

Student guide to making an application to the Student Support Fund 2026-2027

1. What is the Student Support Fund?

The Student Support Fund can provide discretionary grants for eligible students experiencing a shortfall in funding where all other sources of funding have been exhausted. It can help with:

- Travel costs;
- Accommodation;
- Course equipment e.g. laptop;
- Childcare;
- General living expenses e.g. groceries.

The Student Support Fund will not consider costs related to *tuition fees and/or visa application fees.

What is changing in 2026-2027?

From the 2026-2027 academic year, the Student Support Fund replaces the City Hardship Fund and Access to Learning Fund (ALF) and will continue to provide discretionary grants to eligible students experiencing a shortfall in funding where all other sources of funding have been exhausted. Students can only apply once to the Fund during each academic year.

***Please note:** If you have outstanding tuition fees or are having trouble paying your tuition fees, please contact the [Income Team](#) to discuss your account and the options that may be available to you.

2. Can I apply?

You can apply to the Student Support Fund if you meet all following eligibility criteria:

- You are enrolled full-time or part-time (at least 30% of a full-time equivalent course) on a foundation, undergraduate, master's or research course at City St George's, based at Clerkenwell, Moorgate, Tooting or [Urdang](#).
- You have applied for and are receiving all funding that you are eligible for. This includes the maximum means-tested Maintenance Loan* and allowances available [from Student Finance](#), [NHS funding](#) and [welfare benefits](#) such as Universal Credit. Applicants must have normally received their first instalment of student finance and shared their SLC assessed household income with City St George's;
- You are up to date with your tuition fee payments and can demonstrate how you planned to pay your tuition fees and living costs.

Students at INTO and on short courses are not eligible.

***What if I am not receiving the maximum Student Finance available to me?**

Students are expected to have applied for their maximum Student Finance entitlement before applying to the Student Support Fund.

However, we recognise that there are circumstances where this may not be possible or appropriate exceptions include:

- Religious reasons: where your interpretation of Islamic Sharia law or another faith prohibits interest;
- Waiting for SLC reassessment e.g. estrangement or relocating due to safeguarding.

If you are not receiving the maximum Student Finance available to you, the application will ask you to explain why. Your circumstances will be considered as part of the assessment and we may ask you for further information.

Religious reasons for not taking a Maintenance Loan

We recognise that some students may choose not to take an interest-bearing Maintenance Loan because of their religious beliefs, including interpretations of Islamic Sharia law or other faiths where interest is prohibited.

If this applies to you, you are not required to take the Maintenance Loan. However, you are required to have your household income assessed by Student Finance England. The maximum means-tested Maintenance Loan that would be available to you, based on your household income as assessed by Student Finance England, will be included as income when assessing your Student Support Fund application.

To have your household income assessed:

1. Apply for Student Finance through [Student Finance England \(SFE\)](#).
2. Provide your [household income](#) information to Student Finance England;
3. You and, where applicable, your parent(s), partner, guardian or other sponsor must provide consent for your assessed household income to be shared with City St George's.

If you have any questions about providing consent, please [contact Student Finance England](#) directly on 0300 100 0607.

Important: City St George's cannot determine your household income. Your household income must be assessed by Student Finance England only.

The [University Imam](#) can also provide further advice and support about Islamic Sharia law and [Sharia-compliant finance](#).

3. What support is available?

Discretionary grants vary based on student deficit, term time location and personal circumstances as follows:

Students living with family: **Up to £500**

Students living independently: **Up to £750**

Priority* students living with family: **Up to £850**

Priority* students living independently: **Up to £1,500**

Grants will be pro-rated according to your enrolment status and course load if you are studying part-time.

Who may receive priority consideration?

*Priority consideration may apply to:

- Foundation, undergraduate and eligible pre-registration Allied Health Professional students with a household income of £25,000 or less, as assessed by Student Finance England;
- Students with a disability or health condition who receive Disabled Students' Allowance (DSA) or a relevant disability or health-related benefit, such as Personal Independence Payment (PIP);
- Students with dependent children;
- Carers;
- Care leavers;
- Estranged students;
- Final-year undergraduate students; and
- Students who are homeless.

Important:

The Student Support Fund is discretionary. Meeting the eligibility criteria does not guarantee a discretionary grant and the amount you may receive will depend on your individual financial and personal circumstances.

Please note that grant payments will not be made before enrolment or after your course has been completed.

Grants from the Student Support Fund do not need to be repaid.

4. How do I apply?

1. The application form to apply to the Student Support Fund is provided online via the [Student Support Fund webpage](#);
2. Upload all the documents that apply to your situation;
3. If something is missing, we will email you. Your application will not be assessed until everything is received;
4. Once you have submitted your application and all the required supporting information, we will do our best to provide you with an outcome within four weeks;
5. Students will be notified of the outcome via their City St George's email address.

Students can only apply once during each academic year.

The fund will close on 30 June 2027 or earlier if the funding is exhausted.

Made a mistake on your application?

If you realise after submitting your Student Support Fund application that you've made a genuine mistake, please contact us using Support@City as soon as possible. Provide details of the correction needed and any supporting information. Your application will then be updated with the correct information.

5. What documents do I need?

You will be asked to provide supporting information to help us assess your application. This may include information showing your income and available funds, such as your Student Finance entitlement letter, bank statements and Universal Credit, and information showing your essential expenses, such as accommodation, course equipment, medical or dental costs and childcare.

The supporting information you need to provide will depend on your individual circumstances. You may not be asked to provide all the documents listed below. The application form will tell you what supporting information you need to provide based on the answers you give.

Supporting information, you may be asked to provide:

Depending on your circumstances, this may include:

1. **Your 2026/27 *Student Finance notification letter and, where applicable, NHS funding, studentship or scholarship letters:**

This allows us to confirm the student funding you are entitled to receive during the academic year.

2. **Bank statements covering the most recent month for all your *bank accounts:**

This helps us understand your current financial position, including your income, regular expenditure and the funds available to you.

3. **Evidence of savings, investments, ISAs, cryptocurrency or trusts, where applicable:**

This allows us to take account of other money or financial resources available to you when assessing your circumstances.

4. **A supporting statement explaining your financial and personal circumstances:**

This gives you an opportunity to explain your situation, including anything that may not be clear from the financial information or evidence you provide.

5. **Current welfare-benefit and Childcare Grant entitlement letters, where applicable:**

This allows us to confirm any additional financial support you receive.

6. **Your Disabled Students' Allowance letter or evidence of a disability-related benefit, such as Personal Independence Payment, where applicable:**

This helps us to confirm funding provided for a disability and/or health condition.

7. **Evidence of your partner's or spouse's income and your own payslips, where applicable:**

This allows us to estimate partner/spouse net income to be used as income in the financial assessment.

8. **Your rental agreement, mortgage statement or a letter confirming the contribution you are required to make towards your accommodation:**

This allows us to verify your housing costs and the amount you are responsible for paying.

9. **Evidence of childcare costs:**

This allows us to consider eligible childcare costs as part of your essential expenditure.

10. Essential health costs:

This allows us to consider necessary health-related expenditure that you are required to pay.

11. Travel costs from outside London - provide rail ticket receipts/ highlight on bank statements:

This helps us to determine travel costs from outside London.

12. Agreed repayments for priority bills, where applicable e.g. rent arrears, overdue utility bill. Students are expected to contact the debtor and arrange a repayment plan:

This allows us to consider agreed repayments towards essential priority bills as part of your financial assessment.

***How to find your Student Finance entitlement letter:**

Sign in to your [Student Finance England account](#) and open the letters or messages for your 2026/27 application. Download your '*Notification of Entitlement*' letter and upload it with your Student Support Fund application. If your application is still being processed, the letter may not be available yet.

* Where bank statements are requested, you may also be asked to provide further information or explanations about transactions shown on your statements.

Providing your documents:

Please make sure that any documents you upload are clear, complete and up to date. Providing the information requested when you apply will help us assess your application quickly.

We may ask you to provide additional or alternative supporting information if this is needed to verify the information in your application or to reach a decision.

Some expenses are subject to maximum limits. Where possible, eligible students are expected to use available travel discounts, such as an 18+ Student Oyster photocard or student railcard. Tuition fees and visa costs are not included as expenditure in the assessment.

We recognise that some students may be unable to provide the standard documents because of their personal circumstances. Please contact the Student Funding Team if you need assistance or reasonable adjustment(s) when providing your documents.

Your application cannot be assessed until all the information requested from you has been received.

6. How is my application assessed?

Applicants will be financially assessed also factoring in personal circumstances including household income, term time location and course duration.

7. What is counted as income?

We will consider the income and other funds available to you depending on your situation, this may include:

- Student Finance England Maintenance Loans and additional allowances;
- NHS funding;
- Welfare benefits, including Universal Credit (disregarding elements for disability and/or caring);
- Earnings from employment or self-employment;
- Financial support from a parent, partner or another person;
- Savings.

Eligible home foundation, undergraduate and pre-registration MSc health students with a Student Finance England-assessed household income of £25,000 or less will not normally be required to provide documents showing all their income and living costs. Their application will be assessed using their Student Finance information, term-time living arrangements and personal circumstances.

Expected student contribution:

Dependent on students' personal circumstances all, part or none of specified sources of income will be counted as income e.g. maintenance loan, dependent allowances, NHS training grant, Universal Credit, parental financial support, savings above a specified threshold.

For most students whose income and living costs we assess, we include a fixed expected contribution towards living costs, using standard figures agreed by the National Association of Student Money Advisers (NASMA).

This recognises that students may be expected to contribute towards their living costs through a combination of sources, such as part-time work, savings or an available student bank account overdraft.

The expected contribution is used for assessment purposes only.

Expected contribution towards living costs:

The amount we use depends on your course and circumstances:

- First-year undergraduate or foundation student: **£2,443**
- Second-year undergraduate student: **£1,651**
- Final-year undergraduate student: **£864**
- Postgraduate student: **£15,756**
- Postgraduate student living with family: **£13,208**
- Postgraduate student with dependants or a health condition: **£12,605**
- Undergraduate student with a dependent child or a disability: **£0**

8. What is counted as expenses?

We will consider your reasonable and essential living and study-related costs.

Postgraduate students will normally be considered financially independent for the purposes of the Student Support Fund assessment.

Students are expected to manage their money effectively this includes making good choices when spending money e.g:

- Using public transport instead of Uber/taxis;
- Frequently making meals rather than eating out/takeaways;
- Avoid purchase of luxury/expensive items and avoid gambling;

The potential grant value from the Fund may be reduced/not provided in these cases.

Students can improve their budgeting skills with the [City St George's Student Union Money Advice Service](#), which is free, confidential and independent. You can also explore [Save the Student](#) offering practical tools like budget sheets, tips to stretch your money further and other helpful resources to manage your finances effectively.

Understanding Living Costs:

We use Composite Living Costs (CLC) to estimate typical weekly expenses for students. This includes things like food, utilities, clothes, home insurance, entertainment, clubs and societies and mobile phone bills.

The NASMA standard figures are:

- Single student: £187 per week;
- Student with a partner: £253 per week;
- One child: £164 per week;
- Each additional child: £126 per week.

For other essential costs, we use actual costs up to a set cap for:

- Rent;
- Childcare;
- Travel;
- Course equipment;
- Initial contribution to Disabled Students' Allowance (£200).

If you need funding for a laptop, we use an average cost of £450, which covers a standard laptop plus online security for the duration of your course.

9. I have a shortfall in funding, what else can I do?

If your available income does not cover your essential living costs, there are some practical steps you can take to help manage your finances:

- Create a budget to understand your income and essential expenditure and identify where changes may be possible. You can use the [Save the Student Budgeting Spreadsheet](#) to help you get started;
- Review your spending and consider whether there are areas where you can reduce non-essential expenditure or make changes to help you stay within your budget;
- Explore the University's [Cost of Living Support](#) for information about support and resources available to students;
- Contact the [City St George's Students' Union Money Advice Service](#) for free, confidential and independent advice about budgeting and managing your finances, they can provide a short-term loan of up to £200.

What other support is available?

Budgeting and Financial Support:

- [Lightning Reach](#) is a free online service that can help you find and apply for financial support from charities, organisations and other external funding providers. You will need to create an account and answer some questions so that the service can identify support that may be relevant to your circumstances. Eligibility and funding are determined by the organisation providing the support;
- [Save the Student](#) provides free budgeting advice, money-saving tips and practical tools to help you manage your finances;
- If you need help with debt management, organisations like [Citizens Advice](#), [Turn2Us](#), and [StepChange](#) can provide advice, guidance and support.

Employment Opportunities:

- [Unitemps](#) can help you find part-time work during term time and extra hours during holidays. There are also many other employment agencies available to help students find part-time work around their studies.

Health and Wellbeing:

- [City St George's Student Health and Wellbeing Service](#) offers a wide range of services tailored to meet diverse individual needs. They support you in managing your wellbeing and help you reach your full potential while studying;
- If gambling is affecting your finances, relationships or wellbeing, [GamCare](#) provides free and confidential information, advice and support for anyone affected by gambling-related harm.

Safeguarding and personal safety:

- If you are experiencing domestic abuse, harassment, sexual violence or another situation affecting your safety or wellbeing, you can use [Report + Support](#) to find information and access support from City St George's Safeguarding team.

Housing and homelessness:

- If you are homeless, at risk of homelessness or experiencing housing difficulties, [Shelter](#) provides free housing advice and information about your rights and the support that may be available to you;
- The [University of London Housing Services](#) provides specialist housing advice and support for students, including help with finding accommodation, tenancy agreements, problems with landlords or letting agents, deposits and other housing-related issues.

Unicares – dedicated student support:

- [Unicares](#) is City St George's dedicated support network for care-experienced students, young adult carers, estranged students, refugees and asylum seekers. The service provides dedicated advice, guidance and support throughout your studies.
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10. What if my application is unsuccessful?

Student Support Fund discretionary grants are based on the financial information and supporting evidence provided as part of your application. If you believe your application has not been assessed correctly or your financial circumstances have significantly changed since you applied, you can appeal the outcome.

You can appeal on one of the following grounds:

- You believe your application was incorrectly assessed. You will need to explain why you believe the decision was incorrect and provide any relevant supporting information;
- There has been a significant change in your financial circumstances since your original application. You will need to explain what has changed and provide supporting information or documents where possible.

Appeals must be submitted before 30 June 2027.

How to request an appeal:

1. Complete the [Student Support Fund Appeal Form 2026-2027](#);
2. You will receive an outcome of your appeal within 4 weeks to your City St George's email account.

Please note

The Student Support Fund cannot provide support towards tuition fees and/or visa costs, and these costs cannot be considered as part of an appeal.

Need further help?

If you have questions about the Student Support Fund or need help with your application, please contact the Student Funding team through Support@City.

When contacting us about an existing application, please include your student ID number so that we can quickly locate your application.

Please remember: The Student Support Fund is discretionary and a grant is not guaranteed. We encourage you to apply as early as possible if you are experiencing financial difficulty and to provide all supporting information requested to avoid delays in assessing your application.