

# Summer Fund 2025/26

**Student guide to the means testing process**

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# Contents

Introduction	2
Eligibility	4
Starting the assessment	5
Student Finance funding	6
Income assessment	7
Standard expenditure assessment	11
Non-standard expenditure assessment	15
Decision making and awards	18

# Introduction

The Summer Fund is a significant fund provided by UWE Bristol to support UK undergraduate and postgraduate students who may need extra financial support during the summer vacation period.

This guide has been produced to provide students with an overview of the assessment of Summer Fund applications. It doesn't cover all eventualities, and UWE Bristol retains the right to use reasonable discretion for assessments.

The 2025/26 Summer Fund is open to applications from Midday on Wednesday 24 June 2026 and will close on Wednesday 22 July 2026, subject to funds not being exhausted.

## Applications

Applications are made through an InfoHub form, which can be accessed via [the UWE Bristol Summer Fund web page](#). An application will only be assessed once the following three criteria are met:

- The online application form is completed in full and submitted.
- The student has completed an appropriate module on [Blackbullion](#) and achieved a 100% pass mark on the Final Challenge, if applicable.
- Supporting evidence is provided.

No applications will be considered until all these criteria are met.

## Processing applications

Applications to the Summer Fund are processed by the Funds Team.

Applications are processed in date and time order, by date and time of receipt of evidence. Applications are assessed within 4 weeks of this date. The process consists of four stages:

- Eligibility checks
- Income assessment
- Expenditure assessment
- Decision making

The applicant will then be notified of the decision or any further information we need by email to their UWE Bristol email address (ending @uwe.ac.uk).

All four stages of the process are conducted in line with the rules of the Summer Fund, which are decided by the Funds Team in agreement with the Funds Team Manager and informed by the guidelines produced by the National Association of Student Money Advisers (NASMA [www.nasma.org.uk](http://www.nasma.org.uk)).

# Eligibility

To be eligible, the applicant must be:

- Fully registered on an eligible course.
- A UK 'Home' student. [See our webpages](#) for more information on fee status.
- On a UWE Bristol course, or a fully franchised course at a partner institution.
- Receiving all the student funding they are entitled to, unless they are prevented from accessing that funding due to religious beliefs.
- On an eligible course – generally this includes undergraduate and postgraduate courses which are eligible for Student Finance funding. If you're unsure if your course is eligible, you can email [sms@uwe.ac.uk](mailto:sms@uwe.ac.uk) to find out.

## Eligibility criteria

Not all UWE Bristol students are eligible to apply for the Summer Fund. This section outlines the eligibility criteria.

You are eligible to apply if you are a **returning Home (UK) student** and one of the following applies:

- looking after dependants (adult or child)
- unable to work due to illness
- disabled (in receipt of Special Support Grant or Special Support Element of the Maintenance Loan and/or in receipt of DLA or PIP)
- re-sitting examinations/coursework
- completing a dissertation
- on an NHS placement outside the standard course programme
- confirmed as a care leaver, carer, estranged or refugee by UWE Cares.
- final year Home (UK) student re-sitting examinations/coursework.

You cannot apply for the fund if you fall into any of the below categories:

- Students who haven't taken out all the funding available to them during the 2025/26 academic year, i.e. student finance maintenance loan, unless they are prevented from doing so due to their religious beliefs.
- EU/Offshore/International students – please refer to the [International Summer Fund](#).
- Students who have completed their course (even if you are starting a new one in September).
- Part-time students, unless you must attend UWE Bristol over the summer or have childcare costs incurred to maintain the place.
- Students unable to secure work over the vacation, unless you satisfy one of the other eligibility criteria.

## Priority groups

The priority groups for the Summer Fund are:

- Lone parents.
- Disabled students (in receipt of Special Support Grant or Special Support Element of the Maintenance Loan and/or in receipt of DLA or PIP).
- Unable to work due to illness
- On an NHS placement outside the standard course programme
- Care leavers ([as defined on our webpages](#)).
- Estranged students ([as defined on our webpages](#)).
- Carers ([as defined on our webpages](#)).
- Refugees ([as defined on our webpages](#)).

Priority group students are likely to receive a higher award than other students. However, other eligible students can still apply to the fund and receive support, and being in a priority group doesn't guarantee an award.

## Help for non-UK students

Students from the EU, overseas or offshore who have experienced substantial and unforeseen financial hardship since the start of the academic year, may be eligible to apply for financial help from the International Emergency Fund. More information can be found on the [EU/International Emergency Fund web page](#).

If an EU, overseas or offshore student requires help with essential living costs over the summer vacation period, they can apply to the EU/International Summer Fund. More information can be found on the [UWE Bristol EU/International Summer web page](#).

# Starting the assessment

Before we assess the student's income and expenditure, we determine the assessment period and who is included in the assessment.

## Assessment period

We assess applicants' income and expenditure over the assessment period, which is generally between 9 and 13 weeks. The assessment period is decided as follows:

- Students who have already had a 43-week Student Support Fund assessment covering the 2025/26 academic year, will be assessed over 9 weeks.
- All other students will be assessed over 13 weeks.

The assessment period for a 13-week assessment is 15 June 2026 – 14 September 2026 and 29 June 2026 – 31 August 2026 for a 9-week assessment.

## Who is included

We include the following people in the assessment:

- The student who has applied.
- The student's partner. If the student has stated on their application that they live with their partner, we will include the partner, even if they have separate finances, if the student has been classed as an independent student by Student Finance. However, if the student is under 25, not married or in a civil partnership with their partner, and has no children with their partner, their partner will be excluded from the assessment.
- The student's dependent children. This only includes children that the student or their partner can receive Child Benefit for.
- Dependent children who don't live with the student, if the student receives additional grants for the child as part of their student funding.
- Dependent children who don't live with the student, but whom the student has partial responsibility for.

# Student Finance funding

The following webpage provides further details of full-time undergraduate funding for the current year [Full-time UK undergraduate funding - Funding and scholarships | UWE Bristol](#)

Details of full-time postgraduate funding for the current year can be found here [Postgraduate funding - Funding and scholarships | UWE Bristol](#)

To be eligible for the Summer Fund, applicants must have taken the full amount of statutory support to which they are entitled, unless they are prevented from doing so due to their religious beliefs

## Students in receipt of statutory loans

It is expected that all undergraduate students will have taken the full amount of statutory support to which they are entitled, following a financial assessment of household income by Student Finance. If your household income is above the upper thresholds, you don't need to have been financially assessed but will need to provide confirmation of this from your parents/partner.

All postgraduates are expected to take the maximum Postgraduate Masters or Doctoral Loan they are entitled to.

## Students prevented from taking statutory loans due to religious beliefs

Students will need to demonstrate they have sufficient funds to cover their tuition fees and living costs for the year, equivalent to the amount they would be eligible to borrow from Student Finance.

Undergraduate students prevented from taking Student Finance loans due to religious reasons can choose whether to be financially assessed.

Should a student subsequently request a financial assessment by Student Finance, we will reconsider their application, based on the assessed household income. However, if the Summer Fund has been exhausted before you are able to provide evidence of this, we would be unable to reconsider your application.

If their funding body offers non repayable grants e.g. Welsh Grant or grants for dependants, we expect them to have been means tested, unless their household income is above the thresholds to qualify.

Students unable to take the Undergraduate, Postgraduate Masters or Doctoral Loan due to their religious beliefs, will need to provide evidence they have the equivalent amount in funds for the academic year.

You will need to demonstrate that you had sufficient funds in place equivalent to the statutory loans (undergraduate tuition/maintenance or Postgraduate Masters or Doctoral loan) you would have been eligible for from Student Finance for the academic year. We will consider income from all sources.

If you are unable to demonstrate sufficient funds, your application to the Summer Fund will be rejected.

# Income assessment

This section explains how we assess all students' income for the Summer Fund means test.

## NHS Training Grant

All elements of the **NHS Training Grant** and the **NHS Childcare Allowance** are added together, and we then include a pro rata amount for the assessment period (9/13 weeks).

## Other grants and bursaries

We deduct £862.50 from the annual **Social Work Bursary** and then include a pro rata amount for the assessment period (9/13 weeks).

We will include the UWE Employability Bursary or other grants/stipends etc for activities undertaken during the summer vacation.

## Earnings

For full time and part-time students, and the partners of all students, all net earnings from employment and self-employment are included. £43.00 per week (or a pro rata amount for students who are working part-time) is deducted to account for travel costs and any other expenses incurred to attend work.

## Benefits

The following state benefits are disregarded:

- Child Benefit.
- Personal Independence Payment (PIP).
- Disability Living Allowance (DLA).

All other benefits are included in full.

We will estimate the benefits we believe the student or their partner should receive over the summer vacation period. We will make an award based on our estimate and include either our estimate or the benefits received, whichever is the higher amount.

## Other income

Parental contributions are included. Gifts and loan repayments are disregarded.

We include any savings held in a savings account and/or balances held in a current account on 15 June 2026 (13-week assessment) or 29 June 2026 (9-week assessment). This includes ISAs, shares, crypto currency and premium bonds.

Net rental income from lodgers in the student's home or renters in a second home is included.

Personal loans, study-related bursaries, sponsorships, scholarships and stipends are included for activities undertaken during the summer vacation, with any element paid for fees disregarded.

Child maintenance receipts are included in full.

Any other income not detailed above will be included in full.

## Minimum required provision

Full-time undergraduate students who are not eligible for statutory funding due to previous study and all full-time postgraduate students must have sufficient income to cover their living costs for the year (after payments for tuition fees are accounted for) to be eligible to apply to the Summer Fund.

Students will be required to meet the MRP, (once tuition fees have been accounted for) before an assessment can be made for financial support over the summer vacation. This must be at least 70% of your composite living costs (CLC) + utilities + monthly rent over the year.

For example, a student with rent liability of £500 per month will have a minimum required provision for the year of:

- CLC:  $£102 \times 52 = £5,304$
- utility bills (if gas and/or electric liability):  $£19 \times 52 = £988$
- rent:  $£500 \times 12 = £6,000$

Total MRP is  $£12,292 - 30\% = £8,604$ .

# Standard expenditure assessment

This section explains how we assess students' standard expenditure for the Summer Fund means test.

## Composite Living Costs (CLC)

We include a standard amount for living costs, which is based on how many people are in your household and their circumstances. The weekly amounts are:

- £102 for a single student.
- £157 for a couple.
- £140 for the first child and £109 for any subsequent children.

This includes food, toiletries, household products, water, internet, phone bills, TV licence, clothes, contents insurance and entertainment.

The £140 rate for the first child is only included if the student is eligible to receive benefits for the child. If the student has partial parental responsibility, a pro rata amount is included.

There are additional premiums for students, or their family members, who are entitled to certain benefits (or would be entitled to those benefits if they weren't a student) because of a disability or caring responsibilities. These are generally based on state benefit premiums.

There is also an additional premium for students who indicate on their application that they pay for menstrual hygiene products.

## Utility bills

For gas and electricity bills, we include a standard amount of £19 for a single student who lives with another person or other people, and £31 for a couple or a single student who lives in a single occupancy residency.

## Housing costs

Rent is generally included in full. However, for single students with no children who are not in their first year at university, there is a cap of £170 per week. This cap may be waived if there is good reason for the student to be in more expensive accommodation.

For students who live with parents or other family members and contribute to the household, we include the rent element only. If the contribution includes payments towards bills, food, etc., this is discounted. The rent payment is capped at £58 per week.

We include a standard amount of £58 per week for students who are homeless or sofa surfing. This can be revised when the student moves into more permanent accommodation.

Mortgage payments are included in full. We will also include additional costs such as buildings insurance (but not contents insurance).

## Travel costs

Travel costs are only included if you are an essential car user or required to attend UWE over the summer vacation.

Essential car users (ECUs) are students with children or other regular caring responsibilities, disabled students, students with regular compulsory placements as part of their course (e.g. Nursing students) or students who live more than 15 miles away from their normal campus. We include £43.00 per week for full-time ECUs, which includes tax, insurance, MOTs and fuel. If the student lives over 15 miles from their normal campus, we include an additional 23p per mile for travel over 15 miles between the student's home and their normal campus. For full-time students, this is included as a round trip up to five days a week, depending on your course timetable and the number of days you are required to attend UWE in person.

We include up to £19.10 per week for full-time students who use the bus to attend UWE and live in the [First Bus Bristol Zone](#)

We also include up to £19.74 per week for full-time students who use the bus to attend UWE and live outside of the [First Bus Bristol Zone](#) and students who use other forms of public transport (including trains and coaches). However, if the student provides evidence that their public transport costs are more than £19.74 per week and there is no reasonable alternative, we will include their actual weekly travel costs.

For full-time students who travel to the University by motorcycle and live within the [First Bus Bristol Zone](#), we include £19.10 per week.

For full-time students who travel to the University by motorcycle and live outside of the [First Bus Bristol Zone](#), or have regular compulsory placements as part of their course, we include up to £19.74 per week. plus an additional 23p per mile for travel over 15 miles between the student's home and their normal campus. For full-time students, this is included as a round trip up to five days a week, depending on the number of days you are required to attend UWE in person over the summer vacation.

Non-essential car users (NECUs) are students who use a car to travel to the University but do not fit the ECU criteria. We include up to £19.10 per week for full-time NECUs if you are required to attend UWE in person over the summer vacation.

For full-time students who travel to the University by E-Scooter, we include up to £17.33 per week.

Travel costs are not usually included if the student lives on the campus at which they are studying.

We include up to £3.85 per week for full-time students who walk or cycle to the University. This is not included if the student lives on the campus at which they are studying.

50% of the above is included for part-time students who are required to attend UWE in person over the summer vacation.

## **Council tax**

Council tax payments will be included, but only where the student's household is liable. Single full-time undergraduate students should not be paying council tax.

## **Childcare costs**

For students who are entitled to receive the Student Finance Childcare Grant or the Childcare Allowance as part of the NHS Bursary, we include the equivalent of their Childcare Grant or Allowance as standard expenditure, and the remainder is included as non-standard expenditure (see the next section).

For students who are receiving a contribution towards their childcare costs as part of their tax credits or Universal Credit award, we include the equivalent of the amount awarded for childcare costs as standard expenditure, and the remainder is included as non-standard expenditure (see the next section).

## **Life insurance**

We include the full cost of life insurance payments for students and/or their partners, if they have a partner and/or children and/or a mortgage.

## **Benefit repayments**

For students who are repaying an overpayment of benefits, we include the standard deduction for benefit repayments as set by the DWP.

# Non-Standard Expenditure Assessment

This section explains how we assess students' non-standard expenditure for the Summer Fund means test.

## Childcare costs

If we have evidence of the costs, the remaining childcare costs which are not included as standard expenditure (see the previous section) are included as non-standard expenditure.

## Vehicle costs

For ECUs, we will include the cost of essential vehicle repairs up to £600 per year, and the essential purchase of a vehicle up to £1,200 in total. The purchase of a vehicle can only be included once per student for the duration of their course. Non-essential vehicle repairs and vehicle purchases are not included.

## Disability and medical costs

We do not include the cost of any treatment provided by the NHS, including optical and dental bills and prescription charges. If a student cannot pay for these, they can complete an [HC1 form for help with healthcare costs](#).

We will consider including the full costs of any additional amounts incurred by the student due to a disability or medical condition for any special dietary requirements, private prescriptions for the treatment of ADHD or alternative therapies not provided by the NHS up to £500 per year, if the student can provide evidence from a third party medical professional that this treatment is necessary and cannot be provided or prescribed by the NHS.

If the student has other medical costs which are not provided by the NHS, or the NHS wait would force the student to abandon their studies, we will consider including the actual cost up to £1,500 per year. We will require evidence from a doctor that the treatment is necessary and cannot be provided by the NHS within a reasonable timeframe, together with an invoice from the treatment provider. This includes medical costs, including surgery, for trans students.

If a student has undertaken and paid for a diagnostic test with UWE Bristol's Dyslexia and SpLD Service, we will include the £75 fee in our assessment.

We will include the £200 student contribution towards DSA assessed computer costs.

Costs incurred by a student to obtain supporting evidence for their DSA application will also be considered up to a maximum amount of £100 once for the duration of their course.

## Child maintenance

We include reasonable child maintenance payments made by the student in full, whether the arrangement is formal (through the CSA/CMS) or informal.

## Priority debts

We define a priority debt as one which would give the creditor the right to take away the debtor's home, liberty or essential goods and services.

We include an amount for the reasonable repayment of priority debts in the assessment. We will not include arrears which have accrued during the current assessment period or have been included in assessments in previous years, as we cannot double count these expenses.

Priority debts include:

- Rent or mortgage arrears for a current property.
- Council tax arrears.
- Gas and electricity debts.
- Child maintenance arrears (under the CSA/CMS).

We will not repay the debt in full. The student must have negotiated an affordable repayment plan with the creditor. We will then include repayments which are due within the assessment period.

Credit cards, overdrafts, unsecured loans and other such debts are non-priority debts and are therefore not included in the assessment.

## Family emergencies

If a student has a family member with a serious illness, we will include the travel costs of a one-off visit or ongoing monthly visits up to a total of £500, or weekly visits up to a total of £1,000 for a terminal illness (if the student doesn't normally reside in the family home during the vacation period).

If a student must pay for funeral costs for a close family member, we will include the student's share of the costs, less any statutory help the student is entitled to, up to £1,000.

## **Moving costs**

If a student is forced to move at short notice (e.g. due to eviction), we can include up to £500 towards their removal costs.

If a student moves into an unfurnished rented property at short notice, there is no other reasonable option, and the student does not have furniture, we include £750 towards furnishing the property.

We do not include the costs of deposits, agency fees or upfront rent for securing accommodation.

## **Household items, personal effects & documents**

For priority students (if not already received during the academic year), we will include the reasonable costs of repairing or replacing essential household items, such as white goods, cookers, and beds.

If a student is a homeowner and has essential repairs such as replacing a boiler or repairing the roof, we will include the costs up to £1,000.

If a student has uninsured personal items damaged by a fire or flood, etc., or stolen, we can include up to £500 and will consider support towards replacing or repairing a laptop or desktop computer. We require evidence of the event that damaged the student's property or the crime reference report/number.

If evidence of pregnancy is provided, we will include £500 for pregnant students for costs of preparing for the baby's arrival.

We will consider certain additional costs for trans students, including fees for changing names on ID such as passports and driving licences, and buying new clothes. We will only include reasonable costs, and costs can only be claimed once per student for the duration of their course. All costs will be capped at £500 for personal items, such as buying new clothes and £250 for fees incurred in changing documentation.

## Decision making and awards

We add up the total of all income, and the total of all expenditure. If the income is greater than the expenditure, we believe the student has sufficient income to cover their essential costs, and we do not give an award.

If the expenditure is greater than the income, we believe the student does not have sufficient income to cover their essential costs, and we will offer an award. The difference between their expenditure and income is called the shortfall.

### Non-standard award

If the student has non-standard costs, we will make an award towards these first. We award 100% of non-standard costs, or the total shortfall if this is lower.

### Standard award

Standard awards are made to full-time students only.

If the student has non-standard costs, and the total shortfall is higher than the non-standard costs, the difference between the total shortfall and the non-standard costs is called the standard shortfall.

If the student doesn't have non-standard costs, the total shortfall is the standard shortfall.

We award 100% of the standard shortfall to priority students listed below

- looking after dependants (adult or child)
- unable to work due to illness
- disabled (in receipt of Special Support Grant or Special Support Element of the Maintenance Loan and/or in receipt of DLA or PIP)
- on an NHS placement outside the standard course programme
- confirmed as a care leaver, carer, estranged or refugee by [UWE Cares](#).

We award 50% of the standard shortfall to students only resitting examinations and/or coursework or completing a dissertation.

### Part-time course-related costs award

Part-time course-related costs awards are made to part-time students if they are required to attend UWE over the summer or have childcare costs incurred to maintain the place.

We award 100% of course-related costs or 100% of the standard shortfall, as defined under 'Standard award' above, whichever is lower.

Course-related costs include travel costs and childcare costs, as defined in the 'Standard expenditure' section above.

## Minimum and maximum awards

All awards are rounded up to the nearest £10, or the nearest £10 below the total shortfall, whichever is lower.

The minimum award is £10, and the maximum award is £2,000, or up to £5,000 for the whole year (52 weeks) from the Student Support Fund and Summer Fund combined. For example, if you have already received a maximum award of £4,000 from the Student Support Fund, your Summer Fund award would be capped at £1,000.

If an application is submitted by a student couple, as defined by Student Finance, the total award would be shared equally between both applicants (e.g., if the total award is £2,000, each applicant will receive £1,000).

## Informing the student

We will inform the student of the decision, including how the decision was made, by email to their UWE email address (ending @uwe.ac.uk).

## Payment of awards

Most payments will be made directly to the student's chosen bank account by BACS transfer. BACS payments are processed on Mondays and Wednesdays and it can then take up to three working days for the payment to reach the student's bank account.

If the student has a debt to the University and has given permission for this to be paid from their award, this payment will be made internally in the University. If the student has a debt to a third party and has given permission to pay this from their award, this will be paid to the third party. The amount paid to the student will be reduced accordingly.

## Debts to the University

If the student has a debt to the University and has not agreed that their award can be used to repay the debt, the Funds Team will contact the student to discuss repayment of the debt before the award is made. We may withhold the fund award until contact has been established relating to the debt.

## Change of circumstances

If there is a significant change in a student's circumstances, they can have their Summer Fund application reassessed, if funds haven't been exhausted and the Summer Fund is still open. The student doesn't have to submit another application – they can just contact the Funds Team and provide evidence of the change by emailing [sms@uwe.ac.uk](mailto:sms@uwe.ac.uk).

## Appeals

If the student feels the decision has been made incorrectly, they can submit a formal appeal by email to [sms@uwe.ac.uk](mailto:sms@uwe.ac.uk). This will be considered by an appropriate third party. Appeals can only be made if the student believes the decision hasn't been made correctly within the rules of the Summer Fund scheme as outlined here. A student can't appeal because they don't agree with the rules of the scheme.

If the student isn't satisfied with the outcome of the first appeal, they will have the chance to make a second appeal, which will be considered by representatives from the Student Life Services and the Students' Union.