

# Student Support Fund Loan 2023/24

# Application Notes

**Read this information carefully before completing an application form:**

**Who can apply for a Student Support Fund Loan?**

The Student Support Fund (SSF) is run by the University of Bradford. The SSF can provide loans to help students in certain circumstances. These are for:

* Delays with student finance or funding
* Help with upfront placement costs that will later be refunded to you by the NHS
* EU or International students with a regular income that face upfront essential costs

You must also be fully enrolled at the University and be attending your course during the 22/23 academic year.

We do not offer loans under any other circumstances and we will never offer you a loan for more than you have requested. If we decide to offer you a lower amount, we will check this with you beforehand.

**Are there are any charges or interest on the loans?**

SSF loans are interest free. We do not charge you any fees to provide you with the loan.

## For funding delays, how much will I receive?

You can request an SSF loan of up to £50 per week if your student finance or funding has been delayed. If you have children that live with you, you can request up to £100 per week. We will need to see evidence of how long your funding is going to be delayed for and we will loan you the appropriate number of weeks. Student Finance
will normally take a maximum of 6 weeks to process your funding, so the maximum we will loan you is for 6 weeks. If your funding is delayed for longer than expected, you can request an additional loan from us, provided you can show us evidence of the additional delay.

**For placement costs, how much will I receive?**

We can loan you up to the maximum of what the NHS Learning Support Fund (LSF) will refund you. The LSF will normally pay for some of your accommodation costs and travel costs whilst on placement. We will need to see evidence of any accommodation costs you may incur and a breakdown of your travel costs. More information about the LSF can be found here: <https://www.nhsbsa.nhs.uk/learning-support-fund>

**I am an EU or International student, what help can I receive?**

If you are receiving a regular income (e.g. from a scholarship, sponsorship or employment), we may be able to offer you a loan if you need to pay an upfront essential cost, that you can’t afford to pay in one payment. The Fund can’t give you a loan to help with an accommodation/rent deposit. Each decision is made on a case-by-case basis. We will also need to check your income and spending for affordability.

## How do I apply?

## You will need to complete this application in full and provide supporting evidence of your situation and finances. This form will tell you what evidence you need to provide.

## You will need to email your application and your evidence to supportfundloan@bradford.ac.uk. We accept both digital scans and photos of evidence.

## We will not process your application if you do not send us all the required evidence.

**What evidence do I need to provide?**

This will depend on the type of loan application you are making. The application form will guide you through the evidence you need to submit. For all applications, we will need to see copies of your bank statements for the last 3 months and details of your income.

**What happens if I don’t provide all the requested evidence?**
Then we will not be able to process your application. Make sure you check you have submitted the correct documents, as otherwise your application will be delayed.

## How long will it take to assess my application?

## Our average application processing time is 5 working days from the time and date it is received. If we need further evidence from you, this may take longer.

## When do I have to repay the loan?

We will set a predetermined repayment date based on your circumstances. We will advise you of this date when we offer you the loan.

**What if my funding or reimbursement hasn’t come through?**

If your funding or reimbursement comes through later than expected, please email supportfundloan@bradford.ac.uk to request an extension. You must send us your bank statements as evidence to show that your payment has not yet come through. If for any reason your funding or reimbursement does not come through at all, you will still need to repay the loan to us.

For EU and International students with upfront costs, we will look at what is affordable for you to repay based on your income and spending. We will then set repayment dates based on this information. We will advise you of the repayment dates and amounts before we offer you the loan.

## What should I do in an emergency?

## If you are facing an emergency - for example you have no money or food – please call 01274 236 504 in the first instance. If you cannot get through, visit MyBradford on campus immediately. We need to know about your situation as far in advance as possible, as it can take up to 5 working days to arrange basic support.

## How will I know if I am successful?

We will send an email to your student email address to make you aware of our decision. If we decide to offer you a lower loan than requested, we will email to check with you before we make a payment.

**How do I repay the loan?**

You can repay the loan through the University’s ePay system: <https://epay.bradford.ac.uk/epay/> or you can visit the Payzone desk in the Richmond Building. You will need to quote your UB number on all payments made.

 **How can I find out more about the loan or agreement?**

If you have any questions about the loan or the agreement, please contact supportfundloan@bradford.ac.uk

**I have questions about my loan repayment?**

Please contact supportfundloan@bradford.ac.uk in the first instance.

**What happens if I do not repay the loan?**

If for any reason you do not repay the loan, the University will take enforcement action to recover the debt. The University’s Credit Control department will contact you in the first instance and collection of the debt may be referred to an external debt collection agency if it remains unpaid. The University also reserves the right to take court action, which would mean additional costs being added to the debt.

**I have applied for a loan, but I don’t want to continue with my application**

You can ask to cancel your application at any time before you have received a payment from us. Once you have received a payment from us, you will need to repay the loan in full.



# Student Support FundLoan Application

# Your personal details:

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| --- | --- |
| **First name** | Click or tap here to enter text. |
| **Last name** | Click or tap here to enter text. |
| **UB number** | Click or tap here to enter text. |
| **Student email** | Click or tap here to enter text. |
| **Age** | Click or tap here to enter text. |
| **Term-time address** | Click or tap here to enter text. |
| **Phone number** | Click or tap here to enter text. |

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| **Course Name** | Click or tap here to enter text. |
| **Course Year** | Click or tap here to enter text. |

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| **My course is…** |
| [ ]  Undergraduate  | [ ]  Full-time  |
| [ ]  Postgraduate | [ ]  Part-time |

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| **Tick if you identify as any of the following:** |
| **I am an…** | [ ]  EU student |
|  | [ ]  International student |
| **I have…** | [ ]  Recognised refugee status |

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| **Tick if you identify as any of the following:** |
| **I am…** | [ ]  Care Experienced and/or Care Leaver |
| **I am a…** | [ ]  Carer |
| **I am…** | [ ]  Estranged from my family |

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| **I live…** |
| [ ]  On my own | [ ]  With a partner |
| [ ]  With family | [ ]  With friends / housemates |

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| **My property is…** |
| [ ]  Purpose built student accommodation |
| [ ]  Private rented accommodation |
| [ ]  Council or housing association property |
| [ ]  Mortgaged or owned |
| [ ]  I am homeless |
| [ ]  Other | Please specify: Click or tap here to enter text. |

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| **If you have a partner, please complete below:** |
| Partner’s name | Click or tap here to enter text. |
| **My partner is…** |
| [ ]  Working full time | [ ]  Unemployed - looking for work |
| [ ]  Working part time | [ ]  Unemployed - not able to work |
| [ ]  Carer | [ ]  Self-employed |
| [ ]  Caring for dependants |  |

**Children living with you:**

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| **Do any children live with you?** |
| [ ]  Yes | [ ]  No |

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| **If yes, please list all children living with you:** |
| **Full Name** | **Age** | **Childcare required?** |
| Click or tap here to enter text. |   | [ ]  Yes [ ]  No |
| Click or tap here to enter text. |   | [ ]  Yes [ ]  No |
| Click or tap here to enter text. |   | [ ]  Yes [ ]  No |
| Click or tap here to enter text. |   | [ ]  Yes [ ]  No |
| Click or tap here to enter text. |   | [ ]  Yes [ ]  No |
| Click or tap here to enter text. |   | [ ]  Yes [ ]  No |

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| **Do you receive any child maintenance?** |
| [ ]  Yes | [ ]  No |

**Other adults living with you:**

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| **Do you support any adults living with you?** |
| [ ]  Yes | [ ]  No |

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| **If yes, please answer the following questions:** |
| Full name/s | Click or tap here to enter text. |
| Age/s | Click or tap here to enter text. |
| Relationship/s to you(e.g. father) | Click or tap here to enter text. |

**Extra support you need:**

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| **Do you have a disability, learning difficulty or long-term health condition?** |
| [ ]  Yes | [ ]  No |

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| **If yes, please tell us about how this affects you:** |
| Click or tap here to enter text. |

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| **Is there anything we can do to best help support you?** |
| Click or tap here to enter text. |

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| **Do you receive Disabled Students’ Allowance?** |
| [ ]  Yes | [ ]  No |

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| **Are you registered with the University’s Disability Service?** |
| [ ]  Yes | [ ]  No |

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| **I am applying for loan because…** |  |  |
| [x]  My student finance or funding has been delayed | **→** | **Go to Section A***(Page 4)* |
| [ ]  I need help with placement costs (to be refunded by NHS LSF at a later date) | **→** | **Go to Section B***(Pages 5-6)* |
| [ ]  I am an EU/International student. I have:* Essential costs I need to pay upfront, AND
* I can’t afford to pay this all in one payment, AND
* I have a regular income.
 | **→** | **Go to Section C***(Pages 7-9)* |

**Section A: Student Finance or funding delay**

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| **Please tell us more about the delay and what has happened:**  |
| Click or tap here to enter text. |
| **How long will your funding be delayed for?** | Click or tap here to enter text. | **weeks** |

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| **I would like to request a loan of the following amount:**The maximum you can request is up to £50 per week. If you have children that live with you, you can request up to £100 per week. | **£** |

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| **Supporting evidence:**As part of your application, we will need to see evidence. Please send us → | [ ] Screenshot of Student Finance application status (or a letter from Student Finance requesting further information)[ ] Bank statements for 3 months prior to the date you apply |

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| **NEXT STEPS: go to page 10 to finish your application** |

**Section B: Placement costs**

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| **Days per week on placement** |  | **Number of weeks on placement** |  |

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| --- | --- |
| **I travel by…** | [ ]  Bicycle [ ]  Car [ ]  Public transport |

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| **Driving or cycling:** |
| Daily return distance from home to university: | Click or tap here to enter text. | **miles** |
| Daily return distance from home to placement: | Click or tap here to enter text. | **miles** |
| Daily parking costs for placement: | **£**  |

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| --- | --- | --- |
| **Public transport:** | **From home to university:** | **From home to placement:** |
| Daily return travel costs: | **£** | **£** |
| **OR**  I have a travel pass/season ticket: | **£** | **per** |  | **£** | **per** |  |

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| **Accommodation costs on placement (if applicable)** |
| Accommodation cost per night | **£**  |
| Number of night’s stay per week | Click or tap here to enter text. |
| Accommodation type: | [ ]  Commercial *e.g. hotel, bed & breakfast etc* |
| [ ]  Non-commercial *e.g. hospital or nurses’ accommodation etc* |

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| **Do you have any other placement-related costs?** *e.g. Tolls, ferries, community mileage, car sharing etc* |
| Click or tap here to enter text. |

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|  **I would like to request a loan of the following amount:** | **£**  |

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| **Supporting evidence:**As part of your application, we need to see bank statements for: [ ] Evidence of placement location and length [ ] Evidence of permission to use car for placement (if applicable) [ ] Evidence of accommodation booking & costs (if applicable)[ ] Bank statements for 3 months prior to the date you apply  |

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| **NEXT STEPS: go to page 10 to finish your application** |

**Section C: Upfront essential costs for EU and International students**

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| **Please tell us more about your situation and the upfront essential costs you face:**  |
| Click or tap here to enter text. |

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| --- | --- |
| **I would like to request a loan of the following amount:** | **£**  |

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| **Your income:**

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| --- | --- |
| **Bursaries, grants & scholarships** | **per YEAR** |
| Bursary, grant or scholarship | **£** |
| Other | **£** |

|  |  |
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| **Employment** | **Per MONTH** |
| Take home salary or wages | **£** |
| Partner’s salary or wages | **£** |
| Self-employment / other | **£** |

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| **Other Income**  | **per MONTH** |
| Child Maintenance | **£** |
| Help from parents/family | **£** |
| Contributions from people who live with you | **£** |
| Sponsorship | **£** |

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**Your spending:**

|  |  |
| --- | --- |
| **Home and contents** | **per MONTH** |
| Rent or board | **£** |
| Mortgage | **£** |
| Council Tax (if you have a partner) | **£** |
| Ground rent/service charges | **£** |
| Mortgage endowment policy | **£** |
| Secured loans | **£** |
| Appliance or furniture rental | **£** |
| TV Licence | **£** |
|  |  |
| **Care and health costs** | **per MONTH** |
| Childcare costs | **£** |
| Adult-care costs | **£** |
| Child maintenance | **£** |
| Prescriptions and medicines | **£** |
| Dentistry and opticians | **£** |
|  |  |
| **Utilities** | **per MONTH** |
| Gas | **£** |
| Electricity | **£** |
| Coal, oil, calor gas, other fuel | **£** |
| Water (supply and waste) | **£** |
|  |  |
| **School costs** | **per MONTH** |
| School uniform | **£** |
| After-school clubs & school trips | **£** |
|  |  |
| **Pensions and insurances** | **per MONTH** |
| Pension payments | **£** |
| Life insurance | **£** |
| Mortgage PPI | **£** |
| Buildings/contents insurance | **£** |
| Health insurance | **£** |
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|  |  |
| **Professional costs** | **per MONTH** |
| Professional courses | **£** |
| Union fees | **£** |
| Professional fees | **£** |
|  |  |
| **Transport and travel** | **per MONTH** |
| Public transport to university | **£** |
| Public transport to placement | **£** |
| Hire purchase vehicle | **£** |
| Car insurance  | **£** |
| Road tax | **£** |
| MOT & ongoing maintenance | **£** |
| Breakdown cover | **£** |
| Fuel & parking to university | **£** |
| Fuel & parking to placement | **£** |
|  |  |
| **Communications and leisure** | **per MONTH** |
| Home phone, internet, TV package  | **£** |
| Mobile phone | **£** |
| Hobbies, leisure or sport  | **£** |
| Gifts, birthdays, festivals & charity | **£** |
| Pocket money | **£** |
| Papers, magazines, stationery & postage | **£** |
|  |  |
| **Food and housekeeping** | **per MONTH** |
| Groceries  | **£** |
| Nappies and baby items | **£** |
| School meals, meals at work or uni | **£** |
| Laundry and dry cleaning | **£** |
| Alcohol | **£** |
| Smoking products | **£** |
|  |  |
| **Personal costs** | **per MONTH** |
| Clothing and footwear | **£** |
| Hairdressing | **£** |
| Toiletries | **£** |
| Other | **£** |

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| **Your debts:**If you have any outstanding debts, please tell us about them below:

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| --- | --- | --- |
| **Priority debts** | **Amount owed** | **Monthly repayment** |
| Rent arrears | **£** | **£** |
| Mortgage arrears | **£** | **£** |
| Secured loans | **£** | **£** |
| Council tax arrears | **£** | **£** |
| Gas & electricity arrears | **£** | **£** |
| TV licence arrears | **£** | **£** |
| Magistrates’ court fine | **£** | **£** |
| Child maintenance arrears | **£** | **£** |
| Income Tax, NI or VAT | **£** | **£** |
| Benefit overpayments | **£** | **£** |
| Council parking tickets | **£** | **£** |
| Hire purchase arrears | **£** | **£** |
| Bill of sale/logbook loan | **£** | **£** |
| Social fund loan | **£** | **£** |
| Universal Credit advance | **£** | **£** |

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| **Non-priority debts** | **Amount owed** |
| Bank loans | **£** |
| Catalogues | **£** |
| Credit cards | **£** |
| Guarantor loans | **£** |
| Doorstep loans | **£** |
| Mortgage shortfall | **£** |
| Overdraft | **£** |
| Payday loans | **£** |
| Family & friends | **£** |
| Previous property rent arrears | **£** |
| Private parking tickets | **£** |
| Store cards | **£** |
| Water arrears | **£** |

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**Do you owe any outstanding loans to the university?** [ ]  Yes [ ]  NoIf your application is successful, any outstanding amount will be deducted from your award.

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| **Supporting evidence:**As part of your application, we will need to see evidence. Please send us → |  [ ] Wage slips for the last 3 months (if you are working)  [ ] Evidence of any bursaries, scholarships or grants you receive [ ] Evidence of your rent or mortgage payments[ ] Bank statements for 3 months prior to the date you apply |

**Your bank details:**

If you are successful, we will notify you by email and we will pay an award directly into your bank account.

We can only make payments into UK bank accounts.

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| **Account number** | Click or tap here to enter text. |
| **Sort code** | Click or tap here to enter text. |

Please double-check your bank details are correct. If they are incorrect you may not receive a loan payment.

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| **Data Protection statement:**The University of Bradford adheres to the General Data Protection Regulation and the Data Protection Act 2018. This application and the supporting evidence you provide will be held securely and confidentially by the University. Your application will only be accessed by staff in the Student Support Fund and Credit Control teams. This is in order to process your application, offer you relevant advice based on the information you have provided and to collect your loan repayments. After your assessment, we will retain your application and its supporting evidence for six years. We will also retain any email conversations held with you in relation to this application as well as records of the assessment and its outcome for six years. We do this to enable us to provide you with follow up advice if you need to contact us again in the future and for statistical purposes. If we decide you are eligible for an award, your name, UB number and bank account details will be shared the Accounts Payable team to facilitate a payment. Anonymised personal data may be used beyond this period, but only for statistical purposes. Your information will not be shared with any other University department, third party or agencies outside the University without your prior consent, except where the law permits or requires this. You can withdraw your consent or ask us to remove or rectify any information we hold at any time, by calling or writing to us. If you have any additional queries about the use or processing of your personal data, please contact money@bradford.ac.uk. |

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| **Your declaration:**By signing the declaration below, I declare that:* The data I have provided in this application can be processed in line with the Data Protection statement above.
* The information submitted in this application, including all supporting documents, is correct and complete. I understand that providing false information will automatically disqualify my application.
* I consent for a loan to be made to me and I agree to repay the loan in full in line with the repayment date set by the University.
* I understand that if I fail to repay the loan, the University will take enforcement action to recover the debt and this may involve a debt collection agency or court action.

|  |  |  |
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| **Print name:** | **Signature (or typed name):** | **Date:** |
| Click or tap here to enter text. | Click or tap here to enter text. | Click or tap here to enter text. |

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| **You have reached the end of the application form:****Please email this form and evidence to** **supportfundloan@bradford.ac.uk**It will normally take 5 working days to process your application.  |