

University of Edinburgh
Discretionary and Childcare Guidance
2020/2021

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Changes for 20/21:

- Online form and guidance documentation introduced
- The maximum allocated for accommodation costs has been increased
- Capped childcare costs to ensure funds can support as many students as possible
- Support resources for budgeting where debt is identified
- Clear guidance on excessive spending and gambling

Our contact details:

Scholarships and Student Funding
Old College, South Bridge
<https://www.ed.ac.uk/student-funding>
studentfunding@ed.ac.uk

1. Discretionary Fund

The Discretionary fund is intended to assist students who are in, or may be facing, severe financial difficulty. The funds are provided by the UK/Scottish Government, and therefore, subject to audit standards and an evidenced based assessment. The fund makes awards in the form of a grant, which does not need to be repaid unless funds are fraudulently collected. The fund should not be relied upon as a source of income given changes to entitlement can occur and our focus is to support as many students as possible potentially reducing awards. Awards from the fund are intended to assist fully matriculated students with basic living expenses and childcare. Awards from the fund cannot be made to assist with payment of tuition fees or travel costs related to periods of exchange or study abroad.

You will be asked to submit:

- All banks statements, including your partner's, where applicable
- Scholarship award letters
- Your award letter from your funding body
- Wage slips or government assistance
- Credit card statements
- Rental or lease agreement

1.1. Eligibility – Discretionary Fund

Fully matriculated undergraduate and postgraduate (full-time and part-time) UK students who are facing severe financial difficulty may apply to the Discretionary Fund. All information and supporting documentation will be treated in confidence.

To be eligible for assistance from the Discretionary Fund, the Government requires that a student must have applied for their full income-assessed student loan, where appropriate, taking out the maximum available to them. It will also be assumed that parents are providing the full amount of any assessed contribution (unless strong evidence is provided to indicate that this is not the case). Non-UK EU students are not normally eligible for support from either the Discretionary Fund or the Childcare Fund. However, those EU students in the rare category of being in receipt of an income-assessed UK student loan may be eligible for support.

Students not eligible for assistance from the Discretionary fund:

- Students applying for help with tuition fee costs.
- Students who have not applied for their full income-assessed loan (if eligible)
- International and EU students

Final year students must submit their completed application at least 6 weeks before the end of their final semester.

2. Lone Parent Childcare Grant

The Lone Parent Childcare Grant is a maximum of £1,215 per year. If you are a lone parent who has registered childcare costs and have received your Lone Parents Grant award notice from SAAS, you can apply for this supplementary support directly from the University. If you are to be receiving assistance with childcare cost from the Childcare Fund you should not apply for this grant.

Eligible students must be studying full-time on an undergraduate course and be funded by SAAS. Students funded from England, Wales and Northern Ireland funding bodies who are eligible for Childcare grants are not eligible for this fund. However, they can apply to the “Discretionary Fund” if applicable.

The Lone Parents Childcare Grant is not income assessed but a student must provide evidence that they are a lone parent with registered or formal childcare expenses and details of funding for childcare from any other sources.

3. Childcare Fund

The Childcare Fund is to assist students with study related registered childcare costs. The fund makes awards in the form of a grant, which does not need to be repaid unless fraudulently collected. The Childcare Fund is intended to provide a contribution to study related childcare costs, it is not intended to cover the full cost of full time childcare. An invoice from a registered childcare provider is required.

Childcare costs are capped at a maximum as per the table below

	Single Child	More than 1 Child
Per month	£780	£1,200

3.1. Eligibility – Childcare Fund

To be eligible for assistance from the Fund, a student must meet the eligibility criteria for tuition fees and be either an undergraduate or in receipt of the undergraduate package of support

OR

- a full time postgraduate student on an eligible course in receipt of a living cost loan from SAAS.
- have formal, registered childcare in Scotland.
- have applied for their full income-assessed student loan and bursaries, where appropriate)

Postgraduate students who are not in receipt of a tuition fees loan from SAAS will be required to explain why they are not receiving the full loan eligibility.

You must use any free childcare places or equivalent discount to which you are entitled under the Scottish Governments scheme for 3 and 4 year olds. If you choose to use a provider that does not participate in the scheme, this may be reflected in a reduced award from the fund.

You will also be required to ask your Childcare provider to complete the Childcare Funding Form. This will be required to be submitted at the same time as your application form.

3.2. Students not eligible for assistance from the Childcare Fund

- Students who have not applied for their full income-assessed loan, if eligible
- Students who are not matriculated or on multiple repeat years of study
- Students who are not eligible for the payment of their tuition fees

- Postgraduate students not in receipt of a living cost loan
- Part-time students
- Students from England, Wales and Northern Ireland in receipt of Childcare Grant
- Students in receipt of an NHS bursary
- International and EU students (
- Students with informal childcare costs e.g. non-registered childminder, friend, family member

In order to ensure that the Childcare Funds can assist as many students as possible, a cap on the maximum support offered per child will be introduced for 2020/21.

4. Priority Groups

Priority will be given to applications received from students who are:

- Lone Parents
- Lone Parents with summer childcare
- Parents with summer childcare
- Parents who are care leavers or estranged

5. How needs are assessed

The online discretionary form will ask you to provide an overview of your financial situation and provide evidence of your access to income and savings. Our assessment will then compare your income to your essential living costs set out in the guidelines below. Where a shortfall is identified, the fund can provide support to a maximum of £2,000 per semester. We will also give consideration to any unexpected or emergency cost that have arisen.

5.1. Income and capital savings

When assessing applications, the student's monthly income including spouse/partner's income, where applicable, will be taken in to consideration. We will also consider your access to savings, including ISA's and other accounts. We will take into consider regular parental contributions of £100 or more per month.

We cannot assess your entitlement without having official bank statements within the relevant period (3 months). Please supply evidence for all bank accounts held. They must clearly show account holders name, account number, transaction details and running balance. Screen shots are not acceptable.

5.2 Living Costs

Accommodation and living costs are capped at the amounts outlined below by week. A dependant is recognised as a partner or child. The actual cost is used for calculation for accommodation rather than automatically allocating the maximum. Where a student has formal caring responsibilities for a family member, this can be taken into account in exceptional circumstances.

Non-essential spending will not be taken into account; this includes cigarettes, eating out/food delivery, etc. This is for illustrative purposes and is not an exhaustive list.

Cost	20/21 Rates	Comments
Accommodation	Up to a maximum of £175 per week for single person Up to a maximum of £230 for a couple/family	<u>(Monthly rent x 12)/52</u>
Food	£55 per week for all single students living in their own accommodation £25 per week for students in catered halls with full board or living at home Extra £25 per partner/child	Please note this does not include takeaways and food delivery. Food budget resources https://www.nhs.uk/live-well/eat-well/20-tips-to-eat-well-for-less/
Utilities a. Gas & electricity b. Broadband & telephone landline c. Mobile phone	Up to £45 per week	This category has increased for 20/21 given the increased dependence on wifi for teaching. These costs are not allocated to those in student accommodation or where the rent agreement includes utility costs.
Additional Living Costs a. Clothes b. Travel c. Books/Photocopying	£55 per week plus £10 per partner/child	This includes clothes, travel, books and stationery.
Council tax	Student's share	This is relevant where the accommodation is not covered by a Council Tax Discount.
Recreational	£40 per week plus £10 per partner/child	This includes TV subscriptions, social & sporting events
Insurance and other	No set value	This includes content insurance.
Childcare	Calculated separately (please see section 3)	

Max. **£370 (Single)**

5.3 Treatment of Debt

The funds cannot be used to pay non-priority debt. We may be able to assist with priority debts. Priority debts are considered to be:

- Secured loans
- Rent arrears
- Fines
- Charges for utilities
- TV Licence
- Tax and Vat
- National Insurance contributions

Where students have received funds in the past for priority debts and not used the funds to address their debt, they may receive a smaller award in the future or no award allocated to the debt.

Awards will be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year.

Non-priority debts are those where non-payment will not result in the loss of your home, goods or services. None priority debts are considered to be:

- Bank overdraft
- Credit card debt
- Store card debt

Where a student has agreed a realistic repayment arrangement for debt and has stopped using that source of credit the repayments can be included as expenditure.

5.4 Excessive spending

To ensure the government funds are supporting as many students as possible and meeting audit standards, where we identify excessive spending any potential award will be reduced. Consistent excessive spending across multiple applications may lead to no funds being awarded. This would include a high volume spend on takeaways or recreational spending non-essential living costs of £500 or more per month. We encourage all student to engage in budgeting to identify overspending:

https://www.eusa.ed.ac.uk/support_and_advice/the_advice_place/money/budgeting/

<https://www.ucas.com/finance/managing-money>

5.5 Gambling

Similar to excessive spending, we will reduce or remove awards where we identify consistent regular gambling of £100 or more per month. Again, this is part of our responsibilities as a government-funding provider. Should you need support for gambling, please see:

<https://www.nhs.uk/live-well/healthy-body/gambling-addiction/>

5.6 Budgeting resources

We realise adjusting to University life may be difficult and times, we want to be able to assist you with developing strong financial skills. We encourage all students to consider setting a budget, here are some external resources:

<https://www.ucas.com/budget-calculator>

<https://www.moneyadviceservice.org.uk/en/articles/budgeting-for-college-or-university>

6. Timeframes

We can only access your application when the online form is completed in full and all supporting evidence is provided. We experience a high volume of requests at the start of each semester and at peak points applications can take 3-5 weeks. We will keep our [webpages](#) up to date with processing times. Students will be given a call number to get in touch and make any inquiries. Over the academic year, the team will access around 950 applications.

Discretionary Fund maintenance awards will be calculated over the full length of the course, regardless of the date of application. This would be 52 weeks for postgraduates and the number of weeks the academic year lasts for undergraduates, e.g. 36 weeks for standard undergraduates, 42 weeks for PGDE students.

For other non-standard as follows:

MChB Years 1 & 2	36 weeks
MChB Years 3, 4 & 5	52 weeks
BVMS	37 weeks
Social Work	42 weeks
BN Nursing	39 weeks (32 for final year)
Transformative Learning	TBC

7. Payment

Students will be asked to provide UK bank details as part of their application. Payment will be made via BACS once approved and confirmed. Students will receive a call number to confirm their application and any further communication. Students will receive written notification via email of the outcome of their application.

8. Fraud

Where we are notified of funds being fraudulently granted, we will investigate and notify appropriate government bodies and our Legal Services. If fraud is found to have taken place, you will be responsible for paying back the funds granted.

9. Disputes and appeals

We are happy to go through our assessment of your application, which is made against the framework and within regulation Scottish Government regulations. We are audited on an annual basis to ensure we have appropriately dispersed funds. If you disagree with the outcome of your

application, you can ask for an appeal by the Head of Service.

If you are still not satisfied with the service, you have received you may wish to review the [University Complaint Handling procedure](#).

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