

Student guide to making an application to the City Hardship Fund 2025-2026

1. What is the City Hardship Fund?

The City Hardship Fund can provide discretionary financial support to students who are struggling with money during their course. It can help with:

- Travel costs
- Accommodation
- Course materials
- Childcare
- General living expenses

Please note: It does NOT cover tuition fees or visa application fees.

The City Hardship Fund is available only to students based at Clerkenwell and Moorgate.

2. Who Can Apply?

You must meet all the eligibility criteria below:

- Enrolled full-time or part-time (minimum 50% of a full-time equivalent course) on foundation, undergraduate, masters or research course at City St George's Clerkenwell and Moorgate or [Urdang](#) only;
- Students must be in receipt of **all** eligible sources of funding before applying to the City Hardship Fund, including maximum entitlement to the means tested maintenance loan* and allowances from [Student Finance England](#), [NHS training grant](#), [Welfare Benefits](#) (e.g. Universal Credit) where eligible. Applicants must have normally received their first instalment of student finance and shared their Student Finance England assessed household income with City St George's;
- Students must be up to date with their tuition fee payments and be able to demonstrate how they planned to pay their tuition fees and living costs;
- Students can only apply **once** during each academic year.

*Except for religious reasons - students' interpretation of Islamic Sharia law or other faiths where usury is prohibited. The maximum means tested SFE maintenance loan (based on students' household income as assessed by SFE) will be included as income in the financial assessment. In these cases, students are not required to take the loan. Students are required to have their household income determined by SFE by following the steps below:

1. Apply for Student Finance through [Student Finance England \(SFE\)](#);
2. Provide your [household income](#) to SFE;
3. Both you and your sponsors/parents/partner/guardians must give consent to share your household income with City St George's, University of London. For any queries on giving your consent please [contact Student Finance England directly](#) on 0300 100 0607.

IMPORTANT: City St George's **cannot** determine students' household income.

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

You're not eligible if:

- You're studying at the [City St George's Tooting Campus](#), [INTO](#), or on a [short course](#).

3. What Support Can I Get?

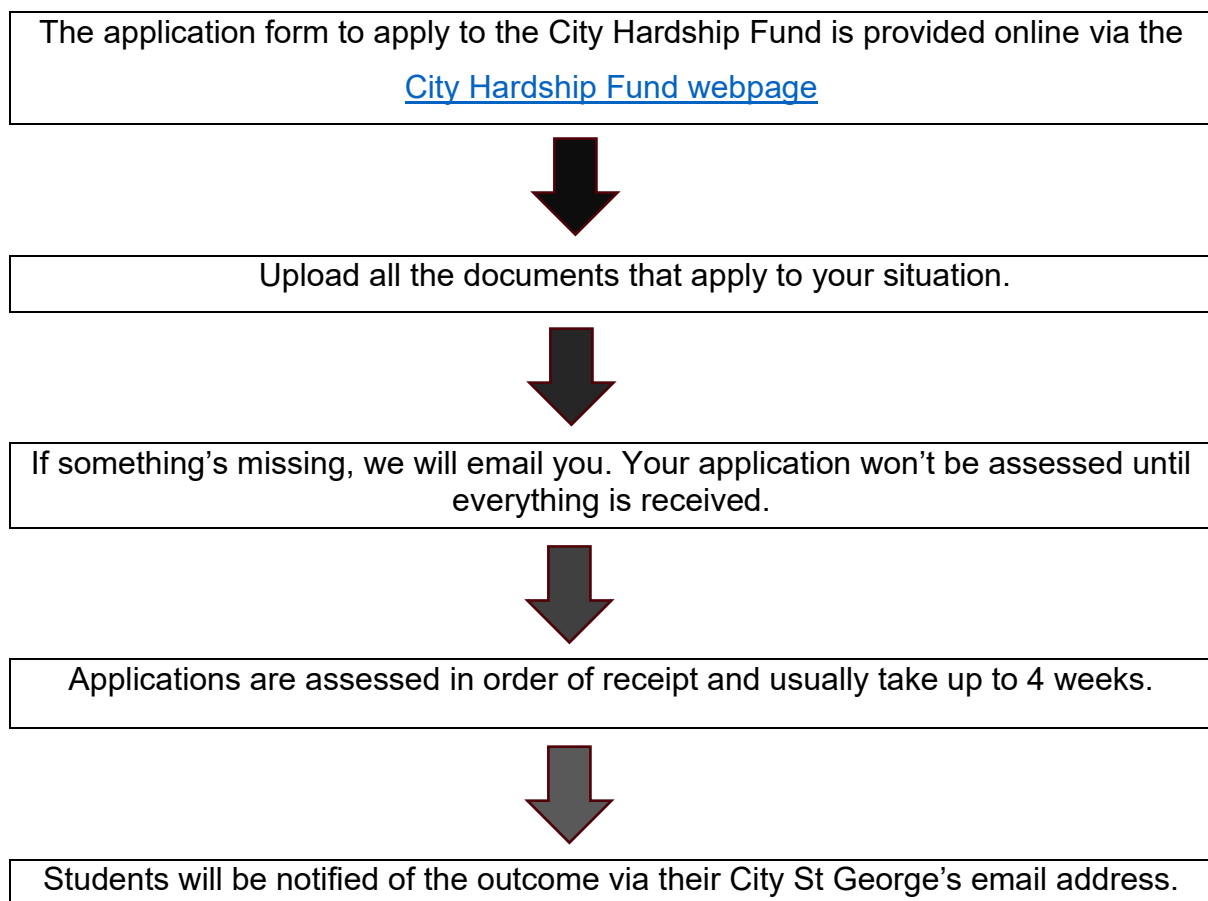
- Dependent on the outcome of the financial assessment the maximum grant value is £1500, for priority* students £2500. For part-time students (50% course load), the maximum grant value is £750, and for priority* part-time students £1,250. Grants do not need to be repaid.
- Where students are experiencing a temporary shortfall in funding (e.g. delayed student finance payment) a discretionary short-term loan may be provided. Students should repay their Short-Term Loan (STL) in full when they receive their first or next instalment of funding. Repaying your STL promptly allows us to provide financial support to other students in similar circumstances. If you are unable or choose not to repay the STL in full at that time, an instalment plan can be offered or your debt maybe followed up by the City St George's Income Team. The maximum loan value is £500. [Please contact us about applying for a short-term loan](#).
- [City St George's Student Union Money Advice Service](#) also provide [short term loans up to £200](#);
- No funding can be provided towards tuition fees or visa application fees.

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

***Who are Priority Students?**

- Undergraduates from household income £25,000 or below
 - Students with disability or health condition (receiving DSA or PIP)
 - Students with dependent children
 - Homeless
 - Carers
 - Care leavers
 - Estranged students
 - Final-year undergraduates
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4. How Do I Apply?



Students can only apply once during each academic year unless there has been a significant change in their personal or financial circumstances since the original application (further supporting information will be required).

Made a Mistake on Your Application?

If you realise after submitting your Hardship 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?

A) Information about student income – submit all that apply to you.

Dependent on students' personal circumstances all/part/none of these sources will be used as income in the financial assessment carried out to determine if a grant will be provided.

Income type	Why we need this information
Student finance notification letter 2025/26	Determine if maximum means tested student finance has been requested.
NHS learning support fund letter 2025/26	Determine if maximum NHS funding has been requested.
Studentship or scholarship letter 2025/26	Confirm funding for tuition fees and/or living costs.
The most recent three months bank statements for all your bank accounts and investments, ISAs, investments, crypto-currencies, trusts. Please provide explanations for all transactions over £100. PDF copies can usually be downloaded from your online account. Excel spreadsheets are not acceptable.	Determine: a) Immediate funds available; b) Any undeclared income; c) Impact of student lifestyle choices on financial situation e.g. gambling, buying luxury/expensive items.
Recent welfare benefit entitlement letter e.g. Universal Credit (students with dependent children only)	Confirm whether in receipt of welfare benefit(s).
Childcare Grant notification letter 2025/26 (students with childcare costs)	Confirm whether in receipt of the Childcare Grant
Letter from Disabled Students' Allowance (DSAs) or welfare benefit related to disability or health condition e.g. Personal Independence Payment (PIP).	Confirm funding provided for a disability and/or health condition.

Partner/spouse income for three months – pay slips or bank statements.	Estimate partner/spouse net income to be used as income in the financial assessment.
Three months' pay slips (part-time, placement, secondment, modular students only).	Estimate student's net income.

B) Information about student expenses – submit all that apply to you.

Dependent on students' personal circumstances specific expenses will be capped. We expect eligible students to apply and use the [18+ Student Oyster photocard](#) and/or [student railcard](#) where possible to help reduce their travel costs. Tuition fees and visa costs will not be included as expenses when the financial assessment is carried out.

Expense type	Why we need this information
Rental agreement, mortgage statement, letter from parent(s)/guardian(s) confirming required contribution towards accommodation only.	Determine accommodation costs.
Childcare costs e.g. invoice	Determine childcare costs.
If term-time address outside London: weekly travel costs – highlight on bank statements	Determine travel costs from outside London.
Health costs e.g. optical bill, dental invoice, prescription	Determine health costs.
Priority bills e.g. rent arrears, overdue utility bill. Students are expected to contact the debtor and arrange a repayment plan.	Determine priority bill repayments, the weekly/monthly agreed repayment plan amount will be included as an expense.

6. How Is My Application Assessed?

Students will be financially assessed, where their income (e.g. loans, welfare benefit, parental support) is compared to their expenditure (e.g. rent, travel, course materials) to determine whether there is any financial need including consideration for personal circumstances. Where there is a shortfall, a grant of 50% of the shortfall will be provided up to the maximum grant values £1,500 or £2,500 for priority* students. For part-time students (50% course load), the maximum grant value is £750, and for priority* part-time students £1,250.

* Undergraduates from low household incomes (£25,000 or less), students with a disability or health condition in receipt of Disabled Students' Allowance (DSA) or a welfare benefit related to a

disability or health condition (e.g. Personal Independence Payment/PIP), students with dependent children, homeless, carers, care leavers, estranged students and undergraduate in their final year

7. What Is Counted as Income?

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.

In addition, there is a fixed income that is used for most students, we use the figures agreed by the National Association of Student Money Advisers (NASMA). Students are expected to contribute towards this fixed income through a variety of sources including part time work, savings, using their agreed student bank account overdraft etc:

Type of Student	Fixed Income Expected
Year 1 UG/Foundation	£2,372
Year 2 UG	£1,601
Final Year UG	£835
Postgraduate	£15,552
Postgraduate with dependents/health conditions	£12,441
UG with child dependent/disability	£0

8. What Is Counted as Expenses?

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: £181 per week
- Student with a partner: £245 per week
- One child: £158 per week
- Each additional child: £121 per week

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

- Rent
- Childcare
- Travel
- Course materials
- 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. What Other Support is Available?

City, St George's offers a range of initiatives to support you throughout your studies—make sure to explore the full [Cost of Living support](#) available.

Budgeting and Financial Support

- The [City Students' Union Money Advice Service](#) offers free, one-to-one budgeting support and can provide short-term loans of up to £200.
- [Save the Student](#) provides free budgeting resources to help you understand how lifestyle choices affect your finances. Regularly using a budget can help you make the most of your money.
- 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.

Mental 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.
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10. What If My Application Is Unsuccessful?

Grants are awarded based on each students' individual financial situation and personal circumstances. If your application is unsuccessful, you can request more information about the decision. Please note: **no appeal is possible if the maximum grant cap has been provided.**

If you wish to appeal the outcome of your application:

1. Submit an inquiry in Support@City.
2. Include the following information:
 - **Basis of your appeal:**
 - a) You believe your application was incorrectly assessed – explain why, **or**
 - b) There has been a significant change in your financial or personal circumstances since your original application.
 - Any additional relevant supporting information.

We aim to review and respond to appeals within 10–15 working days. Appeals will be reassessed by the Student Funding Manager and the Head of Student Support Services, whose joint decision will be final.