

Student Advice Service's

INFORMATION GUIDE ON FINANCE



I HAVE BEEN ACCEPTED ON A COURSE AT THE UNIVERSITY OF CAMBRIDGE; HOW CAN I GET FINANCIAL SUPPORT FOR MY STUDIES?

For information about student loans and other student financial support please see the Funding page on the University's website: www.cambridgestudents.cam.ac.uk/fees-and-funding/funding.

You can also search for funding opportunities on this link: www.student-funding.cam.ac.uk/.

Depending on your course and other criteria, your College might have their own scholarships or funding awards. You might be able to find this information by contacting the Tutorial Office or the Student Finance Officer in your College. Sometimes, this information might be available on the College's website. Please see below details of all colleges at the University of Cambridge: map.cam.ac.uk/colleges.

If you are a postgraduate student, it might be helpful for you to speak with your course supervisor about possible sources of funding from your department. Please see below a link to a list of the departments at the University of Cambridge: www.cam.ac.uk/colleges-and-departments/department-a-z.

I AM A CURRENT STUDENT AT THE UNIVERSITY OF CAMBRIDGE, AND I AM EXPERIENCING FINANCIAL DIFFICULTIES; IS THERE ANY SUPPORT AVAILABLE?

It may be that, at some point during your studies, you might find yourself in financial difficulties which have arisen as a result of unexpected or sudden change in your circumstances. In this case, you can discuss your situation with a variety of people from both the College community and the University. In College, you can access support from your **Tutor**, **Senior Tutor** and, in some colleges, a **Student Finance Officer or equivalent**. If you are a postgraduate student, you might also find it helpful to speak with someone in your department which could be, for example, an administrator or your **Supervisor**.

In addition to any financial hardship support the University can offer, some students may be eligible for extra help from the government. You can find information about any financial support you may be eligible for from the government in the 'Student Finance' section on their website: www.gov.uk/student-finance/extra-help.

OPTIONS FROM THE UNIVERSITY THAT SOME STUDENTS MAY BE ELIGIBLE FOR INCLUDE:

HARDSHIP FUNDING FOR UNDERGRADUATE STUDENTS:

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds/bell-abbott-and-barnes-funds

Hardship funding for undergraduate students is provided by the Bell, Abbott, and Barnes Funds, which provides grants of up to £2000 per year. The application deadlines are in the middle of each term. College Tutors apply on behalf of students, as such the University suggests that students should speak with their Tutor as soon as possible to ensure they meet the deadlines for applications. For full details on eligibility criteria, how to apply and a copy of the application form, please follow the link provided above.

HARDSHIP FUNDING FOR POSTGRADUATE STUDENTS:

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds/hardship-funding

As a postgraduate student, the University expects that you will have budgeted for the duration of your studies; however in circumstances where students find themselves in financial hardship as a result of unexpected changes in their financial situation, they might be able to access the University's Postgraduate Hardship Award. In the first instance, students are advised to discuss their concerns with their Graduate Tutor who should be able to advise them of the options available in their situation. Students can also discuss their circumstances and explore their options with the Student Advice Service. The awards are normally no more than £2000. For full details on eligibility criteria, how to apply and a copy of the application form, please follow the link provided above.

Postgraduate students who need financial support due to COVID-19 may apply to this fund for assistance.

ASSISTANCE WITH MEDICAL COSTS (CRANE'S CHARITY):

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds/assistance-medical-costs-cranes-charity

Crane's Charity is a fund available to students at the University of Cambridge who need treatment for physical or mental illness which cannot be obtained under the NHS. Examples of when funding might be provided include:

- medical, surgical, or psychiatric treatments
- items associated with such treatment (for instance, nursing home, convalescent accommodation, travel etc.)
- treatment for injuries resulting from accidents

Applications are submitted by the College on behalf of the student, with the understanding that Colleges would also be expected to make a financial contribution. For full details on eligibility criteria, how to apply and a copy of the application form, please follow the link provided above.

SPECIAL HARDSHIP FUND:

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds

This fund has been established for both undergraduate and postgraduate students who are in financial hardship and have exhausted all other options. These funds can also be accessed by intermitting students who have no other available financial support. Students who have 'incurred immediate expenses in excess of their usual expenditure due to COVID-19' can also apply to this fund. Applications need to be submitted by the Senior Tutor of the student's College on their behalf.

NOTE: Information about eligibility for this fund (e.g. intermitting students and students affected by COVID-19) is correct at the point of writing - 11.05.2021. For the most up to date information please see www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds#Special%20hardship.

STUDENT HARDSHIP LOAN FUND (LISTED AS 'LOAN FUND I' IN THE UNIVERSITY STATUTES AND ORDINANCES):

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds

In exceptional circumstances, where all other options have been exhausted and depending on the student's individual situation, you might be able to apply for an interest-free loan from the University's Student Hardship Loan Fund. Details of how to access the loan can be found on the link provided above. Applications should be submitted through the College using the form available on the link.

SHEIKH FAMILY BURSARIES

The Sheikh Family Bursaries provides financial hardship assistance to undergraduate Muslim home students from all Cambridge College. The maximum award is £2000 per year. For more details, to access an application form and eligibility criteria please visit this link: www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds.

AS A DISABLED STUDENT, AM I ELIGIBLE FOR ANY DISABILITY-RELATED FINANCIAL SUPPORT?

Disabled students are advised to register with the Disability Resource Centre (DRC). The DRC is the University's disability service, providing advice, information and support to disabled students. For more information on the types of support available and how to access it, please follow the links below:

For UK Nationals: www.disability.admin.cam.ac.uk/funding-your-support-0/uk-nationals

EU and International Students: www.disability.admin.cam.ac.uk/funding-students/eu-and-international-students

Other Funds: www.disability.admin.cam.ac.uk/student-support/funding-your-support

Disabled students can apply for assistance with medical expenses from the Crane's Charity (please see above information and links to it), however they would normally be expected to seek assistance with disability-related costs through the Disability Resource Centre. Nonetheless, applications relating to disability will be considered on a case-by-case basis; assistance may be provided, for instance, where the student has acquired a disability since matriculation and where no other financial support is available.

I AM INTERMITTING; IS THERE ANY FINANCIAL SUPPORT AVAILABLE TO ME?

Intermitting students (undergraduates and postgraduates) who find themselves in financial hardship can apply for funds from the **Special Hardship Fund** (www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds). Please see above for more information about this fund.

If you are a postgraduate student and are intermitting or thinking about intermitting your studies, speak with your Research Funding Council (where applicable) about your situation as there could be financial implications.

In circumstances where an undergraduate student is suspending their studies due to **compelling personal circumstances**, such as ill health or bereavement, the Student Loans Company will consider each case individually and 'do what [they] can to help the student get funding for future study.' (www.practitioners.slc.co.uk/exchange-blog/2017/april/withdrawing-or-suspending-study/). Most undergraduate students are eligible for government funding for their first University degree which is calculated as the length of current course + one year. For example, if a student started their course and intermitted their first year of study, when the student resumes study, they will be able to use the '+ one year' to fund the academic year of their return from intermission. In some circumstances, a student might intermit their study twice. If the student needs to access funding for a second time, they would have to meet the eligibility criteria for compelling personal reasons. The student is expected to provide evidence of compelling personal reasons, which depending on their circumstances, this could include for example but not limited to: medical evidence from their GP, evidence from social services and evidence from their University or College.

Source: www.practitioners.slc.co.uk/products/full-time-undergraduate-education/full-time-tuition-fee-loan/eligibility/.

Intermitting students, undergraduate and postgraduate, who are experiencing financial hardship could apply to the SFE's financial hardship fund provided they have had their application for student support approved. This funding can be extended to intermitting students exceptionally. Details of this can be accessed below: www.practitioners.slc.co.uk/media/1841/financial-hardship-process-guidance-v20.pdf.

Continuing undergraduate students who intermit for health reasons at the beginning of the academic year and the university has informed the student loan company of this, will automatically extend the payments for 60 days without the need for an application for hardship.

I AM AN INDEPENDENT (ESTRANGED) STUDENT. IS THERE ANY FINANCIAL SUPPORT I CAN ACCESS?

If you are an undergraduate student who is independent or estranged from their biological or adoptive parents, you may be eligible to apply for Estrangement Status with Student Finance in England, Wales or Scotland. The process for making applications for estrangement status, including further information on eligibility and evidence requirements, can be found in the Stand Alone Student Finance Guide (www.standalone.org.uk/guides/student-guide/). This guide was created in partnership with Student Loans Company Ltd and Student Awards Agency Scotland.

UCAS also provides a list of organisations and charities who support estranged and independent students, covering all aspects of welfare and finance. This list can be found on this link: www.ucas.com/undergraduate/student-life/getting-student-support/going-it-alone/where-find-more-information.

I NEED HELP WITH ADDITIONAL FUNDING FOR EXPENSES IN SUPPORT OF MY RESEARCH (E.G. BOOKS, TRAVEL, SOFTWARE, ETC.); WHAT ARE MY OPTIONS?

In the first instance, the University's Fees and Funding page (www.cambridgestudents.cam.ac.uk/fees-and-funding/funding) is the place to look for options for funding for your course. To find if there are any options available to you, please follow the link to the Cambridge Funding Search tool: www.student-funding.cam.ac.uk/.

The Alternative Guide to Postgraduate Funding (www.postgraduate-funding.com/) is free to access by using your University email address to register online: www.postgraduate-funding.com/gateway.

Some Colleges offer financial support for expenses such as books, software and travel. You may be able to find this type of information on the College's website or in the College's Student Handbook. You may also wish to consider speaking to your College Tutor, supervisor or the departmental administrator about possible financial support towards your expenses in support of your research.

The Disability Resource Centre has funding available for disabled students who require additional support as part of their academic support. More information regarding this can be found on the Disability Resource Centre website: www.disability.admin.cam.ac.uk/students/current-students.

I NEED HELP MANAGING MY FINANCES; IS THERE ANY SUPPORT AVAILABLE TO ME?

The Student Advice Service can help students explore options and resources which might be available to them on managing their finances. Your tutor may also be able to help, and some Colleges have a Student Finance Officer or equivalent who can give advice.

There is a wide range of available resources for students who need advice on how to manage their finances. Some of the resources available are:

Money Advice Service: www.moneyadviceservice.org.uk/en/tools/debt-advice-locator.

National Debt Line: www.nationaldebtline.org.

Step Change Debt Charity: www.stepchange.org/debt-info/student-debt-help.aspx.

I AM A STUDENT WITH DEPENDENT CHILDREN, IS THERE ANY FINANCIAL SUPPORT I CAN ACCESS?

The University has two childcare support funds to help eligible families with their childcare costs. To find out more about these funds, please visit the Childcare Office website: www.childcare.admin.cam.ac.uk/supportwithchildcarecosts. You can also contact the office to speak to one of their Advisors or arrange an appointment: www.childcare.admin.cam.ac.uk/about-us/contact-us. They can offer advice on any financial support that might be available to you including government and University funding schemes.

OTHER RESOURCES

University of Cambridge 'Fees and Funding' page: www.cambridgestudents.cam.ac.uk/fees-and-funding

Cambridge Students Frequently Asked Questions: www.cambridgestudents.cam.ac.uk/fees-and-funding/faq

Cambridge Students Student Loans: www.cambridgestudents.cam.ac.uk/fees-and-funding/student-loans

Student Loans Company: www.slc.co.uk

Disability Resource Centre: www.disability.admin.cam.ac.uk

Childcare Office: www.childcare.admin.cam.ac.uk

NUS Student Support and Benefits Handbook 2020/21: <https://askcpag.org.uk/publications/-224105/student-support-and-benefits-handbook-2020/21>