

Access Awards for Financial Hardship 2026/27

Home Undergraduates and Home Taught Postgraduates

Guidance for Applicants

This guidance is for access awards (grants that do not need to be repaid.) Read this guidance carefully even if you have applied before. We review throughout the year so guidance might change

General information

The main purpose of hardship funds is to support students who:

- are experiencing financial hardship,
- need help to cover essential day-to-day expenses and
- need help to successfully complete their studies.

Please note the following:

- All awards are at the discretion of the University, and we may adjust the criteria and award bands without notice as required.
- Funds are limited and should not be considered as a source of income. An award in one academic year does not guarantee any future award.
- Awards cannot be used to cover tuition fee payments, and we will not award funds to use for tuition fees.

Confidentiality

Our Financial Hardship team have access to your free text about your personal situation. If they are concerned about your welfare and wellbeing, they may contact you to offer support and, in some instances, where they see risk they may pass it to another member of the SSW team for further support. Other than this, only the Financial Hardship team will see your financial or personal information. Your academic school will not know that you have applied for funding.

Can you apply?

You must be

- Fully registered student of the University of Kent, students on intermission are not eligible
- You must be a home undergraduate or taught postgraduate
- Be in genuine financial hardship

- Receiving the maximum student maintenance loan from your funding authority based on your household income as assessed by the Student Loans Company (SLC)
- Be in your first completed degree course, students in their second degree will not be considered. KMMS students can apply if they are studying for a first or second degree.

If the answer to all five is “yes” then you can apply for ALF

How to apply

There is one form for home undergraduates (first degree) and home (plus a small group of European) taught postgraduates and the form is accessed via Blackbullion

Eligibility and Priority Groups for Access Awards

1. Home undergraduates (first degree) and home taught postgraduates and a small number of European students funded by your Student Loans Company who have taken out full available loan.
2. Funds are calculated for the period of study only. There may be exceptions for students in the Priority Groups listed below.

Priority Groups

- Care-experienced students that have been verified by SFE (dependent on levels of support from elsewhere.)
- Carers in receipt of Student Carer Funding from the University
- Estranged students (a student under 25, studying without the support or approval of their parents due to a permanent breakdown in relationship. They have independent student status with Student Finance England (SFE)
- Students who are unable to work for health or disability reasons and you must provide evidence from a doctor who you have an ongoing relationship with that you are unable to work. Please note this is subject to review by a senior member of SSW team to determine the outcome that you are not fit for work
- Students (under 25) from household with income of less than £25,000 a year
- Single parents
- Final year students
- Students from Black and Asian ethnic backgrounds are recognised as a priority group within the Hardship Fund. This reflects evidence of inequalities in financial circumstances and access to resources experienced by some students from these groups. Students must still meet the fund's eligibility criteria and demonstrate financial need

If you are on a paid placement (e.g. a paid year in industry or an apprenticeship) you are not eligible to apply. If you are a scholarship student you will not be eligible to apply.

Assessment

We consider annual income, costs and situation, taking account of the following:

Available Funds for the academic year

Bank balance across all bank and savings accounts. (We shall assume that all money in your account is yours to spend.)

Income:

- Student loan/bursary payment – please include the award letter and schedule of payments
- Parental or other contribution
- Savings
- Earned income (minimum set at 6 hours x minimum wage)

Main outgoings

We shall adjust shared costs pro-rata to reflect your individual cost. Where costs appear to be excessively high, we may apply a cap.

- Rent
- Composite living costs (national guidance = £121/week, with adjustments for circumstances such as children, disability-related costs etc. We have increased this to £139 to take into account our demographic and local context.)
- Travel for study purposes
- Childcare for dependent children (with registered childcare providers)

Other significant costs (Only costs in excess of £100 . Please provide evidence.)

- What are the expenses you are finding difficult to meet?
- Do you have any expenses that most students do not face?
- Does your financial situation stop you from doing anything?
- Has something happened that has impacted on your financial situation?

Outgoings that are not eligible and that we will not include in the calculation of monthly costs.

- Support to family members, except dependent children.
- Tithing (charitable payments to religious organisations), charitable donations.

- Outgoings due to poor money-management. (In such cases, we require you to seek advice from Kent Students' Union Advice Centre before we will consider your application in future)
- Credit/store card debts, gambling, substance misuse or abuse. We may be able to offer support and non-financial advice in these areas.
- Bank loans taken out after applying to University.
- Gambling, trading losses/investments, bit coin losses/investments
- Frequent takeaway or delivered meals (unless it is impossible to prepare meals – give reasons.)
- Holidays
- Other outgoings we think excessive or unreasonable.
- Tuition fees.
- University accommodation fee arrears or debt.

If your application indicates difficulties with budgeting as detailed above, we may require you to seek advice from the KSU Advice Centre prior to any award.

Evidence

You must complete all sections of the application. We do not consider incomplete applications. To avoid delays, please check you have included everything.

- **Student Loans Company (SLC) Letter of Entitlement** for the 2026 / 2027 academic year re undergraduate maintenance loan funding or document relating to postgraduate loans
- **Documents relating to income** from any other source, including paid employment, welfare benefits, child support, bursaries, scholarships.
- **Bank statements for ALL bank and savings accounts held in your name for the most recent 3 months.** This includes savings accounts and investments such as Monzo pots, Bitcoin and Trading 212.

You must submit evidence for ALL bank and savings accounts held in your name. If we believe you have not done this, we shall ask you for further evidence and will not be able to process your application until all evidence is provided.

You can upload the last **3 months bank statements** on our Blackbullion platform.

The Blackbullion platform includes the option to use **Open Banking**. This enables the last 3 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.**

- **Evidence of partner/spouse income** and essential expenditure if you share a home with them.
- **Evidence of your rent / mortgage payments** such as a scanned copy of your tenancy agreement.
- **Evidence of weekly travel costs** if more than the cost of local student travel card AND you live more than one mile from campus.
- **Evidence of any essential or emergency expenditure over £100**

Awards

If we assess that you meet the criteria, we shall make one of the standard awards below. **Standard awards** are based on the number of priority groups that you belong to, and the academic term in which you submit your application. (See 'Priority Groups' above.)

Term 1:

Level 0:	£ 900	0 priority groups with evidenced need
Level 1:	£1,200	1 priority group with evidenced need
Level 2:	£1,500	2 priority groups with evidenced need
Level 3:	£1,800	3 or more priority groups with evidenced need

Term 2:

Level 0:	£ 600	0 priority groups with evidenced need
Level 1:	£ 900	1 priority group with evidenced need
Level 2:	£1,200	2 priority groups with evidenced need
Level 3:	£1,500	3 or more priority groups with evidenced need

Term 3:

Level 0:	£ 300	0 priority groups with evidenced need
Level 1:	£ 450	1 priority group with evidenced need
Level 2:	£ 600	2 priority groups with evidenced need
Level 3:	£ 750	3 or more priority groups with evidenced need

We may make **non-standard awards** if there is a clear and obvious need not appropriately covered by the criteria above.

Applicants can make one application to the Access to Learning Fund (ALF) each academic year (payments will be spread across the terms where appropriate)

- We will only reconsider a review of a rejected application if you can prove a substantial change in your financial circumstance and be able to provide evidence to support that.

When you will receive a decision:

- We will let you know of our decision within **20 working days** from the date of application if all required evidence and information have been received.
- If we need further evidence or clarification, we shall make a decision within **15 working days** (normally 3 weeks) of you submitting the last required document/clarifying the issue.
- We shall review the management of the fund regularly and may adjust the process and amounts as a result.

Other Sources of Funding

- **Emergency Hardship Loans**
- **Part-time work**
- **Benefits** – most students are ineligible for most benefits but if you would like to find out more, please contact the Kent Students' Union Advice Centre.
- **Access to Activities Fund** – This fund helps students take part in activities run by KSU that they could not otherwise afford.
- **Laptop Fund** – The IT Voucher Scheme is for students (prioritising 1st year undergraduates and taught postgraduates at the beginning of their course) unable to fund their own IT equipment. Apply separately by emailing FinancialHardship@kent.ac.uk We provide an IT voucher to eligible students in hardship which is exchanged for a new laptop via a commercial company.

Review

If your application is unsuccessful and you believe there is further evidence for us to consider then you can request a review of the outcome by the Financial Hardship Manager by emailing financialhardship@kent.ac.uk and you must submit evidence to support this. Request reviews without further evidence without further evidence will not be considered.

Change of Circumstances

If your financial circumstances change please contact the Financial Hardship team to discuss further options of support and other applications

Complaints

Any complaints regarding the management of the funds and procedures should be sent to the Assistant Director (Student Support) in the first instance who will try to resolve any issues informally. If you are not satisfied with this then you can make a complaint to the Appeals, Conduct and Complaints team.