counselling-Support-and-Resources-2023](#) for contact details of a wide range of services.

You may also find our [Self-help resources](#) and [Wellbeing resources](#) useful.

To reach out for support from our Counselling Service, please Tel: 0207 911 5000, ext. 66899 or Email: [counselling@westminster.ac.uk](mailto:counselling@westminster.ac.uk) Our Student Wellbeing team are at Email: [student-wellbeing@westminster.ac.uk](mailto:student-wellbeing@westminster.ac.uk)

Please answer by ticking for yes or leave blank for no	
<p><b>Do you receive funding from Student Finance?</b></p> <p><u>If yes, evidence needed from ALL students:</u></p> <ul style="list-style-type: none"> <li>• From your student finance account, the 2023/24 Student Finance Entitlement letter &amp; Your Payments information that lists the amount and due date of each instalment.</li> </ul>	
<p><b>Are you Assessment Only in 2023/24?</b></p> <p><u>If yes, evidence needed:</u></p> <ul style="list-style-type: none"> <li>• A letter from your Registry showing what assessments you need to complete and when.</li> <li>• Your payslips showing all wages received since September 2023</li> <li>• If you are not working, please provide confirmation of your income.</li> </ul>	
<p><b>Are you a part time postgraduate student?</b></p> <p>You must be studying at least 25% of the full-time equivalent course in the 2023-24 academic year. You must also have paid the tuition fees in full for the whole academic year before you can submit an application.</p> <p><u>If yes, evidence needed:</u></p> <ul style="list-style-type: none"> <li>• Your Module Record for 2023/24</li> <li>• Your payslips showing all wages received since September 2023</li> <li>• If you are not working, please provide confirmation of your income.</li> <li>• Your 2023/24 Council Tax Bill (if applicable)</li> </ul>	
<p><b>Are you a part time undergraduate student?</b></p> <p>If you started your course after 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> <p><u>If yes, evidence needed:</u></p> <ul style="list-style-type: none"> <li>• Your Module Record for 2023/24</li> <li>• Your payslips showing all wages received since September 2023</li> <li>• If you are not working, please provide confirmation of your income.</li> <li>• Your 2023/24 Council Tax Bill (if applicable)</li> </ul>	

Please answer by ticking for yes or leave blank for no	
<p><b>Do you have dependants?</b></p> <p><u>If yes, evidence needed:</u></p> <ul style="list-style-type: none"> <li>Please list their names, date of birth and relationship to you below</li> </ul> <div style="border: 1px solid black; height: 80px; width: 600px; margin: 10px 0;"></div> <ul style="list-style-type: none"> <li>Confirmation of any benefits received for them, for example Child Benefit</li> <li>Clarification of any child support received through CSA or unofficial agreements.</li> </ul> <p>NB If you do not receive benefits for your children, then we cannot treat them as dependants.            *If your children are in full-time education (in school, 6th Form, FE College etc.) they will be counted as dependants up until the age of 19. If they are studying a degree, they will not be classed as dependant.</p>	
<p><b>Do you pay for OFSTED registered childcare?</b></p> <p><u>If yes, evidence needed:</u></p> <ul style="list-style-type: none"> <li>A copy of the letter telling you how much Childcare Grant you'll get.</li> <li>Confirmation from your childcare provider of your actual weekly childcare costs</li> </ul>	
<p><b>Do you live with your partner?</b></p> <p>If you live with a partner, confirmation of their income and expenditure will also be required as supporting evidence for your application.</p> <p><u>If yes, evidence needed:</u></p> <ul style="list-style-type: none"> <li>Their payslips showing all wages received since September 2023</li> <li>Details of their usual weekly travel costs</li> <li>If they are not working, please provide confirmation of their income.</li> </ul>	
<p><b>Do you or your partner receive any benefits? For example, Universal Credit or Housing Benefit.</b></p> <p><u>If yes, evidence needed:</u></p> <ul style="list-style-type: none"> <li>Your most recent benefit letter.</li> </ul> <p>For further information about claiming <a href="#">State benefits</a> as a student, <a href="#">contact Student Advice</a></p>	

Please answer by ticking for yes or leaving blank for no	
<p><b>Are you a Care Leaver?</b></p> <p>Please see <a href="#">Support for care leavers</a></p> <p><u>If yes, evidence needed.</u></p> <ul style="list-style-type: none"> <li>The email from Student Finance advising your independent student status has been awarded as you are a care leaver.</li> </ul>	
<p><b>Have you been assessed as estranged from your parents by Student Finance?</b></p> <p>Please see <a href="#">Support for estranged students</a></p> <p><u>If yes, evidence needed:</u></p> <ul style="list-style-type: none"> <li>Confirmation from Student Finance confirming that you have been assessed as an independent student on the basis of estrangement of, either the 2023/24 academic year, or for the period of your study</li> </ul>	
<p><b>Do you have caring responsibilities for an adult family member?</b></p> <p><u>If yes, evidence needed.</u></p> <ul style="list-style-type: none"> <li>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.</li> </ul>	
<p><b>Do you pay rent or mortgage for a place in halls, lodgings, or a private property?</b></p> <p><u>If yes, evidence needed:</u></p> <ul style="list-style-type: none"> <li>Full, signed tenancy/mortgage agreement for EVERY property you have lived in from Sept 2023 onwards.</li> </ul> <p>If you share the rent, please provide evidence from the landlord of the amount you are personally liable to pay.</p> <p>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 <b>cannot</b> take these payments into account.</p> <ul style="list-style-type: none"> <li>A copy of your mortgage statement, buildings insurance statement and proof of payment</li> </ul>	

<p>Please answer by ticking for yes or blank for no</p>	
<p><b>Do you live at home and contribute towards the rent?</b></p> <p><u>If yes, evidence needed.</u></p> <ul style="list-style-type: none"> <li>Confirmation from your bank statements of all payments made since September 2023</li> </ul> <p>Please note that payments towards food, household bills and utilities have already been taken into account in the Composite Living Cost (CLC) and are not considered as 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.</p>	
<p><b>Are you able to work whilst studying?</b></p> <p><u>If no, evidence needed.</u></p> <ul style="list-style-type: none"> <li>ESA or PIP award letters</li> <li>Medical evidence detailing why you are unable to work whilst studying.</li> </ul> <p>If you haven't already, you may wish to reach out to our <a href="#">Disability Learning Support</a> team</p>	
<p><b>Are you able to use public transport?</b></p> <p><u>If no, evidence needed:</u></p> <ul style="list-style-type: none"> <li>please specify in your supporting statement why you cannot use public Transport, i.e., health reasons, childcare responsibilities</li> <li>A copy of your current car insurance certificate, car tax and evidence of weekly petrol expenditure</li> </ul>	

## 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 (not applicable if assessment only)	<u>Annual</u>
Maintenance Loan	£
Adult Dependant Grant	£
Childcare Grant	£
Maintenance/Special Support Grant – (Pre-2016 UG only)	£
Parents Learning Allowance	£

Type of Scholarship (please specify) <div></div>	£
<b>Postgraduate students</b> Master's Loan and other study loans	£
<b>Current Balance + Savings/ISA/Bonds/Trust Funds</b> Own bank accounts Partner's bank accounts	£ £
<b>If you, or your partner, receive any benefits or other income, please list the amounts for those received.</b> For further information about claiming <a href="#">State benefits</a> as a student, <a href="#">contact Student Advice</a>	<u><b>Weekly</b></u>
Type of Benefit (please specify) <div></div>	£
Other Income (please specify) <div></div>	£
Parental Support	£
Partner's Net Pay	£

\* If you have received Housing Benefit or Universal Credit since 25/09/23, please forward copies of the breakdown for all payments received since that date.

## Expenditure

When assessing your application, we will review your personal income and expenditure for the whole of the 2023/24 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.

	<u><b>Weekly</b></u>
Rent/Mortgage	£
Public Transport (Include Travel Zones)	£
Composite Living Cost* Single person £167	£



Couple £227 1st Child (Under 16) £174 Additional children £133 per child	
Childcare costs (OFSTED registered only)	£
Prescription costs	£
Partner's Travel Costs	£
Travel – other (please specify why you cannot use public Transport, i.e., health reasons)	£
	<b><u>Annual</u></b>
Buildings Insurance (Mortgage only)	£
Council Tax (if you are not exempt)	£
<b>Priority Debts -</b> Please specify and provide evidence. If you have entered into a re- payment 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 not normally considered a priority debt.	£
<b>Unforeseen costs –</b> 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.	£

### Please provide your evidence as PDFs (not screenshots or photos)

You can use your phone to scan the documents. For example, Genius App allows you to scan documents remotely on your phone and send to various platforms. The app is free of charge, easy to use and an eligible scan. It is easier to read the documents submitted this way, rather than as individual photos.

### General Data Protection Regulations Declaration

The University takes data protection very seriously. You can find the General Data Protection Regulation statement for the Student Funding team on our website here [GDPR statement](#)

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.

Name:

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: