Guidance for COLA Scheme Applicants

Reasons to Apply for the Cost-of-Living Assistance Scheme

If you are currently facing financial challenges due to rising living costs, limited income, unexpected expenses or changes in your personal circumstances, this scheme is designed to provide additional financial support when you need it most.

The ongoing increase in the cost of everyday essentials can place significant pressure on students, particularly when you are managing accommodation costs, food, travel, household bills and other essential expenses alongside your studies. We understand that unexpected costs or changes in your financial circumstances can make it difficult to manage your regular outgoings and may cause additional financial stress.

If you are finding it difficult to cover essential day-to-day expenses such as **rent or accommodation costs, food, transportation, household bills and other necessary living expenses**, this assistance may help to reduce some of the financial pressure you are experiencing. The support is intended to help you manage your immediate financial needs and provide some additional stability while you continue with your studies.

Financial difficulties can affect your ability to concentrate on your studies and may create additional worries about meeting your essential living costs. By applying for this scheme, you may be able to access financial support to help towards these costs and give you greater financial breathing space.

We recognise that every student's financial circumstances are different. You may be experiencing difficulties because of increased living costs, reduced or limited income, changes in your household circumstances, unexpected expenses or other financial pressures. You will have the opportunity to explain your current circumstances as part of your application so that your financial situation can be considered.

The scheme is intended to provide **short-term financial assistance** to eligible students who are experiencing financial difficulties. It is not intended to cover all of your living costs or provide ongoing financial support, but it may help you manage essential expenses during a period of financial difficulty.

If you are struggling financially, we encourage you to apply for support and provide accurate information about your current circumstances. You should also explore the other financial support, advice and resources available through the University, which may help you manage your finances and access additional support where appropriate.

Our aim is to ensure that students experiencing financial difficulties are aware of the support available to them and have the opportunity to access assistance that may help them remain financially stable and continue their studies.

Supporting Evidence Required

1. **Personal Statement –**

Please provide a meaningful personal statement of at least one paragraph explaining why you are applying for support and how you are currently experiencing financial difficulties. Your statement should relate to the circumstances and evidence you have provided with your application. A statement that is only one or two lines long, or does not explain your circumstances, may make it difficult for us to assess your application and could result in your application being rejected.

Please write the statement yourself and do not use AI tools (such as ChatGPT) to write it for you. We want to understand your circumstances in your own words.

2. **Proper Documents – Not Screenshots** -

Please provide complete and official documents wherever possible, rather than screenshots. For example, when providing bank statements, please upload the full statement downloaded directly from your bank. Screenshots may make it difficult to verify the information provided and can delay the assessment of your application. Incomplete or unclear evidence may also result in your application being rejected.

You can usually use your phone to scan documents using apps such as Genius. Alternatively, you can also scan your documents as shown here **Ricoh MFD User Guide (PDF).** Please use this if you are scanning any tenancy agreement or paper copy of a bank statement.

A complete bank statement should clearly show the statement period (start and end dates), beginning and ending balances, all completed transactions including dates, amounts and payees, any applicable fees or interest earned, and the account holder and bank details, such as the account holder's name, address and account number.

3. **Bank Details**

Please carefully check the bank account details you provide for your payment. Make sure that your **preferred/designated bank account** is correct and that the information is clear and accurate. Providing incorrect or incomplete bank details can result in your payment being delayed.

4. **Supporting Evidence** –

Please provide sufficient evidence to support the information in your application. Your evidence should clearly demonstrate your current financial circumstances and support the reasons you have given for requesting assistance. Providing all relevant documents when you submit your application will help us assess your application more efficiently and avoid unnecessary delays.

How is my application assessed?

Once you have submitted your application, it will be reviewed by our Student Funding team. We will consider the information you have provided about your financial circumstances, together with the supporting documents submitted as part of your application.

As part of the assessment, we will review your **accommodation costs, income, and essential expenditure**, as well as your bank statements and personal statement. We will normally require **two months of bank statements for all bank accounts held by you** so that we can understand your current financial position and the funds available to you.

We will also review your accommodation arrangements. This may include checking your **tenancy agreement, accommodation contract or mortgage agreement**, where applicable. We may consider whether you are currently paying rent or other accommodation costs as part of the assessment.

If you are **not currently paying rent**, this does not necessarily mean that you cannot apply. However, it is important that you explain your accommodation circumstances clearly in your personal statement. For example, if you are temporarily living with family or friends, have recently moved accommodation, or have another arrangement that means you are not currently paying rent, please explain this and provide any relevant evidence where appropriate. Provide relevant payment towards household cost or bills or day to day cost.

We will also consider the essential day-to-day expenditure you have identified in your application. This may include costs such as **food, travel, household bills, accommodation and other necessary living expenses**. Your personal statement should explain how your current financial circumstances are affecting you and why you are requesting support.

Your bank statements and other supporting documents should support the information you have provided in your application. We may need to clarify information where there are significant transactions, unexplained funds, changes in your financial circumstances or information that does not appear to correspond with the details provided in your application.

The assessment is based on the information available to us at the time your application is reviewed. **Submitting an application does not guarantee that you will receive an award.** Each application is assessed individually against the eligibility requirements and the information and evidence provided.

Please make sure your application is complete:

It is important that you provide all the requested information and supporting evidence when you submit your application.

An application may take longer to assess if:

- Required documents are missing, documents are unclear, incomplete or difficult to read.
- Screenshots are provided instead of complete official documents.
- Bank statements are not provided for all accounts held.
- Information in your personal statement does not explain your circumstances sufficiently.
- The evidence provided does not support the information in your application.
- We need to contact you for further information or clarification.

If we need additional information or evidence, we may contact you using your university email address. **Please check your university email regularly after submitting your application**, including your junk or spam folder, in case we need to contact you.

We reserve the right to request additional information or supporting evidence where we consider this necessary to properly assess your circumstances. This may include further bank statements, clarification of transactions, evidence of accommodation costs or other documents relevant to your application.

If you realise that you have not provided all the required evidence, or you are unsure about what documents you need to submit, please contact **ofsgrant@westminster.ac.uk** as soon as possible.

How long will my application take?

We aim to provide a written decision **within four weeks of your application being submitted**. However, this is an estimated timeframe and may be longer during particularly busy periods, such as following the opening of the scheme or during periods of high demand.

Applications are assessed in the order they are received, subject to the availability of the information and evidence required to complete the assessment.

Please avoid sending repeated emails to ask for an update on your application, as this will not speed up the assessment process. If we require further information from you, we will contact you directly.

Providing complete and accurate information when you first apply is one of the best ways to help avoid unnecessary delays.

How will I be notified of the decision?

You will receive a written decision by email once your application has been assessed.

If your application is **successful**, the email will confirm that you have been awarded the grant and will provide information about the expected payment date. The payment will be made to the bank account you have nominated in your application.

Please remember that the date the payment is processed and the date the funds appear in your bank account may be different. Once the payment has been processed by the University, the time it takes for the funds to reach your account may depend on your bank and the University's payment schedule.

If your application is **unsuccessful**, we will also notify you by email. Where appropriate, we may provide information about other sources of financial support or advice that may be available to you.

Please make sure that the contact details and bank information provided in your application are correct. If you provide incorrect or outdated bank details, this may result in your payment being delayed.

How can I provide feedback about the scheme?

We value feedback from students who have received support through the scheme. Your feedback can help us understand how the funding has helped students manage financial difficulties and may also help us improve the scheme in the future.

If you would like to share your experience or provide a testimonial about how the funding has supported you, you can contact us at **ofsgrant@westminster.ac.uk**.

Any feedback you provide may be used to help demonstrate the impact of financial support schemes and support our efforts to secure funding and donations for future student support. If we would like to use your comments or personal information for promotional purposes, we will discuss this with you separately.

How do I apply?

Applications must be submitted using the **online application form**. We do not accept applications submitted by email. Before submitting your application, please read the guidance on the application form carefully and make sure you have provided all the required information and supporting documents.

The evidence required will depend on your individual circumstances. The application form will explain what documents you need to provide. However, as a minimum, all applicants must provide:

- **Two months of bank statements for all bank accounts held by you**, including current and savings accounts. These should be complete statements downloaded directly from your bank and provided in PDF format where possible. **Please do not submit screenshots.**
- **A personal/supporting statement** of at least one paragraph explaining your current financial circumstances, why you are experiencing financial difficulty and why you are applying for support.
- **An accommodation contract, tenancy agreement or mortgage agreement**, where applicable. Please provide the complete document rather than a screenshot or photograph.

Depending on your circumstances, we may also ask you to provide additional evidence to support your application.

Please submit clear and complete documents - To help us assess your application efficiently, please check your documents carefully before uploading them.

We recommend providing documents in **PDF format wherever possible**. Documents should be complete, clearly readable and contain all relevant pages and information.

Please avoid submitting:

- Screenshots of bank statements.
- Photographs of documents where the information is difficult to read.
- Cropped documents where important information has been removed.
- Incomplete bank statements and documents with missing pages.

- Password-protected documents that we cannot access and ZIP files or other compressed folders containing multiple documents.

Screenshots and photographs may not provide all the information required to complete an assessment and may result in us having to contact you for replacement documents. This can delay the decision on your application.

Please remember that providing all the required evidence does not guarantee an award. The information and evidence you provide will be considered as part of the overall assessment of your application.

The more complete and accurate your application is when you submit it, the easier it will be for us to understand your circumstances and assess your application.