

**University of Stirling Accommodation Enhancement Fund Guidance**

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[Money support | Student life | University of Stirling](https://www.stir.ac.uk/student-life/support-wellbeing/student-support-services/money-support/)

# Accommodation Enhancement Fund

The fund is in place to provide financial support towards university accommodation costs for students finding themselves in hardship. Students are required to have taken out all other available sources of funding before applying to Accommodation Enhancement Fund.

The Accommodation Hardship Fund is not in place to assist students with deposits for onward accommodation, this is a foreseeable expense not a hardship case in relation to current accommodation outgoings.

When students find themselves in financial difficulty with regards to rent payments, they should discuss their situation with Accommodation Services to determine if alternative University accommodation can be offered that reduces their monthly accommodation instalment payments.

# Administration of the Fund

Accommodation Services has overall budget responsibility for the fund with the fund being administered jointly with the Student Money Support team. Any funds awarded will be set directly against the student’s rent arrears/payments, not paid to the student.

The Student Money Support team are responsible for assessing applications to the fund and making recommendations of award eligibility to Accommodation Services. Accommodation Services approve the award recommendations and apply the award amount to the student’s university accommodation account where applicable.

The recommended award may be pro-rated by Accommodation Services based on the student’s individual situation or outstanding accommodation account balance.

The fund will be open to eligible students in August of each academic year and will remain open until the end of the academic year or once funds are exhausted.

# Eligibility for the Fund

The fund is open for students who are fully enrolled on a full-time course at the University of Stirling, and;

* have applied for and are living in the lowest priced University of Stirling accommodation available to them, or
* have applied for the lowest priced University of Stirling accommodation suitable for their individual requirements as confirmed by the University’s Accessibility & Inclusion team following an assessment of needs being carried out

**and**

* are living in University of Stirling accommodation and have a current signed Accommodation Agreement with Accommodation Services

Please note that if you hold a firm offer of a place at university a member of the Money Support team can discuss the fund eligibility with you to advise on eligibility and the potential award you may be eligible to receive prior to you enrolling and commencing studies. To speak with a member of the team please email ask@stir.ac.uk to request an appointment.

We are unable to advise on fund eligibility prior to enrolling and commencing studies for students with the following visa types who are required to have adequate funding in place prior to being issued with a study visa:

* Student visa
* Short-term student visa

We are also unable to advise on fund eligibility prior to enrolling and commencing studies for visitor exchange students who can stay in the UK as a student for up to 6 months on a standard visitor visa. It is expected that funding for the period of study abroad should be in place prior to coming to the University.

# Accommodation Enhancement Fund Assessment

There is one online application form which can be used when applying to any of the main Discretionary and Assistance Funds, including the Accommodation Enhancement Fund. The online application form asks for an overview of the student’s financial situation and requires evidence to be provided of their income and savings as well as essential expenditure. In a situation where the student has a partner (partner is deemed to be someone the student is in a relationship with and who lives with them, even if the student does not deem themselves to be financially linked), an assessment is required on the full household income and expenditure.

Applications will be assessed over the full 52-week academic year for all Postgraduate students undertaking a one-year course.

Undergraduate students will be assessed over either 38, 41 or 52 weeks depending on their course level and personal situation. Further information can be found in the table below:

|  |  |
| --- | --- |
| **38 weeks (41 Forth Valley College)** | **52 weeks** |
| Single student or couple with no dependents, no health issues or family situation preventing work | Single student or couple with dependents, health issues or family situation preventing work or forcing minimal hours |
| All final year students, including care experienced and estranged students, with or without children (not nursing or paramedic science students) | All Social Work, Education, care experience and estranged students (unless in final year). All Nursing and Paramedic students |

The assessment compares the student’s income to their essential living costs as set out in Appendix 1.

Unexpected emergency costs that have arisen will also be taken into consideration.

Where a shortfall is identified, an award recommendation will be made. The recommended award is determined by the deficit between income and expenditure. Please be aware this may not cover the full shortfall identified during the assessment.

After the application is completed and submitted, further supporting documentation will be requested, including:

* All bank statements, including partner’s, where applicable
* Scholarship award letters
* Funding body award letter
* Wage slips or benefits awards letters/statements
* Credit card statements
* University accommodation contract displaying total accommodation cost

This list is not exhaustive, and further evidence may be requested as required by your assessor. All information and supporting documentation will be treated in confidence.

# Fast Track Application Assessment

Students in receipt of specific funding from a UK funding body can apply for a fast-track assessment where limited supporting documentation is required for their application.

Care Experienced or estranged students registered with the University’s single, named point of contact service are eligible for fast-track assessment of their application.

Further information on the eligibility for fast-track applications is available from the Money Support Team. Please contact ask@stir.ac.uk if you have an enquiry regarding this or require additional information.

# UK Student Visa Holders

As part of the requirements of students visa sponsorship, it is expected that students in receipt of a student/study visa be able to self-support themselves for the period of their exchange studies or for at least 9 months while in the UK undertaking their course. This should include available finances to pay for tuition fees, accommodation, and living costs and return flights home etc.

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

To gain assistance from the fund, the evidence provided to UKVI to obtain your visa sponsorship will be considered, and a supporting statement clarifying why circumstances have changed and how the student plans to support themself for the remainder of their studies. A referral may be made to the Student Immigration team if the changes in circumstances may impact sponsorship.

# Timeframes

Applications will be assessed only after completing the online application form and providing all required supporting evidence. Once all the documentation is received, the assessment process will commence. Documentation to support your application is required to uploaded within 48 hours of submitting the online application. Any incomplete information may cause an application to be declined.

Applications will be assessed within 4 weeks of being submitted.

# **Awards**

Any awards made from the Accommodation Enhancement Fund will be used towards offsetting the balance of the student’s accommodation account. Awards cannot be paid directly to students.

The Money Support team will email students university email accounts to advise on the outcome of applications and the award being recommended to Accommodation Services, if eligible to receive an award.

# Enhanced Awards

## Care Experienced & Estranged Students

The fund offers enhanced awards to care experienced and estranged students registered with the single, named point of contact. Further information on the enhanced awards is available from the Money Support Team. Please contact ask@stir.ac.uk if you have an enquiry regarding this or require additional information.

## Disabled Students Funded by Student Finance England/Wales/Northern Ireland

SAAS funded students can apply to SAAS through the DSA scheme for support with accommodation costs only.

Students funded by Student Finance that require to live in a specific type of accommodation due to their disability or health condition are unable to apply for support with accommodation costs through the Disabled Student Allowance (DSA) administered by Student Finance.

To apply to the fund for an enhanced award, students funded by Student Finance must have provided a full needs assessment to the Accessibility & Inclusion team to determine the reasonable adjustments required. If a specific type of accommodation is required confirmation of this will be requested from the Accessibility & Inclusion team to enable an enhanced award to be made from the fund to contribute towards the difference in the cost of the required accommodation type. Please contact ask@stir.ac.uk if you have an enquiry regarding this or require additional information.

# Fraudulent Applications

If an application or supporting documentation submitted is found to be fraudulent, the student may find themself liable to**disciplinary proceedings under Ordinance 2 of the** [Student Code of Conduct.](https://www.stir.ac.uk/about/professional-services/student-academic-and-corporate-services/policy-and-planning/university-calendar/ordinances/)

Any awards which subsequently are discovered to have been fraudulently made, will need to be paid back in full. This includes not declaring all access to savings or bank accounts when applying to the fund.

# Disputes and appeals

Funds are audited on an annual basis to ensure that the fund has been appropriately dispersed. Applicants who disagree with the outcome of their application are required to meet with a Money Adviser before making any formal request for reconsideration of the decision. In most cases, a conversation like this will allow applicants to present information not included in the original application, which could have influence.

Appointments to speak with one of our Money Advisers can be made via the Student Services [Hub](https://www.stir.ac.uk/student-life/support-wellbeing/student-support-services/estranged-students-and-student-carers/).

Students will be required to bring a completed [Spending Review](https://www.stir.ac.uk/media/stirling/services/internal/student-support-services/documents/your-spending-review.docx) document to the appointment which will be used as a basis of the discussion with the Money Adviser.

If, after speaking with a Money Adviser, students still wishing to formally query their award decision should submit an appeal in writing, detailing the reasons for disagreeing with the decision, to the Head of Student Support Services within 28 days of notification of the award outcome being made. Such correspondence can be submitted via email to ask@stir.ac.uk where it will be forwarded appropriately.

If students are still not satisfied with the service, they have received they may wish to review the [University Complaint Handling Procedure](https://stir.sharepoint.com/sites/MoneySupportFunds-2021-2022/Shared%20Documents/1%20-%20Main%20Funds/24_25%20Development/AEF%20Developments/University%20Complaint%20Handling%20Procedure).

# Appendix 1 – Assessment of Income & Essential Living Costs

**Income & 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 into consideration. Access to savings, including ISA’s, crypto currency, and other accounts linked to social media platforms will also be considered as will regular parental contributions of £100 or more per month.

Applications cannot be assessed 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. Bank statements must be provided in PDF format. Screen shots from banking apps and online statements are not acceptable.

**Living Costs**

Accommodation and living costs will be capped at the amounts outlined below by week/month. The actual cost is used when calculating accommodation costs rather than automatically allocating the maximum. For the purposes of the assessment, a dependant is recognised as a partner or child. Where a student has formal caring responsibilities for a family member, this can be considered in exceptional circumstances.

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

|  |  |  |
| --- | --- | --- |
| Expense | Evidence Required | Assessment Information |
| General Living Costs | * Evidence of dependants through Council Tax Bill, Benefits Award Letter, Childcare Invoices, or other reasonable evidence source.
 | * £70 weekly allowance per person to cover general living costs such as food, toiletries, and clothing. This allowance will be calculated for the student and each dependant living in the household.
 |
| Rent/Mortgage | * Accommodation contract displaying total cost of accommodation for agreement period
 | Include all |
| Mobile | * Bill or direct debit on statement showing amount
 | Capped:* Mobile - £45 pm
* Child/Partner mobile - £20 pm
 |
| Insurances | * Bank statement showing monthly direct debit.
* Insurance premium letter showing full cost if paid annually
 | Include all |
| Media Streaming Platforms | * Bank statement showing monthly direct debit.
 | Capped (Netflix, Spotify, Audible, Prime etc):* Single student - £20 pm
* Family - £40 pm
 |
| Travel (placement) | * Proof of placement location (students can obtain this from their portal or may have been emailed by faculty)
 | * Can include these costs in assessment if they cannot be claimed back from academic department or SSSC.
 |
| Travel (general) | * Bank Statements
 | * Allow for the cheapest form of public transport available and suitable for needs.
* Allow for reasonable fuel costs is student requires to use own transport.
 |
| Healthcare Costs | * Bank statements
* Receipt for purchase
* Invoices for physio/chiro/therapy etc
 | * EU & International students required to pay for prescriptions.
* Dietary costs only taken if explanation provided/mentioned in personal statement
 |
| Gym Membership | * Bank statement showing monthly direct debit
 | Capped:* £40 pm with evidence
* give costs of university gym if student on campus (unless included in rent)
 |
| Tuition Fees (self-funded) | * Fee invoice showing full costs or payment plan
* Scholarship letter confirming payment of fees
 | Include full amount student is liable for paying |
| Debt | * Most recent credit/store/catalogue card statement showing min payment or arrears payment due.
* Letter confirming repayment plan with utility company/local council/landlord.
* Payday loan letter
 | * Only allow for debt that is being repaid. See further information in section 6.3 Treatment of Debt
 |
| University Parking | * Evidence of car
 | * If student uses car for travel to university apply parking permit cost
 |
| Children’s Activities | * Mentioned in personal statement.
* Bank statement showing payment
 | Capped:* Each child - £30 pw
 |

**Treatment of Debt**

Debts that are being repaid will be considered. If no agreed repayment plan is in place, the debt may not be considered.

When accounting for the debt, the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year will be used.

Where students have received support funds in the past for debts and not used the funds to address their debt, they may receive a smaller award in the future, or a decision may be made not to take this debt into consideration in the assessment.

**Excessive Spending**

To ensure the fund is supporting as many students as possible and meeting audit standards, where excessive spending is identified, any potential award may be reduced or rejected. 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. All students are encouraged to engage in budgeting to identify overspending and the following links provide information and tools on this can be found in the following link:

[Managing your money | Student life | University of Stirling](https://www.stir.ac.uk/student-life/support-wellbeing/student-support-services/money-support/managing-your-money/)

**Gambling**

Like excessive spending, awards can be reduced or removed where consistent regular gambling of £100 or more per month is identified. This will also include matched betting. Should support for gambling be required, please see:

Gamblers Anonymous Scotland: [https://gascotland.org/contact-us/ which may hold a weekly support group near the University’s central campus](https://gascotland.org/contact-us/%20which%20may%20hold%20a%20weekly%20support%20group%20near%20the%20University%E2%80%99s%20central%20campus)

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

Gamble Aware: <https://www.begambleaware.org/>

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

**Budgeting Resources**

Adjusting to university life may be difficult and times, and assistance is available to help students to develop strong financial skills. All students are encouraged to consider setting a budget and are encouraged to speak with the Money Support team if help is required. The following external resources provide further information which may be helpful:

UCAS Budgeting: <https://www.ucas.com/money-and-student-life/money/budgeting>

Money Helper Budget Planner: <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner>

Money Saving Expert Budget Planner: <https://www.moneysavingexpert.com/banking/budget-planning/>

**08 July 2024**

**Student Money Support Team**

**Student Support Services**