

# FINANCIAL AID

## Application Guidance

I'm struggling financially, what can I do?

***Financial Aid***  
*is intended to act as a safety net for those in financial difficulty rather than a main source of income*



## The application is a 4-step process

### Step 1:

**Read** these guidance notes

### Step 2:

**Complete** the application form

### Step 3:

**Look out** for an email from Financial Aid within a few days. We will let you know what evidence you need to provide to complete your application

### Step 4:

**Reply** to our email, submitting ALL the evidence requested

**Please note that your application is not complete until you have submitted all the evidence requested. An incomplete application will be rejected.**

**Please wait for our email before sending any evidence.**

The evidence we ask for is tailored to each student's application.

The primary purpose of Financial Aid is to relieve financial difficulties which might impact on a student's participation in higher education at Oxford Brookes and help them remain at the University.

Students should be aware that Financial Aid is intended to act as a safety net for those in financial difficulty rather than their main source of income.

**HOW WILL YOU CONTACT ME?** — All communication is from Financial Aid to your Brookes email account.

Any Oxford Brookes University enrolled student is eligible to apply.

You must demonstrate that you had all funding for which you are eligible in place for living costs and tuition fees at the start of your course and of the academic year.

**WHO CAN APPLY?** — If you are a **Postgraduate, EU, International or other self-funded student**, you must provide evidence that you made adequate provision for your tuition fees and living costs such as rent, travel, childcare and bills for the duration of your course, prior to the start of the course and of the academic year. You will then need to demonstrate that there has been a significant and unexpected change in your circumstances since the start of your course.

If you are a **Postgraduate, EU, International or other self-funded student** and are unable to fully fund your studies, you can defer your course start date or take approved temporary withdrawal: the deadline for suspending your course and not being liable to the University for tuition fees for the year is Friday of Week 4 of the start of your academic year.

## WHAT KIND OF EVIDENCE WILL YOU ASK FOR?

**Please wait for our email before sending anything.**

We will email you within a few days of you submitting your application form. The evidence we ask for is tailored to each student's application.

**We will ask you for at least 3 pieces of supporting information:**

- 1 **Funding** eg. Student Finance
2. **Three months of bank statements** for all bank and savings accounts plus a bankstatement for September.
3. **Tenancy agreement** if you don't live in [Brookes-managed accommodation](#)

Depending on your circumstances, we may ask you for additional evidence eg. childcare invoices, partner's payslips, state benefits.

Every application is individually assessed and means-tested.

**NB** You must submit all the evidence we ask for by replying to our email. If anything is missing, your application will be rejected.

## BANK STATEMENTS

We will ask to see the last three months of bank statements plus September, in PDF format, for **every account you have or have in a joint name** including:

- Current accounts
- Savings
- Help to Buy ISAs
- Trading accounts
- Premium bonds etc

We will email you within a few days of you submitting your application form.

**Please wait for our email before sending anything.**

Here's how to [download your bank statements](#) as PDFs

You will need to provide a brief explanation for every transaction of £100 or more, in or out, to help us understand your cashflow.

## Frequently asked Questions

### WHERE CAN I GET MORE HELP?

Your [Student Support Co-ordinators](#) can help you complete the application form and submit evidence.

The [Brookes Union Advice Service](#) are independent of the University. They can offer guidance on budgeting and debt. They can also advise on what funding or benefits you might be entitled to. They can help if you're asking for a Financial Aid reassessment or an appeal – see below. Their email address is [su.advice@brookes.ac.uk](mailto:su.advice@brookes.ac.uk)

### HOW LONG WILL MY APPLICATION TAKE

Your application will take approximately 4 working weeks to be considered by the Committee.

**NB** The University is closed between Christmas and New Year, therefore this is not a working period.

### I'VE RUN OUT OF FOOD, CAN YOU HELP

Please email us **IMMEDIATELY** at [finaid@brookes.ac.uk](mailto:finaid@brookes.ac.uk)

### CAN I GET A LOAN?

The University does not offer loans.

### I'VE RUN OUT OF FUNDING (eg. from Student Finance England) CAN I APPLY FOR FINANCIAL AID?

To be eligible for Financial Aid, students need to have other funding in place. If you've used up your funding eg. because you have studied at the same level previously or you have extended your studies, you are not eligible for Financial Aid.

The only exception are Paramedic students who are currently not eligible for a second student loan under the allied healthcare regulations.

## HOW WILL I BE PAID? DO I HAVE TO REPAY ANY AWARD I GET?

- We will ask you for bank details into which an award can be paid.
- We may pay all or part of any award direct to a third party eg. your landlord.
- We may make all or part of any award in the form of Tesco e-vouchers for food and other essentials.
- You don't need to pay any award back, it's not a loan.

## I'VE HAD TO GO PART-TIME (because of my results and am now paying council tax). CAN I APPLY FOR FINANCIAL AID TO COVER THE COST?

No. Financial Aid will not cover the cost of council tax for students whose mode of study has changed to part-time due to their academic results.

## I'VE RUN OUT OF MONEY. CAN I GET SOME FROM FINANCIAL AID?

Applications are means-tested: to be made an award, you would need to show a shortfall over the whole academic year.

Students are expected to have planned and budgeted for their time at university, and to live within their means. The [Brookes Union Advice Service](#) can offer budgeting and debt-management guidance; their email address is email [su.advice@brookes.ac.uk](mailto:su.advice@brookes.ac.uk)

## I HAVE DEBTS FROM BEFORE I STARTED UNIVERSITY. WILL YOU TAKE THESE INTO ACCOUNT?

Assessments do not usually take pre-existing debts into account. It's assumed that, when students start a degree course, they have made sure to put their finances in order. The [Brookes Union Advice Service](#) can offer budgeting and debt-management guidance; their email address is email [su.advice@brookes.ac.uk](mailto:su.advice@brookes.ac.uk)

## CAN I APPLY MORE THAN ONCE A YEAR?

We means-test your application over the whole academic year and any award is made on that basis. If you've had a change of circumstances **and** you didn't receive the maximum award available, you can reapply.

Summer applications may be considered from students who've already been made an award during the academic year but have ongoing financial difficulties.

## WHAT'S THE DEADLINE FOR APPLYING?

Continuing students can apply at any time.  
Graduating students need to apply at least 4 weeks before their completion date. Check the [deadline dates](#)

## I'VE BEEN SCAMMED. WILL FINANCIAL AID COVER MY LOSS?

Financial Aid doesn't cover loss resulting from fraudulent activity. The [Citizens Advice Bureau](#) offers advice. If you need emotional support, please do contact the [Wellbeing team](#)

## I'M ON APPROVED TEMPORARY WITHDRAWAL. CAN I APPLY?

You can apply if you can show that an award would make a demonstrable difference to your return to study.

## HOW IS MY APPLICATION ASSESSED?

The assessment process is designed to ensure that all applicants are looked at consistently. Every application is considered by the Financial Aid Committee.

When deciding whether a payment can be made, we will look at your expected and assumed income and what is considered to be 'reasonable' expenditure on living.

### What is 'reasonable' expenditure?

Your student finance is there to help with your rent, food, travel to campus, course materials, utilities etc. There is no room for lifestyle expenses eg. shopping sprees, costly mobile phone bills, online gambling. Where there is evidence of such spending, you will be directed to the [Brookes Union Advice Service](#) for budgeting/debt management guidance.

## CAPS ON EXPENDITURE

There is a cap (upper limit) on the amounts Financial Aid considers reasonable when considering expenses for day-to-day living. The tables below show the caps allowed when we assess your application.

<b>WEEKLY LIVING COSTS excluding rent</b>	
This is the weekly expenditure we allow for costs such as food, household bills eg. gas and wifi, clothes, phone, sport, entertainment etc.	
Single student living in Halls	£148
Single student not living in Halls	£158
Student with partner living in Halls	£196
Student with partner not living in Halls	£206
One child	£96
Each additional child	£78
One-off family premium where a student has one or more children	£18

<b>CAPS ON RENT / MORTGAGE</b>	
Living in Halls (University or partnership)	£183 per week per student and partner and/or dependent per week
Living in private rented accommodation	£133 per week per student and partner and/or dependent per week
Paying a mortgage	£133 per week per student and partner and/or dependent per week
Living in parent's or other relative's home	£50 per week – rent only

<b>CAPS ON TRAVEL</b>	
Travel is from semester-time address to campus. No allowance is made for travel to parental or other addresses.	
Non-essential car user with Brookes Key	£50 per academic year
Non-essential car user without Brookes Key	£367 per academic year
Essential car user ie. <ul style="list-style-type: none"><li>• Students with children or other caring responsibility</li><li>• Blue Badge holder</li><li>• Healthcare placement</li><li>• Education placement</li></ul> If you do not fall into one of these categories, we don't consider you to be an essential car user. The allowance includes car-running costs: tax, repairs, MOT, servicing, petrol	£55 per week

## ASSUMED INCOME

### fulltime undergraduate student

It is expected that students will supplement their funding eg. Student Finance by a variety of means such as part-time work, vacation work, savings. The assumed income figure will stay the same regardless of whether the student earns more or less than that figure. Assumed income is waived for students with caring responsibilities, a disability which prevents them from working, or placement commitments which prevent them from working eg. paramedic students.

<b>ASSUMED INCOME PER YEAR</b>	
Standard year	£2,392
Penultimate year	£1,595
Final year	£798

For part-time students, we take into account actual earnings.

## MY APPLICATION WAS DECLINED.

**CAN I ASK FOR A REVIEW?** — Yes, you can ask for a reassessment or an appeal.

### Reassessment – if you forgot some important evidence

If you forgot to submit evidence which would make a material difference to your application, you can request a reassessment within 10 working days of us emailing you the outcome of your original application. You don't need to submit a new application, you just need to submit the additional evidence. We will let you know the outcome within a further 20 working days. Request a reassessment by emailing [finaid@brookes.ac.uk](mailto:finaid@brookes.ac.uk) and submitting the missing/additional evidence.

### Appeal – if you think the Committee made an incorrect decision

An appeal can be requested on the basis that there has been a fault or irregularity in the consideration of your application under one of the following grounds:

- A) The decision was not in accordance with the Financial Aid Policy or Guidance Notes; and/or
- B) The judgement of the Financial Aid Committee was affected by personal bias; and/or
- C) there was a material administrative error or some other material irregularity in the conduct of the Financial Aid Committee, such that the decision would have been materially different had the error or irregularity not occurred.

Appeals must be requested within 10 working days of the date of the email informing you of the outcome of your application and needs to state the ground(s) under which you are making the appeal. All appeals are considered by the Academic Registrar and Director of Academic and Student Administration or their nominee. They will let you know the outcome within 20 working days. The decision following an appeal is final and you will be sent a Completion of Procedures letter. Request an appeal by emailing [finaid@brookes.ac.uk](mailto:finaid@brookes.ac.uk)

## MY APPLICATION WAS UNSUCCESSFUL BECAUSE IT DIDN'T SHOW A SHORTFALL

**However, my statement and evidence make it clear that I'm struggling. Why didn't I get anything?**

Financial Aid is based on income and **allowable** expenditure. That means there is a limit put on the amount you spend on day to day living and rent, travel etc, see above.

## WHY DID I GET LESS FINANCIAL AID THAN LAST YEAR?

Awards may vary from year to year, or an application may be declined. This is because the amount of Financial Aid available varies and is limited, and because a student's income eg. Brookes Bursary, may increase.

Financial Aid should not be relied on as a source of income.

## WHERE CAN I FIND OUT MORE ABOUT HOW MY APPLICATION IS ASSESSED?

You can find out more at the [Financial Aid Policy and Terms of Reference](#) webpage.

## HOW IS MY DATA STORED?

For information about how Oxford Brookes University collects and uses personal data please see the [University's privacy policies](#).

## WHERE IS THE FINANCIAL AID OFFICE?

We're currently mainly working remotely. We can set up a Google Meet. Please email us at [finaid@brookes.ac.uk](mailto:finaid@brookes.ac.uk)