<u>Kent Emergency Student Loan (KESL) 2026 / 2027</u>

General information

The purpose of the Kent Emergency Student Loan (KESL) is to aid students suffering from financial difficulty who need help with their immediate essential living costs such as food & travel etc.

This is a loan that does have to be repaid by an agreed payment date.

Students can have access to the following support:

KESL up to a maximum of £240

Students can receive an emergency loan from the Financial Hardship Office of up to a maximum of £240 after submitting a completed application.

Eligibility

To be eligible for the fund, you must be:

- A fully registered Undergraduate student at the University of Kent.
- A student being charged tuition fees at the UK ‘home’, EU or Overseas rate.
- Able to evidence that you have no available funds in any of your bank accounts
- You must not have an outstanding debt to the University

Assessment

The following criteria will be taken into account when considering whether or not to give a loan:

- Will the student be in receipt of sufficient income to repay the loan?
- Will receipt of the loan improve the student’s capacity to study?
- Could the student benefit more from a permanent / non-repayable fund i.e. income-assessed student support, Access to Learning Fund, International Financial Support etc.?
- Does the student have an outstanding debt to the University?

The University reserves the right to refer a student to a Student Adviser before a loan is authorised.

Students cannot receive a further KESL if they have £240 outstanding from previous loans.

Turnaround for applications is usually no more than 7 working days as long as all relevant documentation has been supplied.

If an application is successful payment should be made within 4 working days.

You must complete all sections of the application. We do not consider incomplete applications. To avoid delays, please check you have answered all questions and included ALL required evidence.

Evidence

Bank statements

Students will need to provide evidence of bank transactions for ALL bank accounts held in their name for the month immediately prior to their application.

The Blackbullion platform includes the option to use Open Banking. This enables the last months bank statements to be uploaded automatically. Choosing this option for ALL bank accounts held in your name takes less time, ensures you are providing the correct evidence, and can reduce processing time. Alternatively, you will be able to select to upload statement documents manually. Please note screen shots will not be accepted.

Awards

Students can receive a maximum outstanding KESL of £240.

If a student has previously received a loan of less than the maximum £240 they can apply for a further loan for the difference. For example, if a student has an outstanding KESL of £180 they can apply for a further loan for £60.

This loan will show as a debt on your University student account.

Repayment of KESL

Students must agree a repayment date at the time of application. This date will be 3 months from the application date.

1.5% interest will be charged to all KESLs not repaid by their agreed repayment date.