

# FULL TIME UNDERGRADUATE DISCRETIONARY FUND (INC. CHILDCARE ELEMENT) GUIDANCE FOR COMPLETING THE APPLICATION

## **The Purpose of the Discretionary Fund:**

The purpose of the Discretionary Fund is to provide additional financial support to eligible students who can demonstrate a need for this throughout their studies. Support is in the form of a non-repayable bursary and is designed to top up the student support received through Government to help meet basic living costs and assist a student in being able to engage and succeed in their studies.

## **The Purpose of the Childcare Element:**

The purpose of the Childcare Element of the Fund is to provide help meeting the costs of study related childcare to eligible students who are unable to meet this cost independently. Support is in the form of a non-repayable bursary, paid directly to your childcare provider. The Childcare Element is an add-on to an application to the Discretionary Fund, meaning you don't need to apply separately and will be assessed for both elements in the one application.

**Whether you are applying for the Discretionary Fund only, or both the Discretionary Fund and Childcare Element, this guidance will help.**

**Taking the time now to read this guidance carefully and prepare your application will pay off in the long run as we can finalise our assessment more quickly.**

## **How to Apply:**

The [application form](#) is available on our [webpages](#) and should be completed by you, as per the guidance that follows.

This guidance will help you complete the application and gather together the required supporting evidence. Please follow this guidance carefully to ensure you submit the information required, in a suitable format.

You must submit your application and supporting evidence electronically, via email. If you have read this guidance and have any concern about completing/submitting the application and supporting evidence as instructed, please contact us at [fundingadvice@uws.ac.uk](mailto:fundingadvice@uws.ac.uk) and we will be happy to help.

## **How to Complete and Collate your Application Pack – Electronically:**

The application form is provided in Microsoft Word format. You should ensure you open the document fully, and enable editing, as you will be unable to edit this if it is in preview mode.

When the document has been opened fully, you will be able to provide all information required by typing directly into the document or choosing from a drop-down list of options. You will be unable to edit the document further but should not need to do so.

When you complete the application form, you should save this Microsoft Word document as your full name. We get thousands of emails and doing this will avoid any issues.

Alongside your application form, we require supporting evidence to be submitted as a single PDF document. You should be able to access most, if not all, of the required supporting evidence in PDF format. This means you will need to gather together the required supporting evidence in an electronic format, and collate everything together into a single PDF document that makes up your entire package of supporting evidence.

There are many different free and paid-for PDF converter tools available. You can use any search engine or app store to find them and choose the one that suits you best. The website **ilovepdf.com** is one option and allows you to convert files from one format to another, as well as to merge several files together.

*We have a specific guidance document showing you how to collate your supporting evidence into the single PDF document we need. Read this to increase the chances of you providing what we need in a format that allows us to assess your application more quickly.*

Similar to your Microsoft Word document application, save your PDF file of supporting evidence as your full name.

In order to keep our assessment times as short as we can - so that you receive an outcome as quickly as possible - we are unable to accept applications which are not submitted in accordance with this guidance.

**PLEASE DO NOT SEND US LARGE NUMBERS OF ATTACHMENTS, IMAGE FILES, LINKS TO EXTERNAL STORAGE, SCREENSHOTS OF EVIDENCE, SCREENSHOTS FROM YOUR PHONE, ETC.**

We will not be able to accept this, and you will be referred back to this guidance. If you have difficulty in following the guidance, completing the form, or compiling your evidence, please contact us about this before submitting anything.

*It takes us twice as long to upload and review 2 documents as it does to upload and review 1. If lots of students send us lots of attachments, it significantly slows down the process and will take us much longer to assess your application.*

## **How to Submit your Application Pack:**

Once you have your Microsoft Word application and single PDF document with collated supporting evidence, you should submit this via email to [fundingadvice@uws.ac.uk](mailto:fundingadvice@uws.ac.uk) If you are a continuing student, or already enrolled, you should send this from your student email account.

If we have accepted your application, you will receive confirmation that it has been received within 5 working days. If you do not receive any confirmation or other email responses (be sure to check junk/spam email folders), please contact us again as this may indicate that we did not receive your application.

## **How to Complete the Application – Section by Section:**

The application document is an editable Word document. Fully open the document, making sure to enable editing, then click in the grey areas and type. Follow the highlighted instructions to ensure you provide the details we need.

If there is anything additional you feel you need to explain, use **Section 4** to do this.

### **Section 1 – About you and your household:**

Fill in your personal details, including telephone number should we need to reach you.

Your Banner ID number is your unique UWS identification number. If you are a new student, this will be detailed on your offer, and other communications from UWS. It begins with B0 and is followed by 7 digits.

When telling us the number of financially dependent children you have, this should include only those for whom you receive Child Benefit. If you have a child who still lives with you, but is no longer deemed financially dependent, you should include them as an adult living in the household and explain this in Section 4. You should also use Section 4 to explain any other adults (other than a partner) living in your household, such as parents.

If you live in your parent/guardian's home, you do not have to tell us about any children in that household, unless they are financially dependent on you, i.e. your child.

### **Section 2 – About your course:**

Tell us what course you are studying and the mode of study.

### **Section 3 – About your childcare:**

Tick the option to best describe your plans for the year ahead regarding the childcare element of the fund.

You should not delay making childcare arrangements. You will see from the [online guidance](#) that you do not need to give us details of specific days you are booking. You should apply as soon as the funds open, and can do so before you know your timetable. If you intend to apply for the childcare element of this fund, we would expect you to submit the

accompanying Childcare Form(s) with your main application. If you have more than one provider, each provider should complete a separate Childcare Form.

You should provide details of your childcare provider(s), including their registration number, and your total costs with that provider for your academic year. This should match the detail provided in the Childcare Form(s).

If you have unregistered or informal costs, such as relatives or friends, please book an appointment with us to discuss further *before* submitting an application. You can do so through [The Hub](#). We are generally unable to contribute towards the costs of unregistered care but will consider any extenuating circumstances. If you are attending an appointment to discuss this, we will consider whether we can progress an application in your circumstances and will detail your next steps.

Further guidance on completing the Childcare Form can be found below:

#### **The Childcare Form:**

You **must** submit a completed Childcare Form reflecting the childcare costs for which you wish to apply through this fund. We do not require and cannot accept copies of contracts, invoices etc.

**Childcare Form(s) should be completed by your childcare provider – not you.** However, you should ensure you discuss your childcare requirements with your provider(s) so the form reflects the care you will need for the whole academic year.

As with your application form, this is provided in Microsoft Word format. When the document has been opened fully (i.e. not in preview mode), your provider will be able to enter all information required by typing directly into the document or choosing from a drop-down list of options.

Once complete, your provider(s) should return the form(s) to you. You should save this as your full name, and submit to us along with your own application, and your supporting evidence.

#### **Section 4 – Supporting Statement:**

There are 2 questions that you must answer in order to give us a better sense of your circumstances.

The third and final part of this section allows you to add anything further to your application that you feel is important. You may wish to add to this section as you work through the rest of the application and identify information that you think will help us better understand your circumstances.

## Section 5 – Your SAAS Award:

You need only complete this section if you are a SAAS funded student.

You will need to pick from the options to confirm whether you have provided SAAS with details of your parents/partner's income. This is a simple yes or no answer.

If the answer is no, you then need to also tell us why you didn't do this. There are some options, and a space to explain your reason should it be different to the options provided.

Remember, to be eligible for funding through the Discretionary Fund, you must have taken your full entitlement to student support, which involves going through the income assessment process if there is potential for this to increase your award from SAAS/SLC.

## Section 6:

This section of the application is all about your financial situation and is the most important part of the process, that will likely take you a bit of time to complete. Remember, you are applying to this fund because you are telling us that you need additional financial support to meet your essential expenses and/or childcare costs. This is where you provide the information to prove this, so take your time and complete this section carefully.

Every student's circumstances will vary so the time it takes you to complete this section, and the supporting evidence you need to submit, will depend on your circumstances. The guidance that follows will help, so please read this carefully.

To help you complete this section, you may wish to gather together the following:

- Student Support Award Letter – either from SAAS, Student Finance England, Student Finance Wales or Student Finance NI.
- Access to your online banking (and to your partner's individual or joint online banking if you are applying as a couple/family).
- Access to credit/store card statements for all accounts (including any held by your partner or jointly with you if you are applying as a couple/family).
- Most recent Tax Credit or Universal Credit Statement.
- Information about your monthly outgoings – usually seen through your online banking if paid this way.

When telling us about your financial situation, you are telling us about your household. 'Household' refers to a partner and/or financial dependents that live with you.

For example:

- If you are living with your parents while studying, and are not living with a partner, we would treat you as **1** person in the household and would take your financial commitments into account.

- If you live with your partner and 2 children, we count each person as part of the household, making a total of **4**. We then take both you and your partner's financial commitments into account.
- If you live in a shared flat with friends, we treat you as **1** person in the household and would expect you to include only your share of any household bills, and your financial commitments.

**If you have a more complex living arrangement and are unsure how to proceed, get in touch and we'll be happy to advise you.**

### **Section 6a) – Current Financial Situation:**

In the **Current Financial Situation** section, we need you to tell us about all of your bank account balances and agreed overdraft limits. This should include all accounts for your household, including joint accounts, or accounts in your partner's name.

You should also include savings accounts, even if you do not use them regularly. If you have a savings account that you use to regularly transfer money back and forth to your main account, we will need details of this, even if the savings account has a low or zero balance.

If you run out of space as you need to tell us about more than 4 accounts, use Section 4.

We will require bank statements from all of your accounts as part of your supporting evidence. You can find more guidance on this in the sections below.

### **Section 6b) – Income:**

This section allows you to tell us about your income. Use the headings provided to itemise your income, telling how frequently this is received, how much is received, and the date this was last received. This information helps us match what you tell us to the evidence you provide, so be accurate.

Remember, to be eligible for funding through the Discretionary Fund, you must have taken your full entitlement to student support, including tuition fee and living cost support.

Universal Credit awards will be impacted by your student status and student funding. If you are applying before your Universal Credit award has been reassessed, include details of your current award and rest assured that our team will be able to adjust this based on what we expect your Universal Credit award to be when term starts.

Once you have told us about your income, if applicable, you should also tell us about your partners income.

There is also a section where you can tell us about any non-standard financial arrangements that you want us to better understand. This might include lump sum payments into your bank account, transfers to other accounts, or income from sources not detailed in the table.

## **Section 6c) – Expenditure:**

This section allows you to tell us about your household expenditure. Use the headings provided to itemise your expenditure, telling how frequently this is paid, how much is paid, and the date this was last paid. This information helps us match what you tell us to the evidence you provide, so be accurate. If you have a handle on your budget, and keep a close eye on your bills, you will find this section straightforward. If you don't, this might take you a little longer to complete.

You should complete the expenditure section based on your expenses for when term starts. We appreciate that this may not be an accurate representation of your finances every month, but it gives us the snapshot we need to make our assessment.

To ensure consistency and fairness, we apply some standard rates to certain expenses. These are noted within the application and should be adhered to at all times.

If you are the only adult in your home, or all adults are full-time students, you should be exempt from Council Tax and have zero to pay. If there is only one adult in the household who is not a student, they should be eligible to apply for a single occupancy discount of 25%. If you are applying before you know what your monthly payment might be, tell us this in Section 4.

Factor bills are paid to cover services in a shared building like a block of flats, where multiple properties share facilities like a close, stairwell, garden and roof. You may also have these costs in new developments for upkeep of grass areas etc. You should not be responsible for this unless you are a homeowner. You might pay this to a property management company or have a more informal agreement with your neighbours.

If you don't pay your energy by direct debit, it might be more challenging to accurately work out your monthly energy costs. Think about what you typically spend in warmer months, what you spend in colder months and consider both to get an average monthly cost. If you need to, you might find it easier to work this out over a weekly basis. For example, you might typically spend £10/week for gas and £10/week for electricity in the spring and summer. If you consider this to be half a year, or 26 weeks, this totals £520. You then typically spend £20/week for gas and £20/week for electricity in the autumn and winter. This is the other half of the year and totals £1,040, bringing your yearly total to £1,560. You can then divide this by 12 months to get a monthly figure of £130.

These are just simple numbers we have used to help you understand how to calculate the cost, what you actually spend may be quite different. Another method to calculate this accurately is to check the yearly review document that many pay as you go providers send annually.

Petrol and travel costs should be your best estimate of your overall costs, including attending university and work. If you travel by public transport, don't forget to include all parts of the



journey, such as bus and rail. When it comes to petrol, it can be easiest to consider how much fuel you pay for and how long this lasts in order to ascertain a monthly average figure.

If you are responsible for paying your own tuition, you can find out more about payment plans on the [University website](#) and use this to insert your monthly payment amount.

There is space to add additional expenses that are not listed, but please remember that this assessment is only able to consider essential expenditure, and costs not already factored in through the standard rates/allowances noted, i.e. gym memberships, sports clubs for children etc. are considered within the Personal Costs Allowance.

### **Outstanding Debts:**

This is your opportunity to tell us about the money you owe to creditors (i.e. any outstanding debts), such as credit cards, catalogues, car payments etc. You should list all your creditors and tell us how much you pay and the frequency of these payments. You should also include accounts that are in arrears.

Remember that we can only consider car finance of £200/m as a maximum. If you live with a partner and you both need to run a car, this can be £400/m. Any car finance costs above these levels are unable to be considered as part of the assessment.

You will need to provide evidence of your debts. Where the payments are the same each month (i.e. loan repayments, car finance), we can confirm these using your bank statements. If you do not pay these consistently through your bank account, you will need to provide additional evidence from your lender.

You must provide the most recent statement for any credit cards or catalogues. This allows us to confirm your minimum payment, but also to consider any transactions that might be relevant to your application.

You should also provide recent letters for any accounts in arrears, or with debt collection companies.

If you are unable to evidence any of the debts listed, please let us know. We can still assess your application but will disregard the debt. This may not make a difference to the award you might receive, but if it does, we will let you know.

If you run out of space as you need to tell us about more debts than the space provided, use Section 4.

There is also a section where you can tell us about any non-standard financial arrangements that you want us to better understand. This might include large payments, transfers to other accounts, inconsistent payments etc.



## **Section 7 – Supporting evidence:**

See the table below for more detailed guidance on the evidence required, and the formats that are acceptable.

## **Section 8 - Payment Details, Declaration and Data Protection:**

You need to provide us with your bank details so we can make any payment straight into your account. Take your time and double check the details so we pay the funds into the correct account, avoiding any unnecessary delays.

If your name is different to the name on your bank account, please provide evidence of this when submitting your application, e.g. marriage certificate, deed poll etc. We will be unable to progress a payment without this.

We cannot pay into an account that is not yours. If you would have difficulty with this method of payment, let us know and we'll do what we can to help.

If you have received payments from us in the past, and your bank account details have not changed, we do not need you to provide these details again, but you must still insert your name and date to the Declaration and Data Protection part of this page.

Due to data protection regulations, you must give us permission to use the information you provide to assess your application. To do this, tick the first box within the declaration. If you do not do this, we will be unable to assess your application or make an award. If you cannot tick the box when completing the application electronically, any clear indication is sufficient.

We also need your permission to email you information about any funding opportunities that may be relevant to you. To do this, tick the second box within the declaration. If you do not do this, we will be unable to let you know about additional funding that we think you might be eligible for. If you cannot tick the box when completing the application electronically, any clear indication is sufficient.

Don't forget to add your name and date to the declaration. There is no requirement for a real signature as we will accept your typed name and date.

GUIDANCE ON SUPPORTING EVIDENCE	
Income	Evidence Required
<b>Bank Statements</b>	<p>We require bank statements for all household accounts showing all transactions for <b>at least 2 months</b>. The statements must be full statements, and include your name, bank details and account number.</p> <p>We are unable to accept screenshots from a mobile banking app, statements in an Excel spreadsheet format or statements with detail scored out.</p> <p>As this is the most important piece of supporting evidence, we have a <a href="#">guidance document</a> specifically to help you download your bank statement.</p>
<b>Student Support</b>	<p>Include SAAS award notice or equivalent (Student Finance England/Wales/NI). You can download this from your online account.</p>
<b>Earnings</b>	<p>We expect to be able to see this on your bank statement. If these are not on a bank statement, or the bank statement does not give a true reflection of monthly earnings, you can provide copies of payslips for the last 3 months and we will take an average figure.</p> <p>Where you have a partner, the same applies – Bank statement or payslips.</p>
<b>Universal Credit or Child/ Working Tax Credit</b>	<p>To access your Universal Credit award statement, go to the home page of your online Universal Credit account. From there you can access your latest monthly statement (if calculated) as well as all your previous monthly statements. The statement shows both how much you will be paid and the calculations relating to this payment. Even if the award is £0, the statement is required for us to assess your application. You can find out more about using your online account from the <a href="#">DWP website</a>.</p> <p><a href="#">Save this statement as a PDF</a> to include in your application pack.</p> <p>If you receive Tax Credits instead of Universal credits, please provide a copy of all pages of this award document instead. If you do not receive a paper copy of this through the post, you can get this from your online Tax Credits account. You can either download this or <a href="#">save this statement as a PDF</a> to include in your application pack.</p>
<b>Child Benefit</b>	<p>We expect to be able to see this on your bank statement.</p>
<b>Child maintenance</b>	<p>We expect to be able to see this on your bank statement(s) but please advise of frequency and let us know if this is unreliable.</p>

Expenditure Cost	Evidence required
<b>Mortgage</b>	We expect to be able to see this on your bank statement. If you do not pay this through your bank accounts, you must provide alternative evidence showing your monthly payment.
<b>Rent</b>	<p>We expect to be able to see this on your bank statement. If you do not pay this through your bank accounts, you must provide alternative evidence showing your monthly payment.</p> <p>If you share a property and are responsible for part of the rent, you should provide a copy of the pages of your tenancy agreement that show the total monthly rent and all tenants responsible for this. We will assume you pay an equal share but use the supporting statement to explain any irregularities.</p>
<b>Dig Money</b>	We expect to see this on your bank statement. Please also ask the person you give the money to for a letter that confirms how much you pay, how often and what this covers, e.g. food, internet access, utilities etc. This doesn't need to be formal and you can see a <a href="#">sample</a> of what we require on our website.
<b>Council Tax</b>	<p>We expect to be able to see this on your bank statement. If you do not pay this through your bank accounts, you must provide alternative evidence showing your monthly payment.</p> <p>If you live with an adult who is not a student, they should be eligible to apply for a single occupancy discount of 25%. If you are applying before you know what your monthly payment might be, tell us this in the supporting statement, so we know to factor this in.</p>
<b>Buildings/Contents Insurance</b>	<p>We expect to be able to see this on your bank statement.</p> <p>If you pay annually instead of monthly, divide this figure by 12 for your application so we can still take this into account. You should then provide evidence of this annual cost and can usually find this in your policy documents.</p>
<b>Factor Bills</b>	<p>We expect to be able to see this on your bank statement if you make monthly payments.</p> <p>If your bill is sent quarterly, or you don't pay this monthly, provide invoices that clearly indicate the period they cover.</p>

<b>Gas and Electricity</b>	<p>We expect to be able to see this on your bank statement if you make monthly payments via direct debit.</p> <p>If you don't pay monthly, you should provide an estimate of your average costs. We would only look for further evidence if you are in arrears or include a figure that seems unreasonable.</p> <p>If you are in arrears, please tell us about this in the debt repayment section and provide further evidence.</p>
<b>TV Licence</b>	<p>TV licence is a standard rate of £14.12 per month, regardless of how you choose to pay. No evidence is needed.</p>
<b>Home Telephone/TV Package/Internet</b>	<p>We cannot support full Sky/Virgin media packages as this is not essential expenditure. We consider a maximum of £60 per month towards home broadband and a reasonable media package. This would include streaming services such as Netflix, Now TV and Amazon Prime.</p> <p>We expect to be able to see this on your bank statement. If you do not pay this through your bank accounts, you must provide alternative evidence showing your monthly payment.</p>
<b>Mobile Phone</b>	<p>We cannot support excessive mobile phone contracts as this is not essential expenditure. An allowance of £20 per adult in household is used for this assessment and no evidence required.</p> <p>If you are in arrears with any mobile phone providers, please tell us about this in the debt repayment section and provide further evidence.</p>
<b>Food/Housekeeping</b>	<p>A standard rate of £175 per month per head in the household is used for this assessment. We would expect this amount to cover all costs including school lunches, toiletries etc. No evidence is required.</p>
<b>Car Insurance and Road Tax</b>	<p><b>Car Insurance:</b> We expect to be able to see this on your bank statement.</p> <p>If you pay annually instead of monthly, divide this figure by 12 for your application so we can still take this into account. You should then provide evidence of this annual cost and can usually find this in your policy documents.</p> <p><b>Road Tax:</b> Divide your annual cost by 12 to get a monthly figure. No evidence is required but this must match the DVLA standard rates. If you don't remember, you can find this online at <a href="http://www.gov.uk/vehicle-tax-rate-tables">www.gov.uk/vehicle-tax-rate-tables</a></p>

<b>Petrol Costs</b>	<p>This figure should represent the monthly travel costs for your household, and not just your travel to and from University. You should include petrol/diesel for all vehicles, bus or train tickets etc., and this figure should be your best estimate of the total costs.</p> <p>No specific evidence is required, but we may query figures that appear excessive.</p>
<b>Public Transport Costs</b>	
<b>Course Materials</b>	<p>A standard rate of £30 per month, per student (i.e. £60 per month if you and your partner are both students), is used for this assessment. No evidence is required.</p>
<b>Tuition Fees</b>	<p>If SAAS or equivalent pay your tuition fees please leave this blank. If you are responsible for paying these yourself, we expect your SAAS Award Notice, or equivalent, to evidence this.</p>
<b>Personal Costs</b>	<p>A standard rate of £75 per head in the household is used for this assessment. This includes partners and dependent children and is expected to cover kids' activities, family trips, gym memberships, etc. No evidence is required.</p>
<b>Other costs</b>	<p>Please list individually and provide evidence for all.</p>
<b>Debt Repayments</b>	<p>You should list all your creditors and tell us how much you pay them and how often. This includes credit cards, catalogues, car payments etc. and you should also include accounts that are in arrears.</p> <p>You will need to provide evidence of your debts. Where the payments are the same each month (i.e. loan repayments, car finance), we expect to confirm these using your bank statements. If you do not pay these through your bank account, you will need to provide additional evidence from your lender. This should clearly show how much you pay each month.</p> <p>You must provide the most recent statement for any credit cards or catalogues. This allows us to confirm your minimum payment, but also to consider any transactions that might be relevant to your application. You should be able to download your most recent monthly statement from your online account.</p> <p>Creditors do provide full statements, usually in a downloadable PDF format. If you are unsure how to access these from your online account, check the providers FAQ page. We cannot accept screenshots from your online account. We need a statement to show your full name, account numbers as well as the balance and minimum payment.</p>

You should also provide recent letters for any accounts in arrears, or with debt collection companies.

If you are unable to evidence any of the debts listed, please let us know. We can still assess your application but will disregard the debt. This may not make a difference to the award you might receive, but if it does, we will let you know.

## Checklist:

Follow this handy checklist to help you complete and collate your application pack.

TASK	INFO	TICK WHEN COMPLETE
<b>Step 1:</b> Complete the application form	Fully open the Microsoft Word document and complete the application form.  Save your completed application form as your full name.  We recommend creating a folder on your PC/laptop to save everything related to your application.	
<b>Step 2:</b> If applicable, ask your Childcare Provider(s) to complete the Childcare Form(s)	After you agree your childcare requirements with your provider, ask them to complete this form in full and return to you.	
<b>Step 3:</b> Gather your supporting evidence together	This includes your bank statements, student funding award letter, Universal Credit or Tax Credit statement, and/or evidence of your household income.  Save this alongside your completed application.  <i>Remember to read this guidance carefully to understand exactly what supporting evidence we require.</i>	
<b>Step 4:</b> Convert any supporting evidence into a PDF format	Use your preferred tool to convert all supporting evidence to PDF, if not already in that format.  Save these PDFs alongside your completed application form.	
<b>Step 5:</b> Collate your supporting evidence into a single PDF document.	Use your preferred tool to merge all of your individual PDFs into a single PDF document. If it is a particularly large document, you can also use your preferred tool to compress the file, making it easier to email.  Save this as your full name.  You are now ready to submit your application form and childcare form together with your PDF document including all supporting evidence i.e. three email attachments.  <i>Remember to read our <a href="#">specific guidance document</a> showing you how to collate your supporting evidence into the single PDF document we need.</i>	