



# **BOURNEMOUTH UNIVERSITY FINANCIAL SUPPORT FUND**

## **STUDENT GUIDANCE Academic Year 2025-26**

This document is a shortened version of the BU Financial Support Fund 2025-26 Operating Policy and Procedure document which can be found under the Finance section of the following BU page: <https://www.bournemouth.ac.uk/students/help-advice/important-information>

**Owner:** Student Services

**Version number:** 2.0

**Effective Date:** 1<sup>st</sup> September 2025

**Updated:** 31<sup>st</sup> July 2025

**Due for review:** 1<sup>st</sup> July 2026

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# Introduction to the Bournemouth University Financial Support Fund 2025-26

## 1.0 Scope and Purpose

- 1.1** Bournemouth University (BU) provides financial support to students in the form of the BU Financial Support Fund. This document details how the BU Financial Support Fund (referred to hereafter as the Fund) operates and aims to promote consistency, clarity and fairness in the way the Fund is managed and allocated. Further details on the way in which assessments are made are contained in the appendices.
- 1.2** The most important consideration of the Fund is to assist with the relief of financial difficulty that may impact on a student's continued participation in their studies at BU. This includes assisting those who need extra financial help to meet essential costs (other than tuition fees) which are not already met from statutory (or other) sources of funding and providing exceptional awards for unexpected crises. Any award made from the Fund will be non-repayable.
- 1.3** BU reserves the right to contact all applicants to the BU Financial Support Fund to seek feedback on the outcome of an assessment and to understand further the impact that the assessment outcome has had for the student.
- 1.4** If BU award funding to students who send us any written feedback or response about this, we may use quotes from the feedback in publications (e.g. on our website) about BU's Financial Support Funds and services. These will be published in anonymous form and will not identify the student in any way. If students have any concerns about this, they can let us know when sending the feedback to us (detailed in application form).

## 2.0 Overview of 2025-26 Provision

- 2.1** The Fund will be reviewed on a regular basis and BU reserves the right to amend the Fund eligibility criteria or to cease the fund at any time.
- 2.2** Applications for assistance from the Fund will be administered by the Student Money Advice Team. The Fund will be monitored and percentages of assessments of awards to be made may be reduced in order to manage the fund availability throughout the academic year, however it should be noted that if the annual allocation has been

spent in full before the end of the academic year, further applications to the fund may not receive any payments if there are insufficient funds remaining.

- 2.3** BU allocates an annual budget for distribution through the Fund. The Student Money Advice Team is required to account for the way in which the funds have been administered and distributed each year.
- 2.4** Eligibility criteria and exclusions for the Fund are subject to annual review.
- 2.5** BU aims to create a consistent, transparent assessment process in considering applications, but it is not possible to provide for every eventuality and BU reserve the right to use discretion to make decisions on complex applications.
- 2.6** BU use the NASMA (National Association of Student Money Advisers) 'composite living costs' (CLC) in reaching a 'Reasonable Living Costs' (RLC) calculation which is determined to cover basic costs such as food, household bills, clothes, entertainment etc. This ensures that all applicants to the BU Financial Support Fund are treated fairly regardless of where they study and their individual lifestyle choices. These calculations take account of the different household needs for different groups of students. The CLC are fixed for each academic year and are used in **all** standard award assessments. The CLC amounts for 2025-26 are listed in Section 10.

### **3.0 Overview of the BU Financial Support Fund**

#### **3.1 Eligibility**

##### **Who is eligible to apply?**

- Students who are classed as Home\* students for fee purposes on an eligible HE course as defined at 3.2. This includes:
- Full Time and Part-time students (studying at least 50 per cent of a full-time equivalent (FTE) course). Any student whose disability (including physical and mental health) prevents them from studying at least 50 per cent of a full time course is eligible to apply to the BU Financial Support Fund provided they are studying for at least 25 per cent (30 credits) FTE. Students who are repeating study on a full time course are classed as full time students
- Students on sandwich courses, including any periods of work placement
- Students who are studying abroad as part of their BU course
- NHS students eligible to apply for a means tested or non-means-tested bursary

- Students from Scotland, Wales and Northern Ireland who are eligible for support from the appropriate devolved administration and are able to otherwise satisfy the eligibility conditions can apply for assistance from the BU Financial Support Fund.  
***\*Undergraduate students who are classed as Home for fee purposes but are entitled to Tuition Fee Loan only (typically those with pre-settled status) are not eligible.***

### **Who is not eligible to apply?**

- Students who are classed as Overseas, EU, Channel Islands and Isle of Man for fee purposes
- Students who have interrupted or withdrawn from their studies at BU, are not eligible to apply to or receive funding from the BU Financial Support Fund
- Students on validated courses

## **3.2 Eligible Courses**

Students applying for assistance from the Fund must be studying on one of the following eligible HE Courses:

- First degree such as BA, BSc or Integrated Masters
- A Diploma of Higher Education (DipHE)
- A Foundation Degree
- A postgraduate/doctoral degree such as MA, MBA, MSc, LPC, CPE, GDL, MRES, PGDip, PhD, PGCert
- A foundation year which is an integral part of a BU first degree
- Apprenticeships

## **4.0 Application Process**

**4.1** The application form to apply for the BU Financial Support Fund is provided online through MyCareerHub. Students must request the link to the application form from AskBU. All applications where possible, should be accompanied with uploads of the relevant evidence required as listed on the application form. If a student is unable to upload the evidence, they can provide this by email to [fsf@bournemouth.ac.uk](mailto:fsf@bournemouth.ac.uk).

**4.2** Students can apply for the BU Financial Support Fund until the end of their academic year, as recorded on the student records system. The Student Money Adviser will check the student is enrolled for the current academic year on the Student Record System (SITS). Students who are continuing with their studies and who can evidence that they have dependent children, students who are Care Leavers or estranged from their family can apply for funding after their academic year has finished and before their next year starts. Consideration may also be given to those students who can

evidence they are unable to work due to ill health or who have resits during the summer period.

**4.3** A decision on an application to BU Financial Support Fund will normally be provided within 20 working days from receipt of the application. Where further information or clarification is requested to inform assessment of an application this decision may take longer. The Student Money Advisers have the discretion to consider exceptional cases ahead of other applications based on a priority assessment. Decisions will normally be communicated to students by email to their student email account.

**4.4** If a student experiences a change of circumstances during the year or an emergency situation arises, they may submit subsequent applications to the Fund, providing they have not already received the maximum award. Students will need to provide relevant evidence to support any further application.

## **5.0 Evidence Requirements**

**5.1** All applications must be supported by evidence of circumstances, although this should be kept to the minimum necessary to verify the information provided. Specifics may vary depending on whether the student is undergraduate or postgraduate. BU can only accept photocopies and digital documentation provided by email and is unable to return any originals submitted. Additionally, in line with GDPR policies, all evidence provided through the Fund application process, will be destroyed by the start of the next academic year.

**5.2** When assessing an application for the Fund, it is expected that the student will provide evidence as listed below to enable an assessment to be undertaken. The Student Money Adviser may also request further evidence which is not listed below, in order to complete an assessment for support.

### **Evidence required for every student**

- Student Finance England or relevant funding body and/or NHS Award Notification
- Most recent bank statements for all accounts covering the last 3 months
- Tenancy/Rental/Mortgage agreement

### **Evidence required depending on circumstances**

- Evidence showing any means tested benefits. This will include benefits such as child and working tax credits, universal credit, housing benefit. This list is not exhaustive
- Evidence of childcare costs
- Evidence of partner's income and expenditure

- Evidence of priority debts and repayment of debts
- Evidence of other expenditure listed on the application form. This may include exceptional but essential expenditure

## **6.0 The Assessment Process**

### **6.1 Assessment Overview**

There are two types of awards that may be made: a standard or an exceptional award. Students will usually be considered for a standard award unless exceptional circumstances have been outlined on their application form that fall outside of the criteria for a standard award.

- For students to be assessed they must have applied for all available funding including means tested\* student loans, means tested grants, NHS funding, Postgraduate Loans, Doctoral Loans as appropriate, before submitting an application to the Fund.
- Students will be assessed in accordance with the mainstream funding their course is eligible for. For example, some PGDip healthcare courses attract undergraduate funding, therefore the assessment will be carried out using the undergraduate assessment criteria.
- Students have to demonstrate by submitting bank statements that they have little or no funds remaining.
- Students who have outstanding tuition fee debt and no payment plan in place may be declined support. Each scenario will be reviewed on a case by case basis.
- If a student declares, or demonstrates through bank transactions, that there is regular and substantial non-essential spend, Student Money Advisers may refer students to relevant services prior to making an award. Examples of this may be a student with regular gambling activity, trading/cryptocurrency or excessive spending on entertainment, shopping or other non-essentials. Awards from the BU Financial Support Fund are to assist with essential outgoings, therefore it is important that students seek support with issues leading to excessive non-essential expenditure and evidence may be required that the student has accessed relevant support, prior to an award being made.
- The BU Financial Support Fund cannot replace funds where students have been a victim of fraud, scams and cybercrime and money has been lost. A student may qualify for funding regardless, based on a full assessment. Students will be signposted to where they can seek support and further information on this topic.

## 6.2 Exceptional Awards

Exceptional awards can be made for students who have to meet exceptional and unexpected costs such as replacement or repairs to essential household equipment and emergency situations. These awards will be capped. **In most cases evidence will be required.** The table below outlines exceptional awards which can be considered. This list is not exhaustive.

Exceptional Award	Capped amount
Washing Machine	Up to £200
Fridge Freezer	Up to £200
Cooker	Up to £200
Children's Bed	Up to £200
Boiler Costs	up to £500
Essential evidenced Medical/Dental costs (use caps) where not covered by HC1 Low income scheme. <a href="http://www.nhs.uk/nhs-services/dentists/dental-costs/how-much-will-i-pay-for-nhs-dental-treatment/">www.nhs.uk/nhs-services/dentists/dental-costs/how-much-will-i-pay-for-nhs-dental-treatment/</a>	Up to £500
NHS Prescription Prepayment Certificate (PPC) Cost. <a href="https://www.nhsbsa.nhs.uk/help-nhs-prescription-costs/nhs-prescription-prepayment-certificate-ppc">https://www.nhsbsa.nhs.uk/help-nhs-prescription-costs/nhs-prescription-prepayment-certificate-ppc</a>	£115 Signpost students to website when making this award.
New Born Baby start-up costs (cot, bedding, essential items)	Up to £500
Assistance with eye test/glasses	Up to £100
Travel assistance/costs in the event of bereavement in the immediate family	Up to £500

Occupational Health referral from the Faculty- HEMS	Up to £50
Help with resit/resubmission costs after academic year (travel/living)	Up to £100
Students unable to work due to ill health who apply after their academic year has finished*	Up to £504 (4 weeks composite living costs)
Laptop/computer repairs as evidenced	Up to £500
Laptop Voucher (based on student requesting help to purchase a laptop) <b>*check Laptop Support Fund applications</b>	Income £25k or below – apply for Laptop Support Fund Income over £25k and assessment deficit £500 laptop voucher
Laptop already purchased as evidenced	Hire purchase/other payment agreement within academic year – award up to £500 based on annual payments Hire purchase/other payment agreement outside of academic year – factor in assessment up to £500 in assessment, based on annual payments
Car repairs/replacement car/car finance taken out within academic year where a car is considered essential – students with dependent children and as detailed in B3.1.1.	Up to £500
DSA related costs**	Up to £550 (£350 diagnostic assessment (includes ADHD – non-medical)) and £200 approved DSA equipment via SFE) <b>This award can be provided regardless of whether students have reached their maximum FSF allowance.</b>
Help with house/flat deposits and estate agents fees	£400 per year/£450 in London
Assistance for students at risk of withdrawing – up to 4 weeks	£504 <b><i>If the student's standard award is higher than £504, then only award standard award. If the</i></b>

Composite Living Costs (£126 per week for 2025-26)	<b><i>standard award is less than £504, award £504 only.</i></b>
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\*Students who apply after their academic year has finished, will need to evidence they are unable to work due to ill health. The Student Money Adviser will need to determine whether the student has essential day to day costs to cover (food, medication, bills, phone or other) whilst not working, as most students will have returned home.

\* \*This funding can be provided either as part of an application to the main Financial Support Fund or an application to the DSA Support Fund.

## 7.0 Maximum Amounts Payable

7.1 To effectively manage the annual allocation of available funds, upper limits to the amounts that can be awarded to students have been set and are listed below. BU will review the threshold limits each academic year and also retains the discretion to amend the limits in-year, normally if the fund balance is at risk from significant underspend or overspend (based on demand).

### 7.2 Maximum award payment for students on full time courses

<b>Student Group - Full Time</b>	<b>Course Length</b>	<b>Maximum Award Payable</b>
Undergraduate students with dependent children (excluding Level P)	Up to 52 weeks	£4,000
Final year undergraduate (Level H/6) without dependent children	Up to 39 weeks	£1,800
Final year undergraduate (Level H/6) without dependent children	52 weeks	£2,200
Undergraduate placement (Level P) students (with or without dependent children)	Up to 39 weeks	£1,900

Second year undergraduate (Level I/5) without dependent children	Up to 39 weeks	£1,400
Second year undergraduate (Level I/5) without dependent children	52 weeks	£1,700
First year undergraduate (Level C/4) without dependent children	Up to 39 weeks	£1,100
First year undergraduate (Level C/4) without dependent children	52 weeks	£1,300
Postgraduate and PhD students (with or without dependent children)	Up to 52 weeks	£1,500

The minimum payment amount will be £100 and the maximum payment amount will be £4,000 as listed above.

For students on part time courses, an award will be made pro-rata based on intensity of study. This will typically be 50% based on BU's part time courses.

## 8.0 Payment of BU Financial Support Fund Awards

**8.1** Once an award has been assessed, the student will receive confirmation by email of the amount and when the payment will be made to the student by BACS. As part of the application process, the student provides their bank account name, sort code and account number so payment can be made.

The Student Money Advice Team provide details to the BU Finance Department on a weekly basis (typically a Wednesday) of any awards from the Fund that have been approved.

**8.2** BU Financial Support Fund Awards are normally made in one single payment. BU does however have the discretion to make the awards in more than one instalment if deemed appropriate.

**8.3** Payments can only be made payable to a third party at the student’s request or with their agreement. Making a payment to a third party may be appropriate where it will ensure the funding is used for the purpose it is being provided for, for example to cover rent, where eviction is a possibility. Where the student owes money to BU the debt and/or debt repayments will **not** be taken into account in the assessment process.

## 9.0 Appeals

**9.1** Students who are dissatisfied with the outcome of their application should first discuss their case with the Student Money Advice Team Leader by replying to the outcome email. If the student believes that they have grounds to appeal, they should follow the [Financial Support Appeals Procedure](#). Students who are thinking about appealing a decision on their application for an award from the BU Financial Support Fund are strongly recommended to seek advice from SUBU Advice.

**9.2** Appeals will only be considered when there is evidence that a procedural irregularity has occurred in processing the application or new evidence becomes available that was not available at the time the assessment was completed. Appeals against the University’s judgement of the merit of an applicant against the published criteria will not be accepted.

## 10.0 Reasonable Living Costs

**BU has judged that the amounts listed below are Reasonable Living Costs for the 2025-26 Academic Year.**

<b>Outgoings</b>	<b>Maximum levels</b>
Rent for single students <i>For students living in the parental home the composite living costs of £121 per week will be used, instead of any rent paid to parents.</i>	Up to £693.33 per calendar month (£160 per week)
Rent for students living with partner	Up to £957.67 per calendar month (£221 per week)
Rent for students with dependent children	Uncapped
Rent for students on placement in London	Up to £830.70 per calendar month (£191.70 per week)
Vehicle Maintenance including MoT	Up to £500 per year (additional £500)

	considered with evidence as per exceptional awards for repairs)
Course requirements – books, printing, stationary, copying, equipment	Up to £10 per week
Phones	Up to £30 per month/£50 per month for Carers*

***\*Students asking for consideration to be given to costs associated with caring responsibilities will be asked or provide evidence that they are recognised as having caring responsibilities. This could be through a letter from their GP, carer’s centre, medical professional, previous education establishment or documentation that shows they are in receipt of Carer’s Allowance.***

## 11.0 Composite Living Costs

**11.1** Composite Living Costs (CLC) figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment and household essentials such as toiletries, which ensures that all applicants are treated fairly, regardless of where they study and regardless of their individual lifestyle choices. These take into account the different household needs for different groups of students. The CLCs are fixed and will be used in **all** standard award assessments.

**11.2** The following table illustrates CLC amounts for 2025-26 and has scope to change for each academic year

<b><i>Student profile</i></b>	<b><i>Based on NASMA applicable amount (assuming no disability in family)</i></b>	
	<b><i>Elsewhere Per week</i></b>	<b><i>London per week</i></b>
Single student	£126	£174
Student with partner	£197	£238
Dependent children* (each)	£119	£121

\*As evidenced through student’s child benefit/child tax credits/universal credit award notifications

## 12. Postgraduate students and Minimum Required Provision (MRP)

**12.1** For postgraduate students, which includes PhD\* students there will be a set income level. This is detailed in the table below. This encompasses any income from the PG Loan/Professional Career Development Loan, NHS Grants, part time work and support from family and friends. **There is the expectation that realistic provision has been made to fund both tuition fees and living costs before embarking on the course.**

***\*For PhD students, if a studentship exists where the tuition fee is covered and an income is received, if the income is above the MRP, use the income figure instead.***

<b>MRP Figures: Student</b>	<b>MRP Amount per week</b>
Student living elsewhere	£266
Student living in London	£339
Student with dependants* or students who are unable to work due to disability, living elsewhere.	£213
Student with dependants* or students who are unable to work due to disability, living in London.	£271

\*who are financially reliant upon the student

Other than the income, postgraduate students will be assessed typically over 52 weeks, using the same assessment criteria as an undergraduate student.

### 13.0 Travel Related Costs

The amount the student specifies on their application will be used in the calculation, providing it is not above the capped amounts as listed below.

It is generally expected that students on NHS courses, Paramedic Science and 3<sup>rd</sup> year Social Work students will need to be running a car due to placement.

<b>Outgoings</b>	<b>Maximum</b>
Students with dependent children	uncapped + <i>car costs (tax/insurance) and capped maintenance as per B1</i>
Students without dependents on healthcare courses, including 3 <sup>rd</sup> year Social Work students, Paramedic Science and PG students on Social Work and Physician Associate courses	£30 fuel per week + <i>car costs (tax/insurance) and capped maintenance as per B1</i> <b>or £60 per week public transport</b>
Students with caring and travel responsibilities	£30 fuel per week + <i>car costs (tax/insurance) and capped maintenance as per B1</i> <b>or £60 per week public transport</b>
Students without dependents who live in outlying areas	£30 fuel per week + <i>car costs (tax/insurance) and capped maintenance as per B1</i> <b>or £60 per week public transport</b>
Students without dependents who live on UNIBUS routes	Up to £14 per week

Parking – for students where a car is a requirement and have parking costs related to their course/placement	Up to £10 per week (capped)
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Further consideration can be given if students have other significant reasons for high travel costs, for example, a disability, if evidence is provided.

If the Student Money Adviser considers the travel costs are unrealistically high, then further information or break down of costs can be requested.

## 14.0 Debts

**14.1** Set out below are debts that are classed as priority and those that are classed non-priority. The BU Financial Support Fund cannot normally be used to assist with repayment of non-priority debts, only priority debts.

The amount used in the assessment should be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year.

### Priority Debts

- Loan repayments which are subject to a realistic and minimum repayment plan
- Rent arrears where non-payment may result in eviction or court action
- Council tax where non-payment may result in eviction or court action
- Debt which will result in serious action if not paid, for example, court action, eviction, re-possession of goods
- Car Finance/Hire Purchase/Conditional sale agreements for goods that are essential for the debtor to retain\*

### Non-Priority Debts

- Loan repayments to family members and friends
- Bank overdraft facilities
- Credit card and store card debt\*\*
- Tuition fee debt
- Debts which relate to non-essential items or items that could have been purchased at a more reasonable value
- Credit and store card debt for a student's partner
- Those where non-payment will not result in the loss of the debtor's home, liberty, essential goods or services

*\*A car will need to be considered as an essential requirement for their course or where a student has children or caring responsibilities. Where a student has Car Finance/Hire Purchase or other loan relating to a purchase of a car prior to the current academic year, up to £500 will be factored into the assessment, thereby disregarding the actual amount paid by the student.*

*\*\*Where a student has already agreed a realistic repayment arrangement of a non-priority debt and has stopped using that source of credit, the repayments can be included as expenditure in the assessment for a standard award.*

It is recommended that students with debts should be encouraged to seek advice from a debt advice service (e.g. SUBU Advice) or externally (e.g. Citizens Advice or Step Change) - [www.bournemouth.ac.uk/students/help-advice/financial-support/external-funding-guidance](http://www.bournemouth.ac.uk/students/help-advice/financial-support/external-funding-guidance)