

Student Support Fund 2025/26

Student guide to the means testing process

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Introduction

The Student Support Fund is a significant fund provided by UWE Bristol to support UK undergraduate and postgraduate students who may need extra financial support to remain in higher education.

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

The 2025/26 Student Support Fund is open to applications from Monday 15 September 2025 and will close on Friday 12 June 2026, subject to funds not being exhausted.

Applications

Applications are made through an InfoHub form, which can be accessed via [the UWE Bristol Student Support 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 Student Support Fund are processed by the Funds Team.

Applications are processed in date order, by date 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 Student Support 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).

Eligibility

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

Eligibility criteria

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 to find out.

Priority groups

The priority groups for the Student Support 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).
- Care leavers ([as defined on our webpages](#)).
- Estranged students ([as defined on our webpages](#)).
- Carers ([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 or overseas 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 or overseas student requires help with essential living costs, they can apply to the International Student Support Fund. More information can be found on the [UWE Bristol funds during your studies 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 39 and 43 weeks. The assessment period is decided as follows:

- Full year undergraduate students who are entitled to claim state benefits over the summer vacation (i.e. parents and some students with disabilities and caring responsibilities) will be assessed over 43 weeks.
- Students studying PGCE will be assessed over 43 weeks.
- All other students, including all final year students, will be assessed over 39 weeks.

The assessment period remains the same, no matter what time of year the student applies.

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 Student Support 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 to which they are entitled.

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. If they have not been financially assessed, we will include the highest amount of maintenance loan and the UWE Low Income Bursary in our assessment, based on a household income of £25,000 or below.

Should a student subsequently request a financial assessment by Student Finance, we will reconsider their application, based on the assessed household income.

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 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.

Income assessment

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

For undergraduate students prevented from taking the tuition fee loan due to religious beliefs, we will take into account all income and disregards detailed below, after the payment of tuition fees has been accounted for.

The rules on what is included in the assessment are different for different types of funding.

This section includes funding from Student Finance England (SFE) and Wales (SFW).

The **Tuition Fee Loan** and **Tuition Fee Grant** are ignored in full.

For SFE students whose funding started in September 2016 or after, we deduct £2,366 from the **Maintenance Loan**, down to a minimum amount. The minimum amounts are:

- £8,064 for full year students living away from home.
- £6,236 for full year students living in the parental home.
- £7,492 for final year students living away from home.
- £5,712 for final year students living in the parental home.

If the Maintenance Loan is below this minimum amount, we include an assumed parental contribution for the difference between the Maintenance Loan and the minimum amount, even if the student is not receiving support from their parent(s).

For SFE students whose funding started before September 2016, we include the full Maintenance Loan. If the Maintenance Loan is below the maximum loan and there is no Maintenance Grant or Special Support Grant, we include an assumed parental contribution for the difference between the Maintenance Loan being received and the maximum loan.

For students in receipt of the NHS Bursary or receiving reduced rate funding because they are on the placement year of a sandwich course, we include the Maintenance Loan in full.

We deduct £2,366 from the **Maintenance Grant / Special Support Grant** or **Welsh Government Learning Grant**. If the grant is less than £2,366, we don't include it at all.

We include the following grants in full:

- **Parents Learning Allowance**
- **Adult Dependents Grant**

- **Childcare Grant**

For postgraduate students in receipt of the **Postgraduate Master's** or **Doctoral Loan**, we include the year's allocation in full, less any amount paid towards fees in the academic year.

NHS Training Grant

All elements of the **NHS Training Grant** are added together, and we then include a pro rata amount for the assessment period.

NHS Bursary

All elements of the **NHS Bursary** (including the **Basic Award, Non-means tested Grant, Extra Weeks Allowance, Parents Learning Allowance** and **Dependants Allowance**, but excluding the Childcare Allowance) are added together. We deduct £2,366 (down to a minimum of £1,000) and then include a pro rata amount for the assessment period. For example, for a 39-week assessment, we include (bursary – £2,366) x 39/52.

The **Childcare Allowance** is included in full.

Other grants and bursaries

We deduct £862.50 from the **Social Work Bursary** and then include a pro rata amount for the assessment period, as with the NHS Bursary above.

As a rule, we include all other grants and bursaries, including the **UWE Bursary** in full. For students receiving the UWE Cares Bursary, we disregard the first £650.

Assumed income

We expect students to supplement their income. Therefore, we include an assumed income for all full-time undergraduate students (other than those on a full placement year). The assumed income represents an amount that should be in place for all students from savings, part-time earnings and/or contributions from parents. The assumed income amounts are:

- £2,366 for foundation year and first year students.
- £1,578 for second year and penultimate year students.
- £790 for final year students and students with at least 6 weeks of placements.

The assumed income is reduced for students with a heavier workload. It is reduced by £10 for every credit the student is registered on for the academic year over and above 120 credits (not including PAL modules). For example, for a student registered on 130 credits, the assumed income is reduced by 10 x £10 = £100.

For students with dependants, disabilities for which they are receiving benefits and/or significant caring responsibilities, the assumed income is removed. The Funds Team also has discretion to reduce or remove the assumed income for students with medical conditions affecting their ability to work, subject to receipt of satisfactory evidence.

Earnings

For full-time undergraduates, all earnings are disregarded, as they are covered by the assumed income. The only exception is students on a paid placement year, in which case there is no assumed income and earnings are included in full.

For postgraduate 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.

If we believe the student or their partner is receiving less or more in benefits than they are entitled to, we may make a lower provisional award or withhold the award until this is amended and evidence is provided.

Other income

Parental contributions (regular or one-off payments, but not including one-off gifts under £500) are included. We deduct £2,366 plus any assumed parental contribution for full-time undergraduate students.

We include any savings held in a savings account and/or balances held in a current account before student funding is received. This includes ISAs, shares and premium bonds. We deduct £2,366 for full-time undergraduate students (£3,723 for care leavers, estranged students or UWE Cares carers). The amount used is generally the amount available at the start of the assessment period.

Net rental income from lodgers in the student's home or renters in a second home is included. We deduct £2,366 for full-time undergraduate students.

The £2,366 deduction is the maximum total deduction (e.g. if parental contributions are £1,500, this is ignored in full, but only up to £866 will be deducted from savings, etc.).

Personal loans, study-related bursaries, sponsorships, scholarships and stipends are included, 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 (after payments for tuition fees are accounted for) to be eligible.

The minimum required provision (MRP) is the sum of the composite living costs (CLC – see the 'Expenditure assessment' section on the next page for more information), utility bills and rent and/or mortgage payments over the assessment period. The student's total assessed household income must be at least 70% of the MRP to be eligible for an award from the Student Support Fund.

For example, a single student with a 39-week assessment period and rent of £500 per month will have an MRP of:

CLC:	£102 x 39 =	£3,978
Utility bills:	£19 x 39 =	£741
Rent:	£500 x 9 =	<u>£4,500</u> +
Total:		£9,219

To be eligible for an award, their assessed income must be at least:

$$£9,219 \times 70\% = \mathbf{£6,453}$$

Standard expenditure assessment

This section explains how we assess students' standard expenditure for the Student Support 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

There are standard amounts set for travel costs.

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. For ECUs on Bristol campuses, we will also include parking costs up to a maximum of £120 for the year.

We include £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 £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 £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 your course timetable and the number of days you are required to attend UWE in person.

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 £19.10 per week for full-time NECUs.

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

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

We include £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 regularly.

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.

Course costs

We are provided with a list of courses with a range of low, medium and high course costs. We include a standard amount to cover books, materials, equipment and compulsory field trips:

Course costs	Full-time	Part-time
Low	£250	£180
Medium	£400	£280
High	£700	£490

Sports and social activities

We include £80 for the year for all students.

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).

If we believe the student is receiving less or more help towards childcare costs than they are entitled to, we may either make a lower provisional award or withhold the award until this is amended.

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 Student Support Fund means test.

Childcare costs

As long as 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. We will accept reasonable estimates of childcare costs but reserve the right to adjust the final instalment of your SSF award once your actual childcare costs are known.

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, 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. 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.

Counselling course costs

We include up to £900 in respect of counselling and supervision costs for students who are required to pay these as a compulsory part 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 a student has to 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, 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, 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 nonstandard 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, as defined in the 'Eligibility' section above. We award 50% of the standard shortfall to all other students.

Part-time course-related costs award

Part-time course-related costs awards are made to part-time students only.

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, course 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.

The maximum Student Support Fund award is £4,000. 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.

If the amount to be paid to the student is over £1,000, this may be paid in instalments, spread throughout the year. The student will be informed of the payment dates. We may request additional, up-to-date information before an instalment is paid and may recalculate an award and adjust instalments still to be paid. We do not usually reclaim funds already paid. The Funds Team will check that the student is still fully registered on the course before releasing future instalments.

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 Student Support Fund application reassessed. 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.

Appeals

If the student feels the decision has been made incorrectly, they can submit a formal appeal by email to 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 Student Support 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.