
Financial Hardship Process Guidance

Support available to students who are in financial hardship

LAST UPDATED BY:	Rebecca Johnson & Tomas Scott
DATE CREATED:	August 2022
DATE ISSUED:	05/12/2022
STATUS:	Final v4.0
CLASSIFICATION	OFFICIAL

TABLE OF CONTENTS

1	EXECUTIVE SUMMARY.....	3
1.1	TABLE OF ABBREVIATIONS	3
1.2	SCOPE.....	3
2	HIGHER EDUCATION PROVIDERS	3
3	CHARITIES.....	4
4	OTHER ORGANISATIONS	4
5	STUDENT FINANCE ENGLAND (SFE) AND HARDSHIP	5
5.1	WHEN CAN SFE CONSIDER A HARDSHIP APPLICATION	5
5.1.1	<i>Deferral of the automatic full recovery of loan and grant overpayments.....</i>	5
5.1.2	<i>Early payment of already approved student support in that academic year</i>	5
5.1.3	<i>Extended support through a period of suspension</i>	6
5.1.4	<i>Extended support after the student has withdrawn from study (grants only)</i>	7
5.1.5	<i>60 days of health suspension support at the beginning of the AY (UG courses)</i>	7
5.1.6	<i>60 days of health suspension support during the AY (UG courses)</i>	8
5.1.7	<i>Special Support Grant/Special Support Element where a student has taken time out due to illness or a caring responsibility.</i>	8
5.1.8	<i>Extended support for repeat study on Postgraduate courses</i>	9
5.2	HARDSHIP APPLICATION FORMS.....	9
5.2.1	<i>The Financial Hardship Confirmation Form (FHC)</i>	9
5.2.2	<i>Other information and next steps</i>	9
5.3	EVIDENCING HARDSHIP	9
5.3.1	<i>Bank statements.....</i>	10
5.3.2	<i>Other financial evidence.....</i>	10
5.3.3	<i>Health and exception case evidence.....</i>	10
5.4	DETERMINING HARDSHIP.....	11
6	APPEALING FINANCIAL HARDSHIP TEAM DECISION.....	12
7	ANNEXES	12
7.1.1	<i>Communications and leisure</i>	12
7.1.2	<i>Food and housekeeping.....</i>	13
7.1.3	<i>Personal costs</i>	14
7.2	ANNEX B - EXAMPLES.....	14
7.2.1	<i>Example - Deferral of overpayment:.....</i>	14
7.2.2	<i>Example - Early payment:.....</i>	15
7.2.3	<i>Example - Payment through suspension.</i>	15
7.2.4	<i>Example - Extending Withdrawal Support.....</i>	16
7.2.5	<i>Example - 60 days of health suspension support at the beginning of the AY (UG courses).....</i>	17
7.2.6	<i>Example - 60 days of health suspension support during the AY (UG courses).....</i>	17
7.2.7	<i>Example - SSG time out.....</i>	18
7.3	ANNEX C – UPDATES LOG.....	19
7.4	ANNEX D - REVISION, SIGN OFF AND REVIEW.....	19

1 Introduction

1.1 Table of abbreviations

Abbreviation	
AY	Academic Year
HEP	Higher Education Provider
FHC	Financial Hardship Confirmation Form
FH2	Financial Hardship Update Form
FH3	Financial Hardship Suspension of Students Form
SFE	Student Finance England

1.2 Scope

Services	<i>HE Undergraduate, HE Postgraduate, Further Education</i>
Products	<i>All</i>
Mode	<i>All (full-time, part-time, in attendance and distance learning)</i>
Cohort	<i>New and continuing students</i>
Domicile	<i>England</i>
Destination	<i>UK</i>

2 Higher Education Providers

HEPs have skilled welfare and money advisors who can provide both guidance and in some instances financial help to students in financial hardship; therefore, students are encouraged to speak to their HEP in the first instance.

<https://www.gov.uk/extra-money-pay-university/university-and-college-hardship-funds>

3 Charities

Students can also be directed towards charities who may be able to offer assistance and advice while waiting for financial hardship payment claims to be processed.

- www.citizensadvice.org.uk/debt-and-money/ - for impartial money and debt advice;
- www.turn2us.org.uk - a good source of information regarding charities that help people with additional funds. It is not targeted at students. Refer to the 'find benefits and grants' section;
- www.prospects.ac.uk - in the 'Applying for University' section of this website advice is given on Student Loans and finance. This includes tuition fee loans, loans for living costs, hardship funds and student bank accounts. This is aimed at postgraduate students;
- www.stepchange.org - an online debt advice organisation with phone and online help tools.

The above organisations operate at a national level, students and HEPs can also look into what local charities or organisations may be able to assist the student.

4 Other Organisations

Students can also be directed towards other organisations who may be able to offer information and advice while waiting for financial hardship payment claims to be processed, some examples of which are below:

- <https://www.officeforstudents.org.uk/> - work with HEPs to ensure students succeed in higher education;
- <https://www.ucas.com/> - provides information and advice to students on a range of topics;
- <https://www.nus.org.uk/en/advice/money-and-funding/> - provide advice and information on financial support, services and discounts available to students.
- <https://www.nhsbsa.nhs.uk/learning-support-fund> - the NHS learning support fund can provide additional assistance to those studying healthcare courses.

5 Student Finance England (SFE) and hardship

5.1 When can SFE consider a hardship application

Students can apply for a financial hardship review in certain situations. The student in question must already have had their application for student support approved before an application for hardship can be considered.

The most common scenarios for financial hardship reviews are covered in subsections [5.1.1](#) and [5.1.2](#) and those scenarios less common are covered in subsections [5.1.3](#) to 5.1.8:

5.1.1 Deferral of the automatic full recovery of loan and grant overpayments

Where students have an overpayment due to be collected from their entitlement in a particular academic year this can be deferred either fully or partially if they demonstrate that its collection would result in financial hardship. SFE can consider this request where the student is fully aware of what their financial situation will be for the relevant period.

Eligibility:

- Student must have an approved application for the current Academic Year which has an overpayment being deducted from their funding.
- Student must be able to demonstrate that they are in financial hardship.
- Students applying for a deferral of overpayment after the academic year has finished can be considered but we will only consider expenditure and debts that were accrued within the academic year only.
- If the student is applying for the forthcoming academic year, they must apply to us no earlier than 6 weeks prior to the start of their course. There are exceptions to this, [please see below examples](#).

5.1.2 Early payment of already approved student support in that academic year

SFE can release a payment before the scheduled payment date in cases where financial hardship has been demonstrated; this can be done after the course start date has passed and registration has been confirmed by the HEP. It should be noted that typically in order for the Financial Hardship Team to consider an Early payment request, we need to receive this request at least two weeks prior to the scheduled payment date, this is due to the processing times of the Financial Hardship Team and allowing sufficient time to review the request.

Eligibility:

- Student needs to be in attendance on their course.
- Student must have explored all other avenues before applying to ourselves.

- First instalments are only brought forward in extreme circumstances, see below examples.
- SFE will decline early payment requests if this could lead to future financial hardship, see below examples.

5.1.3 Extended support through a period of suspension

In exceptional circumstances SFE can extend support through periods of suspension where students can demonstrate they are in financial hardship. This support can be awarded fully or partially dependent on the student's circumstances and the result of the hardship assessment. The following are some examples of circumstances that can be considered:

- Illness extending beyond 60 days;
- Student is shielding or extenuating circumstances related to the Covid 19 pandemic;
- Student is unable to take up a position on or complete a placement through no fault of their own.

SFE will consider each case on its own merits, including the reasons for the absence, whether the student will face financial hardship during their absence, whether the student has dependants, and the prospect of the student returning to the course. SFE will also take account of how the provider treats the student's absence, particularly if the provider has given the student permission to be absent, and on what terms.

Eligibility:

- Student must have suspended for reasons beyond their control e.g. health suspension, bereavement, caring responsibility etc.
- Note – SFE are not able to consider extending support for external students submitting coursework only.
- This does **not** include part year repeat students because a student repeating part of the academic year will have had this agreed in advance by HEP, so were never intended to be in attendance for the full academic year. **Therefore, part year repeat students are not eligible to apply for Payment through suspension.**
- If returning students have taken a full year suspension, meets the above criteria and their outgoings exceeding their income after SFE review, then we can award part/full year support through suspension. This will **not** be deemed as a year of previous study for student support purposes unless the HEP charge tuition fees for the suspended year.
- If the student is suspending for more than one academic year, we can consider review of each academic year separately.

Long Course Loan (LCL):

- If payment through suspension has **not** been awarded, student will receive pro-rated LCL for the period in which they attended.
- If a student is awarded **full** payment through suspension, then they will receive **full** LCL.
- If a student is awarded a **partial** payment through suspension, then the LCL will also be pro-rated.
- If a student has suspended and then resumed study and has **not** been awarded full payment through suspension, then the LCL will again pro-rated.
- If a student has suspended study from the beginning of the academic year and is awarded **partial** payment through suspension, then the student needs to be in attendance for more than 30 weeks and 3 days to qualify for **any** LCL.

What HEPs should do:

- HEPs should advise SFE of the student's suspension at the earliest opportunity.
- Students should speak to their HEP if they are experiencing hardship in the first instance. HEPs can direct students to available sources including SFE if they believe the student may be eligible for payment through suspension. A form can be issued via the HEP in these instances.

5.1.4 Extended support after the student has withdrawn from study (grants only)

SFE can extend payment of grant support to the end of the term in which a student has withdrawn where hardship has been demonstrated.

Eligibility:

- Students must not be in receipt of any means tested benefits that have been awarded as the student has informed the DWP that they are no longer a student.
- We will only consider expenditure/debts accrued whilst the student was in study.
- Withdrawal must be for student health reasons only.

5.1.5 60 days of health suspension support at the beginning of the AY (UG courses)

SFE extend support to continuing undergraduate students for an extra sixty days if they have suspended their studies for health reasons at the beginning of the AY. As long as the student does not return at any point during the academic year, then this will not count as a year of previous study and will not be included in any previous study calculations.

If SFE receive a notice from the students HEP that the student has suspended for health reasons, support will be extended automatically for 60 days without the need for an application and associated evidence detailed in section 5.3.

Eligibility:

- This is for returning students only with an active application for the suspended year.

5.1.6 60 days of health suspension support during the AY (UG courses)

SFE extend support to undergraduate students (new and continuing) for an extra sixty days if they have suspended their studies for health reasons at the beginning of the AY.

If SFE receive a notice from the students HEP that the student has suspended for health reasons, support will be extended automatically for 60 days without the need for an application and associated evidence detailed in [section 5.3](#).

Eligibility:

- If suspension task states 'Health' reasons, this will automatically be awarded.
- If the suspension task was for any other reason than 'health', then the Financial Hardship Team can review this in light of possibly awarding the extra sixty days support.

5.1.7 Special Support Grant/Special Support Element where a student has taken *time out due to illness or a caring responsibility*.

Where a student has already been awarded payment through suspension through demonstrating financial hardship, SFE can consider the award of Special Support Grant/Special Support loan when they are taking time out of their study due to health reasons or caring responsibilities. Special support grant is only available to students who applied before 1 August 2016.

Please note:

- If this is awarded then it will only be awarded for the time in waiting (the time from when the student is medically fit to return/caring responsibility has ended until the date of return).

5.1.8 Extended support for repeat study on Postgraduate courses

Typically Postgraduate Masters loan or Postgraduate loans for Doctoral Degrees do not attract funding for repeat years of study, SFE may exercise discretion to continue to pay a student throughout a period of repeat study if it is determined that non-payment would place the student in financial hardship. Any funding paid in this manner would reduce the remaining entitlement for their course and would not be paid as an additional loan.

5.2 Hardship Application Forms

5.2.1 The Financial Hardship Confirmation Form (FHC)

In most cases where a student contacts SFE to advise they are experiencing financial hardship through their study, and they have exhausted other avenues of support they will be asked to complete the FHC. This can be emailed or posted to the student but can also be found below:

[Financial Hardship Confirmation Form \(slc.co.uk\)](https://slc.co.uk/financial-hardship-confirmation-form)

5.2.2 Other information and next steps

The purpose of this form is to allow SFE to review a student's circumstances and consider what funds they have available to them (their income) alongside the financial obligations they have to pay every month (their essential expenditure).

Students are encouraged to complete the form online and submit this via their online account with SFE as a PDF document. It can also be returned with appropriate evidence ([section 5.3](#)) to the following address:

Financial Hardship Team
Student Finance England
Memphis Building
Lingfield Point
PO Box 120
Darlington
DL1 1AS

5.3 Evidencing Hardship

When completing the form, students should provide details of the circumstances surrounding their financial hardship. Students will also be expected to provide details of their monthly income and expenditure to determine if hardship assistance can be granted.

Students with partners are not required to declare or evidence their partner's income.

5.3.1 Bank statements

Students will be required to provide evidence of their income and expenditure by submitting three months of bank statements for **all bank accounts they hold** including savings accounts.

Any savings that students hold that are earmarked for a specific purpose, for example to purchase property, will not be taken into consideration by SFE when calculating income. Students will need to declare what the savings are intended for in order for SFE to determine if they should be included when calculating the student's monthly income.

Students should annotate the statement with additional information where required, for example to show where they are receiving support from or sharing expenditure with friends or family.

5.3.2 Other financial evidence

Students will be asked to provide evidence of other income or expenditure they have that is not contained within their bank statements. Details of all required income and expenditure information can be found on the relevant forms. Not all expenses need to be evidenced – the additional expenses which do not require evidence are detailed on the FHC.

5.3.3 Health and exception case evidence

There are other forms of evidence SFE may request, depending on the type of hardship application a student is making. For example:

- Migrant workers will be required to provide evidence of their continued employment.
- Students requesting 60 days of extra funding where they have suspended their study due to health reasons will be asked to provide evidence of those reasons.
- Similarly, to be awarded special support grant or the special support element for the loan for living costs during periods of suspension, students will have to provide evidence of their circumstances.

It is important that students send SFE as much relevant evidence as possible with their initial application for hardship and evidence should be dated as recently as is possible. This will allow SFE to process their application with as few further evidence requests as possible.

5.4 Determining Hardship

Once a student has submitted their FHC, SFE will review the information detailed on the form and the evidence received in support of their application.

In order to determine if the student meets the eligibility criteria, the student's monthly income and expenditure is assessed. Expenditure is broken down into three main spending categories:

- Communication and leisure
- Personal costs
- Food and housekeeping

The monthly amounts for each expenditure category are then compared to the monthly "Trigger Figures" amounts. The "Trigger Figures" are the agreed expenditure levels that are set by The Money Advice Trust and are used by most creditors to fairly assess household expenditure. Further information can be found at the below link:

<http://www.moneyadvicetrust.org/Pages/default.aspx>

Should SFE require further information or need to discuss a student's claim for hardship they will contact students via their preferred contact method to obtain further details to help reach a decision on the hardship claim.

In addition, should the level of expenditure exceed the trigger amount for an expenditure category, SFE may contact the student via their preferred contact method to discuss this to ensure the expenditure amounts declared are accurate. If a student's preferred method is by post or e-mail, it may take SFE longer to contact them than by discussing the application over the telephone.

Once SFE has all of the required information from the student, assessors will determine if a hardship claim can be approved or not. It is important to note that SFE will consider each claim on a case-by-case basis and can apply discretion if it is warranted.

Currently it can take up to two weeks for a decision to be reached in relation to a claim for hardship, with no guarantee of a successful claim. Forms must also be signed and dated to be approved if submitted via post.

Finally, it should be noted that the hardship process should not be used as a means of changing a student's payment schedule, for example to release payments early in each year of study or defer overpayments fully in each year of study. This process should be used for claims for financial hardship where students genuinely need financial assistance.

6 Appealing Financial Hardship Team decision

If a student wishes to appeal our decision, they should do so via the normal process, please see how website page below:

<https://www.gov.uk/government/publications/student-finance-guidance-on-how-to-appeal>

7 Annexes

Below is a list of what should be included in each of the three main spending categories on the hardship application forms.

7.1.1 Communications and leisure

Home phone, internet, TV package (including film subscriptions)

- Telephone account
- Telephone purchase
- Answering machine, fax machine etc
- Telephone coin and other payments
- Satellite subscription
- Rental for TV/Satellite/DVD players
- Cable subscription
- TV slot meter payments
- Entertainment rental (video cassettes, DVD rental, library hire)
- Internet subscription fees

Mobile phone

- Mobile phone purchase
- Mobile phone - other payments
- Mobile telephone account

Hobbies, leisure or sport (including socialising, outings and clubs)

- Spectator sports, participant sports, equipment hire
- Subscriptions to sports and social clubs
- Leisure class fees
- Cinemas and live entertainment: theatre, concerts, shows
- Museums, theme parks, houses and gardens
- Social events and gatherings
- Subscriptions for leisure activities and other subscriptions
- Eating out
- Games, toys and hobbies
- Computer software, consoles and games
- Gardening materials

Gifts (including birthdays, festivals and charitable donations)

- Money/presents given

Pocket money

- Money given to children for specific purposes

Newspapers, stationary and postage

- Diaries, address books, cards etc.
- Cards, calendars, posters
- Newspapers
- Postage

7.1.2 Food and housekeeping

Groceries (including food, pet food, non-alcoholic drinks and cleaning)

- Food and non-alcoholic drinks
- Pet food
- Hot / cold takeaway meal eaten at home

Nappies and baby items

- Baby toiletries and accessories

School meals and meals at work

- School meals
- Meals bought and eaten at workplace

Laundry and dry cleaning

- Dry cleaners
- Laundry, launderettes
- Detergents, washing-up liquid and washing powder

Alcohol (consumed at home)

- Spirits and liqueurs
- Wine
- Beer and lager
- Ciders
- Alcopops

Smoking products

- Cigarettes
- Cigars
- Other products

Vet bills & pet insurance

- Veterinary and other services for pets

Maintenance and repair of dwelling

- Central heating repairs
- House maintenance
- Other services for the maintenance and repair of the dwelling
- Paint, wallpaper, timber etc.

7.1.3 Personal costs**Clothing and footwear (for men, women, children and infants)**

- Clothing and underwear
- Footwear
- Repair and hire of footwear
- Accessories

Hairdressing

- Hairdressing and beauty treatment
- Hair products

Toiletries

- Toilet paper
- Toiletries
- Cosmetics and related accessories
- Electrical appliances

7.2 Annex B - examples

7.2.1 Example - Deferral of overpayment:

Student applying for a deferral for their upcoming academic year prior to 6 weeks before the start of their course.

- Student is estranged from parents and has been accepted as an independent student.
- They have applied to SFE 8 weeks prior to the start of their course for a deferral.
- They are a second-year student.
- Student has agreed their second-year rent agreement.
- SFE can look at this deferral as student is classed as a vulnerable student and knows their upcoming outgoings.
- Decision can be made now based on their income/outgoings for the upcoming academic year.

Student applying for a deferral for their upcoming academic year prior to 6 weeks before the start of their course.

- Student is assessed based on their parental household income.
- They have applied to SFE 8 weeks prior to the start of their course for a deferral.
- They are a second-year student.
- Student will be living at the parental home for the upcoming academic year.
- As the student is not classed being vulnerable as they are living at the parental home, SFE will therefore decline the deferral request and will ask the student to reapply within the 6-week timescale.

7.2.2 Example - Early payment:

Student has applied for an early payment for their first upcoming academic year instalment.

- Student has applied for an early payment because they are fleeing domestic violence.
- Student has paid their first month's rent and deposit, however, do not have sufficient funds to pay their next month's rent which is due prior to their first payment from SFE.
- As student is vulnerable, we are able to make this payment request early, however this will only be a partial early payment to cover the rent amount.
- We can only make this payment a maximum of 30 days prior to the start of term, and this will be reliant on the HEP confirming registration.

Student has applied for an early payment for their first upcoming academic year instalment.

- Student has applied for an early payment because they are required to pay their first instalment of rent.
- Student is over 25 with no dependents.
- Student needs an early payment to help cover their new accommodation deposit and first month's rent as they have moved closer to campus.
- As the student is not classed being vulnerable we would therefore decline their early payment request.

7.2.3 Example - Payment through suspension.

Student has applied to receive further funding during their period of suspension.

- Student suspended on medical grounds and had been awarded 60 days' further funding.
- Their entitlement on suspension was £1944.11

- Before they suspended, their full year entitlement was £6191
- They had already been paid £4086.06 so had been overpaid by £2141.95
- They evidenced hardship from the point of suspension to the end of the AY with a demonstrated shortfall of £2342.69
- As student has already received £4086.06, SFE can only award a further £2104.94
- As the shortfall is higher than the full year entitlement minus the amount already paid, full payment through suspension is awarded giving a new entitlement of £6191.

Student has applied to receive further funding during their period of suspension.

- Student suspended on 'other' (not medical) grounds provided evidence that their suspension was due to caring responsibilities
- Their entitlement on suspension was £9175 loan and £1182.40 grant.
- Before they suspended, their full year entitlement was £13504 loan and £1283 grant.
- They had already been paid £9175 loan and £1214 grant so had been overpaid grant but not loan
- They evidenced hardship from the point of suspension to the end of the AY with a demonstrated shortfall of £4083
- The shortfall is split between loan and grant in the same percentage of total support that it is awarded. The student's total award was £15325 (loan and grant). In this case, the loan is 88.1% of this support and the grant is 11.9%. If a partial payment is awarded, this will be in the same percentage as the full year's support
- If the student applies for continued support through suspension within the academic year, we will disregard the amount the student was overpaid at the point of suspension when awarding an evidenced shortfall
- When we award the additional £4083 support, we award this in the same ratio of support as it would have been for the full year, which comes to £12715 loan and £1714 grant, so the loan remains at 88.1% of the support awarded and the grant remains at 11.9%. Long course loan will be awarded as part of the overall loan awarded if applicable.

7.2.4 Example - Extending Withdrawal Support.

Student has withdrawn during the second term for health reasons and has applied to have their Parents Learning Allowance extended.

- Student withdrew during term two as they need to have an operation and would be a lengthy recovery time.
- Student is in receipt of child benefit but has always received this during their studies.
- Student has had to hand their notice in at work due to upcoming operation.
- Student has applied to SFE as they are in financial hardship.
- Following review their outgoings exceed their income so extending Parents Learning Allowance until the end of term two has been granted.

Student has withdrawn during the second term for health reasons and has applied to have their Adult Dependents Grant extended.

- Student withdrew during term one as they are suffering from mental health issues.
- Student has started to receive universal credit now they are no longer classed as a student.
- Student has applied to SFE as they are in financial hardship.
- Following review as SFE can see that student is now in receipt of Universal Credit, the request for extending Adult Dependant Grant has been declined.

7.2.5 Example - 60 days of health suspension support at the beginning of the AY (UG courses)

Student has applied for student finance for their second year of university but has been unable to commence the year due to ill health.

- The university supplies SFE with a suspension COC confirming that the student has suspended their studies due to ill health.
- Because the student would have been returning to study, we are able to award 60 days' support from the first day of term (for loans) and from the first day of the academic year (for grants).
- As the university have not confirmed registration this will be paid to the student by a manual payment.
- This will not be classed as a year of study as no fees were requested by the university.

Student has applied for student finance for their first year of university but has been unable to commence the year due to ill health.

- The university supplies SFE with a suspension COC confirming that the student has suspended their studies due to ill health.
- Because the student has not commenced their course, we will not award 60 days' support and the application will be cancelled.

7.2.6 Example - 60 days of health suspension support during the AY (UG courses)

Student has applied for deferral of their overpayment, the overpayment was as a result of a previous academic year suspension.

- The suspension task received from HEP states 'other'.
- The student has put on their financial hardship form that they suspended for health reasons, and we have a doctor's note to support this.
- SFE can therefore award an extra 60 days funding for the suspended year as well as review the current academic year for deferral of the remaining overpayment.

Please note: 60 days support can also be awarded on its own if student does not apply for deferral of overpayment, so long as we have acceptable evidence to support this.

Student has applied for deferral of their overpayment, the overpayment was as a result of a previous academic year suspension.

- The suspension task received from HEP states 'other'.
- Student has stated on their financial hardship form that they suspended for mental health reasons, however they have also confirmed that they did not seek any medical advice for this and also did not make HEP aware of this.
- As SFE are unable to obtain evidence to support the mental health reasons, unfortunately 60 extra days support cannot be awarded.
- SFE can still go ahead and review for deferral of overpayment for the current academic year.

7.2.7 Example - SSG time out

Student has suspended their studies due to a caring responsibility.

- The student is unable to work due to their responsibility and has applied to SFE for support during their suspended period.
- As their outgoings exceeded their income, they were awarded support for this period.
- The person they were caring for was then admitted to hospital for an extended period, at which point the caring responsibility ceased and the student advised their university that they were able to return to study.
- The university advised that as they had missed too much of the year, they would need to recommence their studies in the following academic year.
- The student provided evidence of this to SFE.
- Because the caring responsibility had ended and the student was prevented from returning to university, we are able to award the special support element of maintenance loan to the period between the caring responsibility ending and the date the student was allowed to return to study (in this instance, the end of the academic year).

Student has suspended their studies due to illness.

- The student is unable to work due to their illness and has applied to SFE for support during their suspended period.
- As their outgoings exceeded their income, they were awarded support for this period.
- The student was due to return to university in the third term, however, was not well enough to do so at that point.
- As they have not been deemed medically fit to return to study, we cannot award the special support element of maintenance loan in this category.

7.3 Annex C – Updates Log

Date	Version	Comments
September 2022	2.1	Whole document updated with current processes and examples added.
28/09/2022	3.0	Added page numbers and finalised version.
05/12/2022	4.0	Finalised after added text to confirm the FH Form can be emailed to our customers.

7.4 Annex D - Revision, Sign Off and Review

Revision History

Date	Version	Author	Comments
16/08/2022	2.1	Rebecca Johnson & Tomas Scott	Document updated and examples added.
28/09/2022	3.0	Rebecca Johnson & Tomas Scott	Finalised version sent for publication.
05/12/2022	3.1 – 4.0	Rebecca Johnson & Tomas Scott	Added text to confirm the FH Form can be emailed to our customers.

Review

Name	Position/Role	Date
Lynne Cordell	NASMA	15/08/2022
John Wilde	Policy Lead	31/08/2022
Scott Strang	Policy Lead	31/08/2022
Rachel Tedd	Operational Support Level 2	04/10/2022