

Hardship Fund Guidance Document

What is the Hardship Fund?

The Hardship Fund is a means tested fund designed to help students who have fallen into **short-term, unforeseen hardship to continue with their studies and complete their degree course.**

All awards are subject to applicants meeting our eligibility criteria (see 'am I eligible to apply?' below).

Am I eligible to apply?

Any LSE student registered on a full degree course can apply for an award should they encounter financial hardship that is impacting upon their ability to continue their studies. This means:

- You are currently registered as an LSE student on an undergraduate or postgraduate course (Summer School students are unfortunately not eligible)
- You were adequately funded to study at LSE initially
- The hardship was unforeseen (i.e. you could not have planned for it before registering on your course)
- You are now struggling to meet known, imminent essential living costs (unfortunately the hardship fund cannot be used to reimburse retrospective costs or speculative future shortfalls)
- The hardship is short-term and you can explain what figure you think will resolve this with a specific breakdown of costs
- You can explain your plan for after the award has been used

Money Management

- You are expected to have explored other forms of potential support before making an application. This includes:
 - o Overdraft
 - o A loan
 - o Part time work
 - o Family support where possible

How do I apply?

You must complete the hardship application form and obtain the following documentation:

- Up-to-date bank statements for the last month for **all** accounts you hold (this includes overseas, savings accounts and PayPal/similar accounts). Please highlight and explain any amounts over £100.
- An LSE certificate of enrollment produced within the last **2 weeks**. You can produce them [here](#).
- Additional supporting documents to evidence the reason for the application, and any substantial outgoings such as rent and bills. Please provide your tenancy agreement for example.

You can submit your form via email to su.advice@lse.ac.uk. An adviser will then be in touch to help process your application.

All applications are treated sensitively and in confidence. Your adviser will present your case to the Hardship Fund Panel for consideration. It is important to inform your adviser of your

full circumstances. Processing your application may be delayed otherwise. All cases are judged on their individual merit.

What happens next?

The Hardship Fund Panel usually meets on a weekly basis. Your adviser will inform you of the Panel's decision or any further actions needed from you within five working days. Please note this may be longer during busy periods.

Awards are paid via a BACS payment and take up to five working days to process.

If you are not satisfied with the Panel's decision, you can appeal by submitting an appeal form to su.advice@lse.ac.uk. Your adviser will be able to provide you with a copy of the form on request. Your appeal will be considered by someone who was not involved in the original decision.

What if I need financial support immediately?

The Panel can make emergency awards of up to £100 via BACS or cash if they deem it appropriate. If your situation is urgent (e.g. if you are unable to purchase food), please let your adviser know.

Anything else I should be aware of?

The Hardship Fund is:

- Financially limited in scope. As a result, and in order to ensure we can help as many students as possible, it is unlikely that we would be able to make an award totalling over £2,500 (although each application is judged on a case-by-case basis).
- Normally, we limit awards to a maximum of two per year, per student. If you find yourself in further hardship beyond this, please email su.advice@lse.ac.uk. Each new application must meet the criteria detailed in this document.
- Unable to make any payment that would cover beyond the last day of an applicant's registration as an LSE student.
- Unable to support the payment of tuition fees. If you are concerned about your ability to meet these costs then you are advised to speak to the [Fees Office](#) to discuss how they might be able to help.
- Unable to support non-LSE students (this includes family members of LSE students, for example)
- Unable to cover debt repayment costs, such as credit card and loan debts. If you need support with debt costs then you are advised to speak to a [debt management charity](#). Please note we do not consider recent rent arrears as debt, for further information please contact su.advice@lse.ac.uk.

The above list is not exhaustive.

Advice Service

Whilst we consider each case on its individual merits, the following table provides a breakdown of the main categories from which we would usually consider making an award.

Please note that for all of these, you will still need to meet the eligibility criteria detailed on the first page.

We would not ordinarily make an award totalling over **£2,500**

Emergency housing and homelessness:	We will consider applications to assist students who are at risk of becoming homeless due to hardship in meeting housing costs. The fund is intended to meet costs of short-term emergency housing, rent arrears or key household bills.
Immigration:	We will consider applications to assist any students (regardless of immigration status) who need to make in-country immigration related applications but are unable to meet these costs due to serious financial hardship. This could include costs related to an in-country immigration appeal.
Medical costs:	We will consider applications to assist students who incur additional costs as a result of unexpected medical needs. The costs include the cost of medication, travel and equipment. If these costs relate to private treatment, the Panel will need to be satisfied that there is a genuine reason for you being unable to access it via the NHS. Please note unfortunately we are unable to support ongoing private medical costs such as therapy.
Repeating students:	We will consider applications to assist students who are re-taking all or part of an academic year without adequate additional funding to cover tuition or living costs. (We will usually only consider repeat teaching students, however we can consider unregistered repeat assessment students if they can clearly explain why they cannot support themselves via other means.)
Right to choose:	We will consider applications to assist expectant students to provide pre-birth costs before the child is born or help cover the cost for a termination. Should a student choose to proceed with the pregnancy, the fund will contribute to one-off costs such as a buggy, cot, etc.
Childcare:	Please see the LSESU Childcare Fund for more information.
General hardship	If your case does not fit under any of the above categories but you are struggling with general living costs, you may be eligible for a general hardship award. Please contact su.advice@lse.ac.uk if you are unsure.

Advice Service

Please note there are also maximum award guidelines that are considered when assessing applications. These figures are based on typical student expenditures and only in exceptional circumstances would the Panel consider making an award above these guidelines.

Food	£250 to cover a month's worth of food shopping costs from grocery stores such as Sainsburys, M&S, Aldi, Lidl, local grocers, etc.
Household essentials	£50 to cover essential costs such as toilet paper, cleaning suppliers, toiletries, and so on.
Laptop	£300 to cover the cost of a basic laptop. Please note that for broken laptops, students should provide proof of repair costs or explain why it cannot be repaired.
Phone	£200 to cover the cost of a basic smartphone. Please note that for broken phones, students should provide proof of repair costs or explain why it cannot be repaired.

While it is possible for a student to have been spending above these figures prior to unforeseen financial hardship, it is expected that applicants take reasonable measures to reduce their expenditures where possible as this fund is to enable students in financial need to afford their basic living expenses.