

University of Strathclyde Discretionary Fund Assessment Guidance

Revision History

Date	Version	Author	Description
01/11/2018	1.1	Lee Harrison	Added a section to cover study abroad. Section 3.3 Students studying abroad
26/07/2019	1.2	Lee Harrison	Updated ONS pre-set figures for expenditure in section 8.8 .

Reviewers

Date	Version	Reviewer Name	Role

Sign off

Date	Version	Approver Name	Role

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University of Strathclyde Discretionary Fund: Staff Guidance

1 Overview

Discretionary Funds are intended to provide non-repayable assistance for students in financial difficulties in order for them to access and/or continue in Higher Education (HE) and are paid in addition to any other forms of student support.

The University receives an allocation of Discretionary Funds from the Student Awards Agency Scotland (SAAS). SAAS issues [guidance](#) on administering the Funds but the University is expected to have a policy to best manage local demands.

2 Discretionary Fund Eligibility

This document lays out how the University of Strathclyde assesses applications. For student and course eligibility refer to the SAAS guidance document for the relevant academic year.

3 Course and Attendance

We must be satisfied that students are undertaking an appropriate course of study and that their attendance is satisfactory. Students who are on medical leave of absence, have temporarily suspended their studies or are Registered with Attendance are eligible to apply to the funds. However, we will consider the level of support to be awarded given that they are not attending or are attending part time.

3.1 Minimum number of credits

Students must be studying a course with a normal credit load of 30 credits or more.

3.2 Students in suspension

Students who are in a period of suspension (academic or voluntary) from their studies are eligible to apply to the funds. However, advisers should consider their ability to work in line with [section 7.5](#).

3.3 Students studying abroad

Students who are studying abroad and meet the eligibility criteria for the fund are able to apply for help. The student's application will be assessed on the same basis as a student who is studying in Glasgow. No extra costs, such as the cost of the student's initial travel, will be taken into account in relation to the study abroad, this applies for both compulsory and non-compulsory periods of study abroad.

4 Application

The funds open to applications from 1st August until the advertised closing date. There are two closing dates, one for continuing students and one for final year students. The earlier date for students who finish their course in the June is to allow for the processing of their application before they complete their studies. Applications will not be accepted after the closing date unless there are extenuating circumstances.

Although we advertise closing dates, Funds are limited and may run out before the advertised closing date.

Applications can be submitted by email, post or in person to the Funding and Financial Support team in room MC1.41 in the McCance Building

5 Receiving all other financial support

In order to be considered for support, students must have applied for and had their application assessed for all statutory funding, including student loans, to which they are entitled (typically SAAS support, the equivalent support from other funding bodies in the rest of the UK).

Where we identify statutory support that a student has not yet accessed we will advise them how to do this.

5.1 Tuition fee support

Students must have applied for all the support to which they are entitled to cover their tuition fees. This includes SAAS, Student Finance England (SFE), Wales (SFW) and Northern Ireland (SFNI) If a student is declined for student support the decline letter must be supplied as a supporting document. If a student is not entitled to statutory support covering the full cost of tuition fees they must enclose evidence of a viable payment plan to ensure all tuition fees will be paid. Students should be signposted to Carnegie Trust if they are eligible for help from them.

5.2 Living cost loan and bursary

Students who are eligible for a student loan are free to decide whether to take out a loan and, if so, how much to borrow. However, a full-time student must have applied for their full income-assessed loan and bursary entitlement before they are eligible to receive financial assistance from the Funds. Advisers can contact SAAS if they are unsure whether a student has applied for their maximum funding entitlement.

5.3 SAAS living cost grants

- Students who are widowed, divorced, separated or single with at least one dependent child must have applied for the Lone Parent Grant from SAAS.
- Students eligible for the Dependants grant from SAAS must have applied for it.

5.4 Benefits

Students should maximise their income by applying for all benefits to which they are entitled. If the Advisor identifies that a student is eligible for benefits but hasn't applied they should be signposted to the Advice Hub. Once the student has received their benefit award the application can be assessed. In cases where there is a risk of immediate hardship, a small interim award may be made pending the outcome of the student's benefit claim.

6 Limits on the support we can offer

The Discretionary Funds have a SAAS imposed limit of £4,000 per student per academic year. The University can ask for permission to make an award above this limit if there are exceptional circumstances. Each case must be reviewed by the Funding and Financial Support Manager or the Support and Development Manager before going to SAAS. Please contact SAASPolicy@gov.scot for approval.

6.1 Limits for student couples

If an application is made by a couple who are both students at the University a maximum award of £8,000 can be made (£4,000 per student).

7 Income taken into consideration

Students must maximise their income from all other sources before an award can be made from the Funds. If a student believes they are eligible for funding from another funding source but is declined on application, they must provide the decline letter to show they have applied. When assessing available income we will consider:

- Student Loan and Bursary
- SAAS Living Cost Grants
- Benefits (excluding DLA/PIP and Carers Allowance)
- Wages
- Other income such as proceeds from self-employment or rental income from property
- Savings above £500
- Family contributions
- Trusts/scholarships/Bursaries
- Child Maintenance

7.1 DLA/PIP

DLA/PIP are excluded because they are to help someone with the additional costs they may have due to an illness, disability or mental health condition.

7.2 Carers Allowance

Carers Allowance has been excluded as part of the Universities Commitment to Carers. Excluding this should help a carer financially.

7.3 Deprivation of Capital

If a student deprives themselves of money that could have been used to cover their living costs, we will use a notional amount in our shortfall calculation to reflect this. For example, if a student had savings of £3,000 but used it to clear debt, that money could have been used to help cover their living costs whilst on the course and pay the debts monthly. Consequently, we would include £2,500 (savings above £500) under savings.

7.4 Spouse or Partners Income

If the student lives with a spouse or partner, we take both their income and expenditure into account. A spouse or partner would normally be expected to have some source of income from either benefits, work or student support. There can be extenuating circumstances where it is not appropriate to take a spouse's/partner's income into account. If an adviser suspects that a student is suffering financial abuse by a partner, we can ignore the partner's income. Cases such as this should be highlighted to the Funding and Financial Support Adviser.

7.5 Student's work income

If a student works their wages will be taken into account. If a student doesn't work the adviser should be considering why they don't and whether it is reasonable to expect them to. Where a student is working a number of hours per week likely to interfere with their ability to study effectively, consideration will be given to supporting a reduction in working hours where this is possible.

7.5.1 Students expected to work

Students who are part time, years 1,2 or 3 of a Full Time Undergraduate course, in writing up on a PhD, in academic or voluntary suspension, or Registered with Attendance should be expected to work.

If students aren't working they should be referred to the Career Service for help to find work. A student can receive help from the funds for 2 months living costs whilst looking for work. If after 2 months the student hasn't found work we must have confirmation from the Career Service that the student has engaged with their service and has done all they can to find paid work before more help from the funds can be given. If we receive a reapplication to the fund from a student who has had 2 months support to

look for work and they have engaged with the careers service, they will be eligible for a maximum of two more months support from the fund.

7.5.2 Students not expected to work

If a student falls within one of the following groups they will probably struggle to work.

- Full Time MSc/PhD (not in writing up)
- PGDE
- final year UG
- Lone parent on a full time course (excluding RWA)

If they fall within one of these categories we wouldn't expect to see income from work.

Students might not be able to work due to personal circumstances for example a disability or caring responsibilities. If a student isn't working due to one of these reasons we will confirm they are registered as a Carer with Widening access or see if the Disability Service or counselling service feels the student would struggle to work. Supporting evidence will also be accepted from the Student's GP or other medical professional.

7.6 Students with no income

The Discretionary Funds are designed to top up a student's income and not be the sole source of income. Because of this we do expect students to have made some provision for their living costs support.

Advisors should signpost students to funding/income they may be entitled to if they aren't receiving it. If a student has no income, then the work policy in section 7.5.1 should be referred to. However, it should be considered if work alone is enough to cover a student's living costs and tuition fees.

If a student falls under 7.5.2 (unable to work) and isn't entitled to funding or other income the student should not normally be made an award (unless the shortfall is small due to the time left on their course). The student should be encouraged to look at other modes of study which might make funding available.

8 Expenditure

The assessment of an application is primarily based on income and expenditure. A student's income is compared against a list of priority expenditure some of which are pre-populated and some provided by the student. If there is a shortfall the assessor will aim to help cover some or all of this. The assessor has the discretion to take into account exceptional personal circumstances or expenditure highlighted in the personal statement.

After all the separate expenditure items have been calculated, the assessor should consider the income and expenditure as a whole, looking especially at whether there is any expenditure that appears excessive or out of balance with the overall calculation. For example, an apparently large expenditure may be offset by the fact that the student has economised in other areas or it may become obvious that a particular expenditure (for example, debt) is causing a disproportionate problem. This may help the assessor decide whether the expenditure should be included in full in the shortfall and whether any additional advice should be given on referrals made.

8.1 Financial Dependents

During the assessment process we look at the number of people in the household and take account of their income and their expenditure. If a student lives with a partner/spouse, we will take into account their income and expenditure. We will take into account children who live with the student and are

financially dependent. Children are classed as financially dependent if the student or partner is eligible to receive Child Benefit for them. (You get Child Benefit if you're responsible for one or more children under 16 or under 20 if they stay in approved education or training.) If a student isn't receiving child benefit for a child, they aren't classed as financially dependent. The exception to this rule is disabled children who are dependent on the student. If a dependent is disabled, receiving PIP/DLA and living with the student they will be classed as dependent on the student.

If a student is paying child maintenance for a child this will be taken into account as an outgoing. There must be evidence of this being paid on a regular basis.

8.2 Rent/accommodation payment

We take into account the amount of rent, mortgage or accommodation the student is paying. The student must show evidence of this payment, this might be a monthly payment coming out of their bank account or a rental agreement. In some circumstances students present an application which has "excessive" rent payments. We will use the level of [Local Housing Allowance for Glasgow](#) as a guide of what rent/accommodation costs should be. The adviser assessing the application can use this as a guide and reference if they use excessive rent as a reason not to make an award.

House size	Monthly rent
1 bedroom shared	£295.88
1 bedroom	£398.92
2 bedroom	£504.96
3 bedroom	£595.01
4 bedroom	£892.80

Where a student's accommodation costs are significantly higher than these amounts, further information should be sought as to the reason for higher rent/mortgage.

8.3 Gas and Electric

We use the figure the student puts on the application form and don't request evidence. If in the advisors view this amount is excessive we reserve the right to request further evidence such as utility bills from the student.

8.4 Council tax

Full-time students are exempt from paying council tax but if they live with other people they may be expected to pay a share of the property's council tax. If for example they are married the household will still have to pay council tax but it will be reduced or if they share a flat, it's sometimes with the agreement they pay some of the council tax. Because of this we do consider council tax as an outgoing provided we can identify why a bill has been raised or why a student is contributing.

8.5 Monthly Travel

This is the monthly travel cost for the student to travel into University and also partners/spouses travel costs (for example to and from work or study). The adviser should sense check the amount against where the student lives. Online information about public transport costs can also assist in assessing whether the cost is reasonable.

8.6 Insurance(s)

We take into account insurances student have to pay. For example, Buildings and contents, life, car, pet insurance. You should be able to see the monthly payment on the bank statements but if not and it is not excessive we will assume it's paid annually.

8.7 Healthcare

Students can list any additional costs they have for a health condition and expand on this in the supporting statement.

8.8 Pre-set expenditure

The pre-set expenditure has been broken down into two groups, In the first is Undergraduates and PGR and in the second is PGT. The Undergraduates and PGR students get a monthly allocation for clothing and household costs where the PGT don't get this. Due to the low level of SAAS living costs support for PGT students when we are assessing this group of students they are showing shortfalls well over the £4,000 limit which results in the student not getting an award from the Discretionary Fund. To try and reduce the amount of students in this situation we have reduces the expenditure for clothing and household costs which are reasonable areas to cut back on during a 1-year course.

Expenditure	Amount per month Undergraduate and PGR	Amount per month PGT	Notes
Food and drink per person	£109.42	£109.42	
Clothing per person	£43.88	£0	
Household costs per household owner occupier	£211.90	£113.97	PGT Excludes furniture element
Household costs per household rented	£97.93	£0	Only include furniture element
Household costs per household parental home/halls	£0.00	£0	They won't have these household costs
Mobile and broadband costs per adult	£32.31	£32.31	
Study/books per student	£25	£25	
Entertainment/Social costs per person	£37.74	£37.74	Only recreational and culture figure used

Source: [ONS Family spending in the UK: financial year ending March 2018](#)

The figures in the source are per household and the average household has 2.4 people so the figures have been divided between 2.4 to get a per person figure.

8.9 Car

If a student lists a car under expenditure, we will take a car loan into account as a debt and will regard this in the same way as other consumer debt (see below). Car insurance should be included as an expenditure but where the cost is excessive, we should consider whether this can be justified by the student's circumstances, for example by considering whether car use is essential.

Where a student has an essential need to run a car – for example, disability, living in a remote location, caring or childcare responsibilities that require access to independent transport – then reasonable monthly running costs should normally be included in the shortfall calculation.

If a student runs a car but this is not essential, then their running costs should be compared to the equivalent public transport costs and the public transport cost included in the shortfall.

8.10 Essential one off spends

If a student has an essential one off expenditure the assessors should use their judgment on each application as to whether to include it or not. If they do take it into account and an award is going to be made supporting evidence must be included to show the cost.

Examples (but not limited to) of one off spends:

- Repayment of loan from Emergency Aid Fund
- Help with deposit and first month's rent if student has to move due to personal circumstances
- Outstanding tuition fees the student has to pay themselves
- Rent arrears that need to be paid to prevent eviction
- **Essential** home maintenance for a home owner
- **Essential** car maintenance for a student who the car is essential e.g. a parent or a carer.

8.11 Nonessential expenditure

To have a consistent assessment across the advisers we use the Income and Expenditure Calculator to look at the student's income and the essential expenditure we take into account. If during the assessment an advisor feels a student is spending excessively on one of the categories below they should include this in the assessment. If for example the advisor sees excessive transactions for clothes shopping they can add these up, minus the allocation for clothes over that period and deduct the remainder from any shortfall by accounting for it as notional income.

- Spending on clothes in excess of £50.91 per person per month
- Spending on holidays (any that are identified on the bank statements)
- Betting transactions in excess of £43.77 per month
- Restaurants/eating out in excess of £43.77 per month

For example, if a transaction is obviously a holiday being booked this is a nonessential spend that should be taken into account when assessing the application. E.g. transaction for £1,500 booking a holiday and student has a shortfall of £2,000 an award of £500 can be made (shortfall of £2,000 minus holiday of £1,500 = £500). If a student has £600 of transactions over the 3 months for clothes for example, this is £447.27 over the clothing allowance for that period ($£50.91 \times 3 = £152.73$).

Where this approach is likely to cause undue hardship an adviser may exercise discretion to apply a smaller deduction to the shortfall.

8.12 Tuition Fees

A student's tuition fees should be taken into account as an expenditure if they have to pay them themselves. If they have a tuition fee loan from SAAS then we must consider any amount payable over and above the value of this loan. If they are paying with an SFE, SFW PG loan or PCDL then input the whole tuition fee as an expenditure and the whole PG or PCDL loan as income.

8.13 Informal agreements

Informal financial agreements can't be taken into account as expenditure. This includes loans, childcare and rent.

9 Debts

The Funds aim to help students with their living costs, they are not designed to clear debt. The Funds take into account contractual monthly payments to debts but if these are excessive compared to the student/household income the advisor has a few options.

- Not make an award and refer the student for help with their debt which should give them enough money to live on.

- Make an award that will be released once the student has taken advice on their debts and carried out any actions advised.
- Make an award and give the student debt advice information in case the student is worried about their debt.

Measure of problem debt. If a household's monthly debt repayments make up 25% or more of their Net monthly income this would indicate problem debt.¹ If a student is in this situation you should refer them to Step Change Debt Charity for debt advice.

¹ Official Statistics [Identifying households with problem debt using the Wealth and Assets Survey](#)

10 Missing documents

Applications submitted without the correct supporting documents will be contacted to request them and put into pending for 2 weeks. After 2 weeks in pending applicants will be sent a reminder email with a final 2 weeks to submit supporting documents before the application is closed.

11 Reapplication to the funds

Students are able to apply to the funds more than once in an academic year. However, because we assess for the duration of the academic year we would only expect a reapplication if there has been a significant change in the student's circumstances. If a reapplication is submitted without a significant change in circumstances the student won't be made an award and they won't have the right to appeal this decision.

12 Childcare covered by the Discretionary Funds

Students who aren't eligible for support from the Childcare Fund or who have had their award capped do apply to the Discretionary Funds to cover these costs. Advisors shouldn't encourage students who have had their award capped to apply to the Discretionary Fund solely to get the rest of their childcare paid.

Students who aren't eligible to the childcare fund can include an Annexe A or B with their Discretionary Fund application to have the childcare taken into account as an expenditure.

Discretionary Fund applications such as this should be assessed the same as other applications to the Discretionary Funds i.e. income assessed and looking at the student's circumstances. The same principles as the childcare fund should be used such as the childcare provider must be registered, daily and weekly cap etc. to ensure there isn't excessive childcare costs and all other support has been used.

Informal childcare costs can be considered if the specific circumstances of a student's case mean that:

- Registered childcare is unavailable– for example because of the hours required, pattern of care and ages of the child(ren) or a combination of these- and there is no reasonable alternative such as a partner/other parent caring for the children; and
- The childcare is essential to the student's engagement with their studies; and
- The cost is proportionate to the care offered¹

When assessing an application, sufficient information will be gathered to confirm registered childcare isn't an option. This might include communication from a number of childcare providers in the student's area to say they don't provide the service required. If informal childcare is to be used the preference is

¹ The daily and weekly cap in the Childcare fund policy will be used as a guide for proportionate amounts.

for a “sitter” service. This should help mitigate the Discretionary Fund paying for family and friends to look after the children.

13 Period of Assessment

Applications will generally be assessed over the remainder of the academic year at the point of assessment. Below are the starting months and time periods.

UG – 9 months from September
PGDE – 10 months from August
PGR/PGT – 12 months from August.

E.g. an Undergraduate being assessed in October will be assessed over 8 months. If this was a PGT/PGR student, they would be assessed for 11 months.

Lone parents should be assessed for two periods, the remainder of the academic year and also the summer months. The assessment over the 3 months of summer will determine the student’s circumstances when their student support stops. Because this is a group of students who may struggle to increase their income over the summer months or have family support we are taking this approach to give the students the reassurance they have the support over the summer. It also allows us to manage the budget to know what money has already been allocated for summer help.

14 Support from the funds

If a student has maximised their income from all sources the Discretionary Funds aims to help students with the shortfall. However, this isn’t always possible. If the shortfall is too large (over the £4,000 limit) and there is no obvious way the student can cover this then no award should normally be made.

The level of the shortfall we will cover depends on the group of student. Below is a table showing the percentage of the shortfall we will cover for different groups. Advisors do have the discretion to increase the percentage of the shortfall covered if there are extenuating circumstances.

% of shortfall depending on group of student

Group of student	Percentage of shortfall
Priority group (section 15)	100
Non-priority group	75

Where possible the award will be paid in Monthly instalments, but if a student is receiving benefits that might be affected by this, the award should be paid in 2 instalments.

Depending on the demand on the Funds, the level of awards made could change throughout the year.

15 Priority groups

Below is a list of priority groups, students who fall within one of these groups are a priority for the Discretionary Funds.

- Students with at least one dependent child
- Care experienced students

- Students who are carers
- Final year students

16 Appealing a decision

Students who appeal a decision will be dealt with under the [Student Financial Support Appeal Procedure](#).

17 Fund administration

Throughout the year the funds are managed so students can apply for the majority of the year and are available for priority groups over the summer months. Assessing priority groups for both the academic year and summer months means the funds can forecast what is available for the summer months. In January SAAS invite institutions to apply for more money, a review is carried out at this time to see if more funds are required.

18 Fraud and Overpayment prevention

The University is committed to the highest standards of openness, probity and accountability. The University will not tolerate fraud and is committed to reducing its risk of fraud to the lowest possible level. We are responsible for the effective and efficient management of Discretionary Funds and must therefore make all firm, fair and reasonable efforts to recover any overpayments made to students.

18.1 Suspected Fraud

Any instances of suspected fraud will be handled in accordance with University's Fraud Response Plan. The University reserves the right to pass information of fraud to Student Awards Agency Scotland (SAAS).

18.2 Students in receipt of income they aren't entitled to

If during the application process, it is identified a student is receiving funding e.g. benefits they aren't entitled to it will be brought to their attention. Students will be encouraged to contact the Advice Hub in the Student Union to confirm what benefits they are eligible for and help dealing with any overpayments.

18.3 Overpayments

Where an overpayment has occurred, reasonable steps will be taken to recover the overpayment, working on the basis that our recovery should not put a student into hardship. Options include staged repayments and recovery of overpayment through future awards.

Where a student disputes that an overpayment has occurred the case will be referred to the Discretionary Fund Appeal panel (stage 2)

19 Amendments and updating of the Discretionary Fund Assessment Guidance.

This document will be updated to reflect changes in SAAS Discretionary Fund Guidance, changes in pre-set expenditure and changes recommend by the Student Financial Support Appeal Panel. Changes to the SAAS guidance and pre-set expenditure are driven by external factors so these changes will be made to the document without going to the appeal panel for approval. Potential changes identified by the team or by the appeal panel will be agreed by the panel before being implemented.

