

Living Expenses Support Scheme guidelines for Postgraduate Taught Students in 2025-2026

Please note the deadline for 2025/26 applications is Friday 22nd May 2026

The scheme is open to applications from:

- The scheme is open to 'home' status students only. Normally this would mean that you have been charged the home rate tuition fee and are in receipt of full UK Student Finance support.
- PG taught students in receipt of the Master's Loan, who have paid their latest instalment in full as shown here:

[Paying your fees](#)

September starters:

- 1st payment of 33% due by course start date
- 2nd payment of 33% by the beginning of February
- 3rd balance payment by the beginning of May.

January starters:

- 1st payment of 33% due by course start date
- 2nd payment of 33% by the beginning of June
- 3rd balance payment by the beginning of September.

If you have any questions regarding your eligibility for the scheme, or the application itself and would like to be contacted by a member of the Student Funding team, appointments may be booked through [Engage](#).

Before you start

The online form will only accept the following format types as evidence: PDFs, Excel files, or Word documents (not screenshots or images).



You can usually use your phone to scan the documents using an app such as Genius. Alternatively, you can scan your documents as shown here [Ricoh MFD User Guide \(PDF\)](#)

If you find you do not have all the evidence required, you can save the form and go back to it later. The supporting evidence required is determined by your circumstances and how you answer the questions. However, as a minimum, all students will need to provide:

- 3 months bank statements
- A supporting statement
- Your 2025–26 Student Finance letter of entitlement and payment schedule showing the instalment due dates and amounts

Application questions

How is my application assessed?

The assessment of your application is determined by your personal circumstances.

We will review your income and expenditure for the 2025/26 academic year. If you live with a partner and/or have children, then their income and costs will also be taken into consideration.

If you live with your guardians/parents, you don't need to provide confirmation of the household expenses and benefits that your family receive as we will review your personal income and expenditure only.

We use a standard weekly figure provided by the National Association of Student Money Advisors (NASMA) 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.



You don't have to list and calculate your expenditure on basic costs separately.

Evidence required

Supporting Statement

It is expected that students will have made a minimum provision to pay for their tuition fees and core living expenses. This income may be supplemented through part-time work, vacation work, bank overdrafts (regardless of level), savings or additional parental support where appropriate.

The supporting statement is your means of explaining the situation you find yourself in, and it will be considered alongside the evidence provided.

If your financial situation has changed since starting your course, please provide further details.

University support

To reach out for support from our [Counselling and Mental Health Service](#) you can register with the service by logging in to the E2S portal [Engage2Serve | Login \(westminster.ac.uk\)](#)

Our Student Wellbeing team can help you in looking after your physical, mental and emotional health and wellbeing. Please see,

[Student Wellbeing | University of Westminster, London](#)

You can also access a [24/7 mental health helpline and digital wellbeing platform](#) designed to support your wellbeing.

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

These may include student/current/savings/online only/building society and app-based

accounts such as Monzo and Revolut.

For example, if you submit your application on 01/11/2025, we will need statements covering 01/08/2025 to 31/10/2025. These should show: your name, account number, sort code and balance after each transaction.

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

You will also need to provide statements for any trading or investment accounts you hold, such as Trading212 and Forex.

TIP: If you have online banking, you can usually download your transactions in PDF or Excel format for the last 3 months. For any transactions that have occurred since your last statement, please download them up until the day before you submit your application.

Bank statements should show:

- The name and bank account number
- The balance on the right-hand side of the statement after each transaction
- At least one Student Finance master's 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, please forward the account closure notification from the bank and any transactions that occurred in the 3 months prior to your application being submitted.

⚠ **If we find an account that you haven't declared, we will reduce any award made to you by 25%.**

Confirmation of funding from Student Finance

To obtain your Entitlement Letter, follow these steps:

- Sign in to your online account at www.gov.uk/student-finance-register-login
- You can access this letter from your My Inbox tab, in your online account

Your payment schedule is also held in your online account, please:

Select 'Postgraduate student finance applications'

- Select the application for the payments you wish to check
- Under the heading 'Manage your student finance', select 'View your payments'

Evidence relating to your personal circumstances

Partner

If you live with a partner, confirmation of their income and expenditure will also be required as supporting evidence for your application. We will be in touch to request this, but it will include 3 months bank statements, copies of their payslips and/or evidence of any benefits they receive.

Dependants

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.

Health issues

If you are unable to work because your health or other issues limit your employment opportunities, please provide supporting medical evidence to show this.

You may wish to reach out to our Disability Learning Support team

(<https://www.westminster.ac.uk/current-students/support-and-services/disability-learning-support>)

You may also benefit from a NHS Prescription Prepayment Certificate (PPC) | NHSBSA (<https://www.nhsbsa.nhs.uk/help-nhs-prescription-costs/nhs-prescription-prepayment-certificate-ppc>) *

Care Leaver

We define a care leaver as being under the age of 25 (before their current course start date) who has been classified as an independent student on the grounds of care leaver by Student Finance England (SFE) at undergraduate level You can find out more about the support available for care leavers here,

[Support for care leavers](#)

Estranged Students

We define an estranged student as a young person under the age of 25 (before their current course start date) who has been classified as an independent student on the grounds of estrangement by Student Finance England (SFE) at undergraduate level.

[Support for estranged students](#)

Caring Responsibilities

If you are a [Student with caring responsibilities](#), we will need further information about their relationship to you and the benefits they receive. If your caring responsibilities impact on your availability for paid employment, please explain how in your supporting statement.

Part-time students

Awards made from the Living Expenses Support Scheme should not usually be expected to provide help with core living costs.

Please provide evidence of the ways in which you are supporting yourself during 2025/26.

Living arrangements

Accommodation costs are usually the biggest expense that students face. So that these costs can be considered, please provide confirmation of your living arrangements:

I'm living in private accommodation

Your tenancy agreement should include

- Your name
- The address of the property
- The rent charged
- The period
- Whether the charge includes bills

If this doesn't cover the whole academic year, please provide your other contracts.

I'm Sub-letting

If you have an unofficial agreement, please ask the landlord to provide a letter/email including the details requested above. You will also need to provide evidence of all payments made to them from your bank statements.

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.

I pay a Mortgage

Please provide your latest mortgage letter advising the amount due and confirmation of all mortgage payments made in the last 12 months.

I'm living at home or with other family members

If you are listed as a tenant (not occupier) on the tenancy agreement, please forward a copy.

If you contribute towards household costs, please note that payments towards food, household bills and utilities have been considered in the Composite Living Cost (CLC) and are not considered 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.

Income

I receive benefits

We will be in contact to request any award letters, showing the type of benefit and amount that you receive.

If you have received Universal Credit since 22/09/2025, we will ask for the Payment Summary and monthly breakdown of each payment received.

If your benefit claim closed during the year, we will need confirmation of the effective date and the breakdown of any payments received since 22/09/2025.

Expenditure

What's a Priority Debt?

Examples of priority debts:

- Secured loans (e.g., loans that are secured against a debtor's home)
- Rent arrears
- Council tax
- Fines, maintenance, and compensation orders
- Charges for utilities
- TV licence
- Tax and VAT
- National Insurance contributions
- Hire purchase agreements for goods that are essential for the debtor to retain.

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.



If your application is incomplete, unclear or does not contain all the requested documentation, it will delay our decision. Please note that we reserve the right to request additional information if it would help with assessing your application.