

## University of Edinburgh Discretionary, Childcare and Hardship Guidance 2022/2023

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### Changes for 22/23:

- Maximum **potential** calculation for a single student, based on 1 week has increased from £370 to £425
  - accommodation costs has been increased from £175pw to £195pw
  - gas/electricity has been increased from £45pw to £55pw
  - food has been increased from £55pw to £75pw
  - recreational has been increased from £40pw to £50pw
- Childcare costs cover for the period of study only
- Childcare cap removed
- Submission of Childcare invoice for Semester 1 by Friday December 16 2022
- Submission of Childcare invoice for Semester 2 by Friday 14 April December 2023
- Support resources for budgeting where debt is identified
  - Online resources for Energy Suppliers Grant
  - Guides to help you get best deals on household bills
  - Links to Citizens Advice throughout the UK
- Clear guidance on excessive spending and gambling
- Option to receive award payments in more than 2 instalments

Our contact details:

Scholarships and Student Funding  
Old College, South Bridge  
<https://www.ed.ac.uk/student-funding>  
[Contact Details](#)

## **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 provides support for your period of study and contributes towards the childcare costs. It is not intended to cover the full cost of full time childcare. An invoice from a registered childcare provider is required.

If there is high demand on the fund, we may need to cap the costs we can provide.

#### **Childcare will only be paid for your period of study at the University**

##### **3.1. Eligibility – Childcare Fund**

To be eligible for assistance from the Fund, childcare will be paid for your period of study within the current academic year, 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.

***We will also require you to submit your 1<sup>st</sup> semester invoice no later than, Friday 16 December 2022, failure to do so will delay your 2<sup>nd</sup> instalment in January. Your semester 2 invoice should be submitted no later than Friday 14 April.***

### 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
- Students supported under the Paramedic Science, Nursing and Midwifery Student Bursary Scheme
- International and EU students
- Students with informal childcare costs e.g. non-registered childminder, friends, family member

### 4. Hardship Funding

Limited assistance is available from the University to assist fully-matriculated International students who are ineligible to receive assistance from UK Government sponsored funds. The fund supports living costs during financial difficulty and cannot be used for tuition fee payment.

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. 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

For the current academic session, you can receive up to £500 (single), £750 (couple) and £900 (family) per year.

#### If you hold a UK Student Visa

As part of the requirement of your visa sponsorship, you are expected to be able to self-support yourself for at least 9 months while in the UK undertaking your studies. This should include available finances to pay for your fees, accommodation, and living costs and return flights home etc

Currently you must have the equivalent of minimum £1,023 per month for 9 months.

In order to gain short term assistance we will consider the evidence provided to UKVI to obtain your visa sponsorship, and a supporting statement clarifying why circumstances have changed and how to you plan to support yourself for the remaining time you are at the University. If you have concerns in regards to changes in your circumstances and the impact on your sponsorship please contact Student Immigration Services <https://www.ed.ac.uk/student-administration/immigration/contact-us/enquiry-form>

## **5. Priority Groups**

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

- Lone Parents
- Lone Parents with summer childcare
- Parents with summer childcare
- Care leavers/care experienced or estranged students

## **6. 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 £3,000 per academic year. We will also give consideration to any unexpected or emergency cost that have arisen.

### **6.1. Income and capital savings**

In fairness to all applicants, 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, crypto currency, and other accounts linked to social media platforms. We will take into consideration 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.

### **6.2. Living Costs**

Accommodation and living costs will be 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, vapes, eating out/food delivery, etc. This is for illustrative purposes and is not an exhaustive list.

<b>Cost</b>	<b>22/23 Rates</b>	<b>Comments</b>
<b>Accommodation</b>	Up to a maximum of £195 per week for single person  Up to a maximum of £230 for a couple/family	(Monthly rent x 12)/52  (Updated from £175 to £195 for session 22/23)
<b>Food</b>	£70 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.  (Updated from £55 to £70 for session 22/23)
<b>Utilities</b> <b>a. Gas &amp; electricity</b> <b>b. Broadband &amp; telephone landline</b> <b>c. Mobile phone</b>	Up to £55 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.  (Updated from £45 to £55 for session 22/23)
<b>Additional Living Costs</b> <b>a. Clothes</b> <b>b. Travel</b> <b>c. Books/Photocopying</b>	£55 per week plus £10 per partner/child	This includes clothes, travel, books and stationery.
<b>Council tax</b>	Student's share	This is relevant where the accommodation is not covered by a Council Tax Discount.
<b>Recreational</b>	£50 per week plus £10 per partner/child	This includes TV subscriptions, social & sporting events  (Update from £40 to £50 for session 22/23)
<b>Insurance and other</b>	No set value	This includes content insurance.
<b>Childcare</b>	Calculated separately (please see section 3)	

**Max. £425pw(Single)**

### **6.3. Treatment of Debt**

Debts incurred prior to the commencement of your studies will not be taken into account.

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

### **6.4. 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 or rejected. Consistent excessive spending across multiple applications may lead to no funds being awarded. This would include a high volume spend on takeaways, alcohol, eating out, clothing 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.eusa.ed.ac.uk/support_and_advice/the_advice_place/money/budgeting/)

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

### **6.5. Gambling**

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

Gamblers Anonymous Scotland <https://gascotland.org/contact-us/> which may hold a weekly support group near the University's central campus

GamCare <http://www.gamcare.org.uk/>

Gambling Therapy website <https://www.gamblingtherapy.org/en/about-us>

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

## 6.6. 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.moneyadvice.service.org.uk/en/articles/budgeting-for-college-or-university>

<https://www.ucas.com/advisers/guides-teachers/help-your-students-get-uni/student-budget-planner>

## 7. 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 duration of the course, regardless of the date of application.

Undergraduate 36 weeks	Postgraduate 50 weeks	PhD 52 weeks	Social Work (MSW) 39 weeks
MBChB Years 1, 2 & 3 36 weeks	MBChB 4 43 weeks	MBChB Year 5 46 weeks	MBChB Year 6 41 weeks
BVMS 1 41 weeks	BVMS 2 (GEP 1) 41 weeks	BVMS 3 (GEP 2) 41 weeks	BVMS 4 (GEP3) 4 47 weeks
BVMS 5 (GEP4) 45 weeks	BN Nursing 1&2 46 weeks	BN Nursing 3 44 weeks	BN Nursing 4 41 weeks
MLA, MFA, MScTLT 36 weeks	PGDE 41 weeks		

## 8. 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.

Payments will only be made to UK Bank accounts. If no UK bank account is held, your application will automatically be rejected. Information on how to open up a bank account can be found [here](#). Depending on the amount of your award, this may be split into two payments. We can split this into more payments to help you budget over the forthcoming year. If you wish to do this, there will be a section on the application form that you can request this.

## **9. 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.

### **9.1 Fraudulent Applications**

If you submit an application or supporting documentation which we then discover to be fraudulent or if we receive any information about fraudulent applications, this will be addressed within regulations 12.4 of the [Student Code of Conduct](#). Any funds awarded will need to be paid back in full. This includes not declaring all access to savings or bank accounts when applying for government funding.

## **10. Disputes and appeals**

If you disagree with the decision reached you are entitled to request a review of your application. Reviews should be sent to [studentfunding@ed.ac.uk](mailto:studentfunding@ed.ac.uk).

Reviews should be requested in writing, clearly stating the grounds for appeal and, where appropriate, supplying additional documentary evidence to support the review process. All requests for review must be received within 14 days of the date of the original decision letter. The review process can take up to two weeks.

After you have received the outcome of your review, if you still disagree with our decision you may appeal in writing to the Scholarships and Student Funding Services Manager, who is responsible for handling the final appeal. You should clearly indicate how you believe an incorrect decision has been made. The applicant will be informed of the final decision in writing within 28 working days.

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](#).

**29 August 2022**

**Scholarships and Student Funding**