Student Financial Support Fund Policy & Supplementary Guidance

2026-27

Version 1.0 August 2026

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1. Introduction

The Student Financial Support Fund (SFSF) is made available by the University to provide **discretionary** financial help for UK undergraduate and postgraduate students.

The University's Student Experience and Wellbeing Sub-Committee are responsible for overseeing the guiding principles and caps utilised in assessments. The Sub-Committee reports to the University's Education Committee and consists of academic representatives from all three faculties, Professional Services and NUSU.

2. Purpose of the Funds

The Fund is made available to support eligible students who experience financial difficulties or hardship. We would define hardship as:

- struggling to make ends meet;
- being unable cover essential, day-to-day living costs.

The Fund will be used to:

- assist those who need extra financial help to meet costs which are not already being met from statutory (or other) sources of funding;
- help low-income full-time undergraduate students;
- assist if a student experiences financial difficulties due to unforeseen circumstances;
- provide emergency payments to alleviate unexpected financial crises;
- intervene in cases where a student may be considering leaving higher education because of financial problems.

The SFSF cannot be used to fund tuition fees, fines, debts or replace statutory funding.

3. Eligibility Criteria

Before making an application for assistance students must have accessed **all other sources of funding** available to them; this includes accessing all savings including ISAs such as Lifetime ISAs and Help to Buy ISAs as well as applying for and obtaining the maximum interest free overdraft available to them, if eligible. **Due to the discretionary nature of the Fund, there is no guarantee that an applicant will receive funding**. Successful applicants may receive either a non-repayable award or a loan. Loans will usually be issued where the applicant has a temporary cash flow problem such as a delayed student loan instalment. Postgraduate SFSF applicants must be able to demonstrate the 'unexpected' circumstances they have experienced as it is a requirement of the Fund that they had sufficient funding in place at the start of their course for the duration of their studies. Hoping to secure paid work once they have commenced their course, but failing to find a job, would not be deemed as unexpected.

The Fund cannot help students who have willingly compromised their financial security. If the supporting documentation shows that financial security has been affected because of significant non-essential expenditure (e.g., holidays, gambling), this will be considered during the assessment process.

To be eligible to apply for the SFSF students must be:

- registered and in attendance on a course of at least one academic year in duration.
- meet the residency requirements for a 'home' student (i.e. the residence conditions of eligibility for maintenance (living costs) funding from the Student Loans Company);
- have applied for and be in receipt of the maximum loan to which they are entitled from the Student Loans Company and received the first loan instalment;
- able to demonstrate that they need financial assistance and have explored all other ways of supporting themselves (this includes accessing any interest free overdrafts).

- Postgraduate students must not see the SFSF as a primary source of funding and are expected to have secured other sources of funding. Postgraduate students eligible to receive the Postgraduate Master's Loan or Postgraduate Doctoral Loan must have applied for and be in receipt of the maximum loan available to them before seeking assistance from the SFSF.

External and Suspended Students

Students on an interruption of studies (suspended) due to ill health, a disability or medical condition, caring responsibilities, maternity leave or for other reasons deemed appropriate by the assessors are eligible to apply to the SFSF. Evidence of both personal circumstances and the intention to return to study must be provided with the application. External students are also eligible to apply for support from the SFSF and must evidence both personal circumstances and the intention to return to study.

Ineligible students

Students registered at INTO, University of Law, NUMed and UG sudents based at NUIS are not eligible to apply for this funding.

Applications cannot be considered for applicants, prior to fully registering at the University.

Applications cannot be considered after graduation, or during the period between course end date and graduation.

4. Application Process

Most students will apply for support by completing the relevant online application form available from the Student Financial Support Team's website: www.ncl.ac.uk/student-financial-support/hardship/ Supporting documentation requirements are listed on the application form. Students who require the application form in an alternative format should contact the Team by emailing: student.fin-supp@ncl.ac.uk

The Team will contact students who submit an incomplete application, or to clarify any outstanding queries. Subsequent follow up will delay the processing and outcome of an application so it is important to provide a fully completed application form and all required supporting documentation at the time of submission.

In-person or Teams appointments can be booked if you would like to find out more about this funding or need support with completing an application form: Financial Support Team..

Incomplete applications cannot be accepted or processed.

Only fully completed application forms with all required supporting documentation will be assessed. It is the student's responsibility to ensure that their application is complete and that all necessary documentation is provided.

Students must ensure that the information provided in their application is accurate and complete to the best of their knowledge. Providing inaccurate information or failing to disclose details about all bank accounts could lead to disqualification of the application and may result in disciplinary action.

Although the SFSF is a full year assessment students may reapply if they experience a significant change in their circumstances. Restating previous reasons is not a basis for a resubmission.

For any subsequent application the student must show that their circumstances have changed significantly since their original application and be able to clearly demonstrate how income and expenditure has changed.

Students must contact the team at student.fin-supp@ncl.ac.uk if they want to explore their eligibility for a reassessment. If eligible, a reassessment application form will be issued. To reach a decision about whether the team can undertake a reassessment the student may be asked to submit up to date documentation. The decision to conduct a reassessment is entirely at the discretion of the team. If a student has not changed their behaviour or has not acted on advice provided in the outcome letter from their first application, a reassessment will not be conducted.

Some students may be eligible to (re)apply for assistance during their summer vacation using the SFSF Summer Fund form. Students who wish to apply during the summer vacation can obtain a summer application form from our website from mid-June: www.ncl.ac.uk/student-financial-support/hardship/

Students who are eligible for help during the summer period are non-final year students:

- with children;
- with caring responsibilities;
- resitting / retaking part of their course;
- who are ill or have a disability and not eligible for benefits;
- who have no alternative substantial means of support and who are unable to secure alternative funding (the team have discretion to determine if a summer application can be accepted on these grounds).

The data provided in the application form will be processed in line with the GDPR and the Student Health and Wellbeing Confidentiality and Privacy Statement which can be found at: www.ncl.ac.uk/foi/publication-scheme/policies

Data will be stored in accordance with the University's Records Management Policy. Identifiable data will not usually be shared with third parties (separate legal entities to the University) without explicit consent, except when the University is required to by law. On rare occasions, where it is suspected there is involvement in criminal activities such as money laundering, fraud, or funding of terrorism we will report this to the Police.

5. Assessment Process and Payment

All applications will be considered by one of the hardship assessors. A decision will only be finalised, and an outcome issued once the assessment has been conducted in line with the agreed policy outlined in this document.

The assessment will be based on the actual number of weeks a student is registered and in attendance. Students should calculate their income and expenditure for their entire academic year: this is usually 37/38/39 weeks for undergraduates and 52 weeks for postgraduates. Some courses such as PGCEs and the later years of MBBS and BDS differ in length. Students should check with their academic school if they are unclear on the length of their academic year. Non-final year undergraduate students who have children or who are unable to work due to ill health or disability, should complete their income and expenditure over a 43-week period.

There are two assessment processes, **Standard** and **Non-Standard**.

A **standard assessment** will always be carried out in the first instance and will compare income and expenditure. The income and expenditure figures used in assessments may not always be the same as those provided by the student. The SFST determine the income that should be included or disregarded as part of the assessment as well as setting the maximum caps for items of expenditure.

For details on which types of income will be included or disregarded, please refer to Appendix A. Generally, most statutory, personal, and institutional income will be considered in the assessment, as the SFSF is intended to be a last resort.

Students must have applied for and be in receipt of the maximum statutory student finance to which they are eligible and have received their first instalment before receiving an award from the SFSF. Where a student experiences a delay in payment of their first student loan instalment it may be possible to provide assistance through an emergency loan if they are experiencing financial difficulties. If household income decreases significantly a current year income assessment (CYIA) must be pursued through the relevant assessment authority before seeking assistance through the SFSF. If the outcome of a CYIA has not been finalised by the assessment authority and an application is made to the SFSF it will only be possible to provide interim assistance from the SFSF in the form of a loan. If a CYIA is not possible as the decrease in income does not warrant this an explanation of the change in family circumstances should be provided as part of the SFSF application, particularly if support from family is not possible or is limited. Eligible students are expected to apply for a tuition fee loan so that any family / personal funds can be put towards living costs.

It is expected that students who are eligible to access statutory SLC funding do so before applying to the SFSF. Students who do not take out SLC funding due to religious reasons must provide supporting documentation to show how they intended to fund their studies from the outset and that they have tried to obtain to alternative sources of funding, including loans which are compliant with Sharia Law or are non-interest bearing. If alternative funding is obtained this will be included as income in the assessment. If students are unable to obtain other sources of funding, they will need to provide documentation such as outcome letters from external organisations, to confirm this before an SFSF application can be accepted and processed. They must also be able to demonstrate that they had sufficient funding in place for the duration of their studies when they commenced their course.

All income received from family members or friends will be included as income unless is it clear that the funds were a loan which has been repaid. Both regular and one-off contributions, including gifts and inheritance, will be factored into assessments. If an applicant outlines that funds are ring-fenced or cannot be drawn upon to support living costs, official evidence must be provided to support this claim. Financial support from family paid in other forms, such as direct rent payments or covering mobile phone bills will also be included as income since corresponding expenditure will not be reduced. If there is any uncertainty about the level of family contribution, students may be asked to submit additional bank statements later in the year, which could result in a reduction or cancellation of funding (where subsequent instalments of SFSF are due to be paid).

Before applying to the SFSF eligible students are expected to have applied for a student bank account and have taken out the maximum interest-free overdraft available to them to maximise the funding they can draw upon to support their living costs. It is not recommended that students hold more than one student bank account. Students with bank accounts which have charged overdrafts would not be expected to utilise these charged overdrafts to support themselves. Should students choose to utilise charged overdrafts any charges incurred will not be factored into the SFSF assessment.

Savings from the beginning of the year will be included in the assessment as available income. The savings amount will be calculated as the total net balance across all accounts at the start of the assessment period. For example, if a course begins on the 21 September 2026, the savings will be calculated based on the balances as of 20 September 2026. Interest-free overdrafts will not be considered when determining the level of savings for applications submitted during the academic year.

Once the income to be utilised in the standard assessment has been determined expenditure will then be calculated.

Two types of expenditure are considered in the assessment: composite living costs (CLCs) and variable living costs. CLCs include expenditure on food, household bills, clothing and entertainment. Actual student expenditure on these items will not be considered as part of the assessment. Instead, expenditure caps set by the SFST, in line with National Association of Student Money Advisers guidelines and based on household composition, will be applied to ensure applicants are assessed fairly regardless of their lifestyle choices. Agreed rates of CLCs can be found in **Appendix B**. Variable living costs include accommodation, travel, course costs, council tax, childcare, minimum debt repayments and disability related costs. Actual income for these items will be included in the assessment up to the agreed cap, set by the SFST as outlined in **Appendix C**.

Mobile phone costs are usually included in the relevant CLC figure but for students with dependent children under 18, this cost will be factored in as a separate cost up to the agreed cap.

Costs associated with travel by car may be accepted as reasonable but only if individual circumstances warrant this (e.g. young children, disability which affects mobility, for the purposes of regular paid work) where a car is a requirement or travel by car is cheaper than public transport. Normally single students will not be expected to own or run cars.

If childcare costs are incurred estimated costs for the full assessment period as well as evidence from the childcare provider should be provided. Only costs incurred with registered childcare providers will be considered.

Assessments cannot usually factor in debt repayments. Where a student has agreed a realistic debt repayment plan and has ceased using that source of credit, minimum repayments may be included as expenditure in the assessment for a standard award. Rent arrears will not usually be included as debt unless evidence is provided to show there is a risk of homelessness or legal action. The Fund will not normally consider repayment of non-priority debts though there may be some exceptional cases where non-priority debt might be treated as a priority. Debt repayment to family members and friends will also not usually be included in assessments.

Students who incur additional travel costs due to unexpected circumstances (e.g. family illness / bereavement / personal illness / medical issues) or to attend placement or graduate interviews should provide a breakdown of these costs in addition to their usual travel costs along with supporting documentation as it may be possible to factor some of these costs into the assessment, over and above the usual travel cap.

Students who incur additional costs due to caring responsibilities may wish to provide a breakdown and supporting documentation for these costs as it may be possible to factor some of these costs into the assessment.

Students who incur additional 'start-up' costs may wish to provide a breakdown and supporting documentation for these costs as it may be possible to factor some of these costs into the assessment. This may include situations such as having to move out of accommodation unexpectedly and relocating to a new property due to a significant breakdown in relations with family / partner / housemates or may be because of having a baby. These costs can only be considered if they have not been supported through other funding schemes provided by the team.

Students who incur additional costs because of transitioning may wish to provide a breakdown and evidence of the additional costs they are incurring as it may be possible to factor some of these costs into the assessment. It is not possible to assist with the purchase of private hormone treatment.

Students who are estranged from their family and who do not receive financial support from family are encouraged to provide supporting documentation and a brief overview of their situation as the assessment process may be able to take this into account. Additional costs incurred due to estrangement will only be considered if they have not been supported through other funding schemes provided by the team.

The standard assessment compares the calculated income and expenditure to establish if a student has an additional need (i.e. expenditure is greater than income). 100% of the additional need will be awarded up to a maximum award cap of £4,400. Awards that exceed the maximum cap will not be granted under any circumstances.

Where a standard assessment does not establish an additional need assessors will then consider if there are grounds for a non-standard assessment to be conducted. Non-standard assessments will be completed for students who have to meet exceptional costs, who are genuinely unable to work or who are about to withdraw for financial reasons. The minimum award required to allow the student to continue on their course will be made.

Assessors will usually consider any emergency loan funding previously issued and will convert this into an award removing the need for repayment if a SFSF application is successful.

If successful, payment will be made directly into a student's nominated bank account as specified on their application form via BACS (credit transfer) within 5 working days of the outcome letter being sent. Only in very exceptional circumstances will other forms of payment be considered such as direct payments to landlords. Cash payments cannot be made. Awards will be phased if a student is due to receive a large award or if it is felt this will assist with cash-flow.

6. Outcome and Appeals Process

SFSF applicants should receive an outcome within 15 working days where a fully completed application form with all supporting documentation is submitted. Outcomes will be sent to the student's university email address. Outcomes cannot be discussed over the telephone. If missing information or the need for further clarification is discovered after submission, the 15 working day turnaround time cannot be guaranteed.

To support financial capability, students may receive advisory points in their outcome letters. These may include suggestions for increasing income, reducing expenditure, and appropriate signposting to further resources and support.

In some instances, students may be referred for compulsory budgeting advice with payment of subsequent instalments subject to attendance. Non-attendance will result in non-payment of any future instalments due to be released.

Students may be asked to provide additional bank statements before receiving payment of subsequent instalments. Failure to supply these statements, evidence of undeclared additional income or not following advice given in outcome letters could lead to the cancellation or reduction of future instalments.

Any correspondence will clearly outline if there are conditions attached to the payment of SFSF awards or loans.

If a student needs clarification on how their outcome was determined or believes there was an error in the assessment, they will be given more detailed information about the assessment process and the calculations involved. If they are still dissatisfied, they will be invited to attend a review meeting. Students must attend a review meeting before submitting an appeal. A review meeting is less formal than an appeal and will give an opportunity to discuss their application and assessment. If new information and documentation is provided as part of the review process and this may affect the outcome, a reassessment will be undertaken. Only one review meeting will be offered in any one academic year.

If, after review, a student still believes the assessment is incorrect, they have the option to submit an appeal. They will be given an appeals application form. An appeal must be submitted within one month of receiving the outcome letter. Supporting documentation must be provided to substantiate claims. All appeals will be considered by the Student Financial Support Team Manager or the Director of the Student Health and Wellbeing Service. No one involved in the original assessment will be involved in the appeal. Not liking the outcome of an application is not grounds for an appeal and students should remember that there is no entitlement to receive assistance. If students are dissatisfied with the standard of service they received they should follow the University Complaints Procedure.

Students who apply to the SFSF may be contacted and asked to complete a feedback survey to help evaluate the service.

APPENDIX A – TREATMENT OF INCOME

All income from any source will be included in the calculation with a few exceptions – see below

Income source	Include / disregard	Notes
Statutory		
Student Loans for living costs	Include in full	
Student Loans for tuition fees	Disregard	
Maintenance / Special Support Grant	Include in full	
Adult Dependants Grant	Include in full	
Parents Learning Allowance	Include in full	
Childcare Grant	Include in full	
SAAS Young Persons Bursary Independent Students' Bursary	Include in full	
NHS Bursary / Grant / Learning Support Fund	Include in full	
Local Authority Care Leaver Bursary	Include in full	
Means-tested Benefits	Include in full	
Non-means-tested Benefits	Disregard	
Tax Credits	Include in full	
Pension Credit	Include in full	
Postgraduate Master's Loan	Include in full	
Postgraduate Doctoral Loan	Include in full	
Research Council Studentship/ Stipend	Include living cost element	
Teacher Training Bursary / Scholarship	Include in full	
Disabled Students' Allowances	*Disregard	*DSA support can be paid into a student's bank

		account or directly to an external provider. DSA paid to external providers or as reimbursements will be disregarded. DSA income paid directly to student, not for reimbursement purposes, may be included as income and may also affect how related expenditure is treated.
Personal:		
Paid Work	UG: Disregard in standard term-time assessment Include (up to agreed weekly cap) in non-standard assessments Include in summer assessments PG: Include in full in both standard and non-standard assessments	Salary will be included for students on a paid placements and Degree Apprenticeships Income from paid work to be included for external students / suspended students
Sponsorship	Include living cost element / disregard fee element	
One-off contributions from family / friends (including monetary gifts)	Include in full	If payable as a loan and bank statements show repayment to family / friend income can be disregarded

Regular contributions from family / friends (including monetary gifts)	Include in full	If payable as a loan and bank statements show repayment to family / friend can be disregarded
Savings	Include in full This includes all Individual Savings Accounts such as Lifetime ISAs and Help to Buy ISAs	Figure will be taken from the first day of the academic year but will not include interest free overdrafts
Investments / Dividends / Shares	Include in full	
Personal Loans	Include in full	
Pensions	Include in full	
Inheritance	Include in full	Official evidence, such as documentation from a solicitor must be provided if funds can only be used for a specific purpose or cannot be drawn upon
Income from gambling / prizes etc.	Include in full	
Income from selling unwanted belongings	Disregard	
Child maintenance payments from ex-partner	Include in full	
Scholarships / Awards from external organisations	Include living cost element / disregard fee element	
Returned deposits from previous academic year	Include in full	
University Funding		
University Scholarship	Include living cost element	
Academic Prize	Include in full	
Subject / Sport Scholarship	Include in full	
Donor funded Scholarship	Include in full	

Research Scholarship	Include in full	
Care Leaver Bursary	Include in full	
Career Insight Bursary	Include in full	
School Travel Bursary	Include in full	
NUSU Activities Access Fund (previously WP Bursary)	Include in full	
SFSF Emergency Funding	Include in full	
UK UG Student Parent Bursary	Include in full	
School Hardship Funding	Include in full	
Industrial Action Compensation	Disregard	
Summer Support Bursary	Disregard	
Transition Support Bursary	Disregard	

APPENDIX B - COMPOSITE LIVING COSTS

2026-27 COMPOSITE LIVING COSTS NEWCASTLE

Situation	Weekly Amount (£)
Single	121
With partner	188
Single parent 1 child	264
Single parent 2 children	374
Single parent 3 children	484
With partner 1 child	331
With partner 2 children	441
With partner 3 children	551
Each additional child	110
Students living at home	62

APPENDIX C – VARIABLE CAPS

2026-27 VARIABLE CAPS NEWCASTLE

Item	No dependants 37 weeks	15 weeks	43 weeks	9 weeks	52 weeks
Accommodation £151 p/w					£7,852
Insurance (Life or Buildings)	£250	£85	£250	£60	£250
Transport In Tyne & Wear:	£880	£324	£994	£208	£1,203
Out of Tyne & Wear	£1,344	£495	£1,520	£318	£1,839
Car Costs	Public Transport Cap				
Course Materials	Cap up to £1,200				
Compulsory Field Courses	£250 (with written evidence)				
Diagnostic Assessment	Cap up to £300 (1 test only)				
Medical Reimbursement	Cap up to £30 (1 test only)				
Minimum Debt Repayment	Essential only				
Mobile Phone	WITHIN CLCs ONLY				

Item	With Dependants/Partners 37 weeks	15 weeks	43 weeks	9 weeks	52 weeks
Accommodation £162 p/w					£8,425
Insurance – Life or Buildings	£500	£170	£500	£120	£500
Transport: In Tyne & Wear:	£1,560	£576	£1,767	£373	£2,136

Per Child	£650	£239	£737	£155	£892
Out of Tyne & Wear:	£2,290	£845	£2,590	£542	£3,135
	£718	£264	£812	£171	£983
Car Costs	Public Transport Cap				
Course Materials	Cap up to £1,200				
Compulsory Field Courses	Cap at £250				
Diagnostic Assessment	Cap up to £300 (1 test only)				
Medical Reimbursement	Cap up to £30 (1 test only)				
Minimum Debt Repayment	Essential Only				
Mobile Phone	£300	£108	£330	£70	£400
Childcare Costs 1 child			£10,098	£2,114	£12,212
2 or more			£17,313	£3,624	£20,937