



# UNDERGRADUATE FINANCIAL SUPPORT GUIDE 2025/26



# INTRODUCTION & PURPOSE OF THE GUIDE

In a city and university such as Cambridge, costs of living and participation in college and university life can feel daunting for many students and cause undue stress and concern. Therefore, this comprehensive financial support guide has been put together in an effort to remove financial barriers, improve the transparency of financial support available across the University and ensure that all students can equally enjoy their time at Cambridge to the fullest extent, without having to worry about monetary concerns.

Led by the Vice President (Education & Widening Participation) at Cambridge SU and in consultation with the wider Cambridge SU team, the University's Student Fees & Funding Team and your JCR Access and Class Act Officers, this Undergraduate Financial Support Guide has been designed with the aims of:

1. Informing you of all the forms of financial assistance that may be available to you from the college, university, SU and external providers
  2. Delivering clear information and instructions on where and how you can access or apply for various forms of financial support
  3. Presenting you with recommendations for ways that you can supplement your income whilst studying at Cambridge
- & most importantly,**
4. Equipping you with the resources to improve your overall financial literacy for your time at university and beyond.

This guide is intended to be a comprehensive, single source document which collates the broad range of undergraduate financial support available across the University, so you will find a lot of information here.

Within this guide, you will also find some useful information about student finance loans and further forms of financial support that you can apply for alongside your main application. However, this section of the guide is not exhaustive and it is recommended that you speak to your tutor or another advisor if you require further support beyond what is listed here. The table of contents can act as a useful guide which you can use to refer yourself to the most relevant funds, grants, schemes and advice for you and your financial circumstances.

Above all, this guide is intended to relieve you of some of the stress that can come with finding yourself in financial difficulty and remove the burden of having to individually sift through copious amounts of information to determine the best course of action and most effective form of financial support for your situation. Whilst this guide cannot include everything, and indeed is not intended to replace official government or university resources, we hope that it can act as a handy tool and supplement your search for the financial aid you need.

Throughout the guide, you will be signposted to resources and important points of contact within your college and across the university who you can reach out to with your financial concerns. Hopefully this guide can help you to reassure you that support is always within reach, no matter how big or small the cost.

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# IMPORTANT CONTACTS FOR FINANCIAL SUPPORT

## Across the university

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- **financialassistance@admin.cam.ac.uk:** This email can be used to get in contact with the Student Funding and Fee Policy Team, who manage the University's financial assistance funds
- **disability@admin.cam.ac.uk:** This email can be used to get in contact with the ADRC for enquiries about disability-specific financial assistance
- **[Cambridge SU Student Advice Service](#):** You can get in contact with the Student Advice Service to discuss any concerns that you may have during your time at the university, including financial concerns

## Within your college

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- **Your college tutor:** This will typically be your first port of call if you have found yourself in financial difficulty at any stage of your time in Cambridge.
- **Your JCR Access, Class Act or Welfare Officers:** In the event that you'd like to have a discussion with a fellow student, enquire about a college-based initiative, or highlight an issue with the financial support available in your college, undergraduate students can reach out to the relevant JCR Officer.

## SECTION 1: FINANCIAL LITERACY SUPPORT

In advance of applying for financial support, this section of the guide will provide you with information and resources to help you develop your personal financial literacy, which refers to the awareness, knowledge, skill, attitude and behaviour that one has, enabling them to make sound financial decisions and achieve financial wellbeing.<sup>1</sup>

### Ia. Navigating the Cost of Living Crisis

The Cost of Living crisis, which refers to high inflation making it more difficult to cover basic needs such as food, water and shelter, can affect students in many ways. Some examples of this may be:

- Cutting back on non-essentials (e.g. missing out on academic or social activities in order to be able to afford the necessities)
- Causing lifestyle changes (e.g. decreasing time spent socialising in order to save money for rent and other expenses)
- Relying on other resources to cover their shortfall (e.g. family members or overdrafts) which can add to the mental burden of struggling financially
- Worsening the quality of students' mental health (due to stress about finances)

At Cambridge, there is a relatively high cost of living, with some [independent reports](#) finding that it is the 4th most expensive city in the UK for students. Currently, [living costs for the academic year 2026/27](#) are estimated by the university to be around £1,305 per month and below there is a figure which may help you estimate your expected costs in various categories and inform your financial planning.

#### Monthly living costs 2026-27:

Food	£195
Accommodation	£865
Personal items	£80
Social activities	£95
Study costs	£20
Miscellaneous	£50
Total	£1,305

If any of the above issues apply to you, the resources in this section of the guide are intended to provide you with financial literacy support to help you navigate this situation and equip you with the skills to manage your finances for your time at university and beyond.

<sup>1</sup> <https://www.nordea.com/en/news/what-is-financial-literacy>

## 1b. How to budget

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In its most simple form, a budget can be defined as a plan for how you will spend your money. To access various funds and grants across the university or within your college, you may need to provide evidence in the form of a budget in order to demonstrate the shortfall between your expected income (any money you will receive) and your estimated expenditure (how much you think you will need to spend in different areas). As outlined by the charity [Student Minds](#), making a budget can be a good way to help you prioritise your spending, stay on top of your income and navigate unexpected costs or drops in income.

Below you will find their recommend steps for creating a budget:

1. Choose a format to make your budget : this could be done on paper, or digitally using a spreadsheet, an online tool or an app

**For a free budgeting spreadsheet template, check out:** [Simple Budget Template](#) or [MoneySavingExpert Budget Template](#)

**For a free online budgeting tool, check out:** [MoneyHelper.org.uk Budget Planner](#)

**For a free budgeting app, check out:** [Blackbullion Money Manager App](#)

2. List your total income - this is typically done by month, however you may find it more useful to list your termly income when applying for university or college funding. Some examples of your income may include: student loan, personal wages from a job, bursaries or grants you already receive, any other benefits you may receive, parental/family contributions etc...
3. List your expected monthly/termly expenses - if you don't already track your spending, you can utilise bank statements or your mobile banking app to find out the rough costs for how much you spend in various categories across the month or term.  
**\*For an extra added step, you can split your spending into essentials (e.g. food, shelter, transport, course materials etc...) costs and non-essentials (e.g. socialising, hobbies, memberships/subscriptions, personal shopping etc...)\***
4. The final step is to balance your budget, which means subtracting your total spending amount from your total income. The goal is to spend less than your income each month, so if you find that you have a shortfall (i.e. your income does not cover all your costs), then this can help to evidence your need for further financial support.

It is good practice to pick a date where you can regularly go through your budget (e.g. the start or end of each month), so that you are better able to identify areas where you might be overspending, what is working well for your budget and where you might be able to save and cut back costs.

## 1c. Other online resources to improve your financial literacy

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For further financial literacy resources to improve your understanding of money management and help you learn more about key concepts such as budgeting, overdrafts, how to save, the different types of bank accounts etc..., check out the following resources:

[Blackbullion](#): A digital financial education platform designed to help students manage their money, improve their financial wellbeing and educate them on a variety of financial topics

[Money Saving Expert](#): A website which provides useful tips on spending and saving, with dedicated articles and advice for navigating costs as a student

[Save the Student](#): A website which provides comprehensive information for students on finance, banking, making money, saving and student discount.

## SECTION 2: GOVERNMENT & EXTERNAL FORMS OF FINANCIAL ASSISTANCE

### Home Students: Student Finance Loans

All students who have UK/Irish citizenship or 'settled status' in the UK (and meet the other residency requirements listed on the [gov.uk](https://www.gov.uk) website) will be eligible to apply for both a Tuition Fee Loan (paid directly to your College) and Maintenance Loan (paid to the student to use for living costs) from their home nation's student finance body (i.e. Student Finance England, Student Finance NI, Student Finance Wales & Student Awards Agency Scotland).

However, as Student Finance Maintenance Loans are partly assessed based on household income and may assume that parents or caregivers will financially contribute, it is often the case that there remains a shortfall even after the Maintenance Loan has been paid each term. Situations involving unexpected changes to household income constitute a primary reason why students may suddenly find themselves in financial difficulties, if the households can no longer make financial contributions to help them at university.

If your household income decreases significantly (for example, due to redundancy or unemployment of a parent or caregiver), you may be eligible to complete a Current Year Income Assessment which will inform the Student Loans Company of the change in your circumstances. This should enable them to reassess your entitlement and potentially increase the amount of Maintenance Loan you receive. The requirements vary slightly depending on which student finance body you have made your application to, details of which are provided further below.

#### Current Year Income Assessment: Student Finance England (SFE)

The main requirements for eligibility are as follows (further details can be found [here](#)):

- Your household income must be at least 15% lower during the entire current tax year, compared to the tax year originally used for your sponsors' income assessment AND
- Your household income must be £58,349 or less for the full current tax year

In this case you should:

1. Get your parents/caregivers to fill in a [Current Year Income Assessment Form](#) and send it to Student Finance England via your online account, or by post to the following address - Student Finance England, PO Box 210, Darlington, DL1 9HJ.
2. Call Student Finance England if there are any issues filling in the form or if you need assistance at: 0300 100 0607 - line open Monday to Friday, 8am to 7pm.
3. After submitting this form, your entitlement should be reassessed and updated for the remaining academic year.
4. After the end of the 2025-26 tax year, your sponsors will then need to confirm and send evidence of their actual earnings for that period.

#### Current Year Income Assessment: Student Finance NI (SFNI)

The main requirements for eligibility are as follows:

- Your household income must be at least 5% lower during the entire current tax year, compared to the tax year originally used for your sponsors' income assessment

In this case you should:

1. Get your parents/caregivers to fill in a [Current Year Income Assessment Form](#) and send it to Student Finance via your online account or by post to your [local office](#).
2. Call Student Finance NI if there are any issues filling in the form or if you need assistance at: 0300 100 0077 - line open Monday to Friday, 8am to 7pm.

3. 3. After submitting this form, your entitlement should be reassessed and updated for the remaining academic year.
4. 4. After the end of the 2025-26 tax year, your sponsors may then need to confirm and send evidence of their actual earnings for that period.

### Current Year Income Assessment: Student Finance Wales (SFW)

The main requirements for eligibility are as follows:

- Your household income must be at least 5% lower during the entire current tax year, compared to the tax year originally used for your sponsors' income assessment

In this case you should:

1. 1. Get your parents/caregivers to fill in a [Current Year Income Assessment Form](#) and send it to Student Finance via your online account or in the post to your [local office](#).
2. 2. Call Student Finance NI if there are any issues filling in the form or if you need assistance at: 0300 100 0077 - line open Monday to Friday, 8am to 7pm.
3. 3. After submitting this form, your entitlement should be reassessed and updated for the remaining academic year.
4. 4. After the end of the 2025-26 tax year, your sponsors may then need to confirm and send evidence of their actual earnings for that period.

**\*NOTE: Student Finance may not be able to discuss certain information about your household income without the relevant parent/caregiver present, so factor this in when making a call. In addition, if the actual income is higher than estimated in the Current Year Income Assessment, it's likely you will be required to pay some money back.\***

### Current Year Income Assessment: Student Awards Agency Scotland (SAAS)

For SAAS, there is a slightly different process and eligibility criteria. The income brackets that are used to assess entitlement for bursaries and higher student loans are as follows:

- £0 to £20,999
- £21,000 to £23,999
- £24,000 to £33,999
- £34,000 and above

If your household income decreases to a lower income bracket than stated in your initial application, you should contact SAAS. They will then send you a form to complete in which your sponsors can declare their income for the previous and current tax years, so that a reassessment can be carried out.

Contact details are:

Telephone: 0300 555 0505 - lines open Monday, Wednesday and Friday from 9am to 4pm.

[Webchat](#): Lines open Monday to Friday, from 9am to 4pm.

## Home Students: Disabled Students' Allowance

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Disabled Students' Allowance (DSA) is an additional form of financial support intended to cover study-related costs incurred as a result of a mental health problem, long-term illness or any other disability. You can receive this allowance separately to other forms of Student Finance or in conjunction with the Tuition/Maintenance Loans and the support you'll get is based on your individual needs, rather than household income. To be eligible for this allowance, you must qualify for both the Tuition and Maintenance Loan from your home nation's student finance body, have a disability as defined by the Equality Act 2010, and be studying on a course that lasts at least a year. If in doubt, you can check your eligibility [here](#).

The amount you may receive from DSA for the academic year 2025-26 varies between nations:

- England - Up to £27,783 (excluding travel) for students on full/part-time courses
- Northern Ireland - Up to £25,000 (excluding travel) for students on full/part-time courses
- Wales - Up to £34,000 (excluding travel) for students on full/part-time courses
- Scotland - There are three separate sub allowances for full time students:
  1. Up to £1,725/year for consumable items;
  2. Up to £5,160 for equipment and
  3. Up to £20,520 for non-medical help. For part time students, the allowance is pro-rata (proportionate to time spent studying)

For guidance on what DSA may be used for, as well as how it is paid out and other useful information, you can check out this [webpage](#).

An application for DSA can be made alongside your initial Student Finance application or during your time studying your course, but it must be done no later than 9 months after the academic year begins. **\*NOTE: The initial application can take up to 14 weeks/3 months to process, so applying as soon as possible is crucial and you may need to look for other sources of funding whilst you wait if you are in any immediate need\***

To make an application for DSA, you should do the following:

### DSA: Student Finance England (SFE)

1. If you have already applied for Student Finance online, then you can sign in to your account and start a DSA application from there by either going to your 'To Do' list if you mentioned it initially or clicking 'Change your circumstances' if this is a new change. Alternatively, if you applied for Student Finance by post, you must fill in and post the [DSA1 Form](#).
2. You will need to submit a [Disability Evidence Form](#), which must be completed by a medical professional (e.g. your GP) and you may also need to send additional documents for further proof of your condition.
3. Following this, you should receive a DSA eligibility letter and will be contacted by a supplier (either StudyTech or Capita) to have a 'Needs Assessment', This will be an informal meeting, either in-person or remote, to determine what support you can get for your studies.
4. After the assessment, you will get a report with recommendations based on your assessment & an entitlement letter explaining what support you can get.

If you have any further queries, you can refer to this [guidance booklet](#). For application support or help with appeals, you can [contact the team at the ADRC](#) as well as reach out to Student Finance England via email to [dsa\\_team@slc.co.uk](mailto:dsa_team@slc.co.uk).

### **DSA: Student Finance NI (SFNI)**

1. You can apply by signing in to your online account and completing either a [DSASL Form](#) (if you've already applied for other Student Finance) or a [DSA1 Full Form](#) (if you're only applying for DSA). This must be completed with medical evidence/statements from a doctor or specialist.
2. Your application will be assessed and you will be sent a letter to let you know if you qualify for DSA or not.
3. You will then receive a letter asking you to attend a Study Needs Assessment to identify any specialist equipment and other support that you may need for your course. The letter will tell you where this can be done.
4. If you are eligible for DSA, following attendance of your Study Needs Assessment you will receive a report which identifies any specialist equipment and other support you may need.
5. You will then receive a letter to tell you whether any specialist equipment and other support that has been recommended in your Study Needs Assessment Report can be paid for from DSA. Information on how equipment can be ordered and other support arranged will be provided in this letter.

If you have any further queries, you can refer to this [guidance booklet](#). For application support or help with appeals, you can [contact the team at the ADRC](#) as well as [reach out to the DSA Officer at your local Student Finance NI office](#).

### **DSA: Student Finance Wales (SFW)**

1. You can apply by signing in to your online account and completing either a [DSASL Form](#) (if you've already applied for other Student Finance) or a [DSA1 Full Form](#) (if you do not have an online account or you're only applying for DSA). This must be completed with medical evidence/statements from a doctor or specialist and either uploaded to your account or sent via post or email to [sfw\\_dsa\\_medical\\_evidence@slc.co.uk](mailto:sfw_dsa_medical_evidence@slc.co.uk).
2. Following this, you should receive a DSA eligibility letter and will be contacted by a supplier (either StudyTech or Capita) to have a 'Needs Assessment', This will be an informal meeting, either in-person or remote, to determine what support you can get for your studies.
3. After the assessment, you will get a report with recommendations based on your assessment & an entitlement letter explaining what support you can get.

If you have any further queries, you can refer to this [guidance](#). For application support or help with appeals, you can [contact the team at the ADRC](#) as well as reach out to the Student Finance Wales DSA Team via email to [SFW\\_DSA\\_Team@slc.co.uk](mailto:SFW_DSA_Team@slc.co.uk).

### **DSA: Student Awards Agency Scotland (SAAS)**

1. You must complete either a [DSA Application Form](#) (for full-time students also applying for other student finance) or a [DSA Only Form](#) (for students only applying for DSA) which must be endorsed by a Disability Advisor.
2. This should then be uploaded to your online account along with diagnostic evidence to confirm your circumstances (e.g. evidence from a medical professional or Educational Psychologist). SAAS will not cover any costs associated with obtaining a diagnosis or evidence.
3. Following the submission of these documents, you can then be referred by SAAS to an Access Centre near where you live or study for a Needs Assessment. SAAS will pay for the

cost of this assessment (excluding travel) and this will not come out of your DSA allowance.

4. Once your Needs Assessment Report has been submitted, your application will be processed and, if eligible, you will receive a letter detailing the amount you have been awarded for support and equipment.

If you have any further queries, you can refer to this [guidance](#). For application support or help with appeals, you can [contact the team at the ADRC](#) as well as reach out to the SAAS Team at [SAAS\\_4@gov.scot](mailto:SAAS_4@gov.scot).

## Home Students with Dependants

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### Childcare Grant, Adult Dependants' Grant & Parents' Learning Allowance: Student Finance England (SFE)

1. The Childcare Grant is a form of financial support available to full-time undergraduate students with children intended to help cover childcare-related costs. The amount you may receive for the 2025-26 academic year is up to 85% of your childcare costs or a fixed maximum amount, whichever is less (the maximum is up to £199.62/week for 1 child or £342.24/week for 2 or more children). This grant typically does not have to be repaid and is awarded on top of any other Student Finance entitlement.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFE Childcare Grant Application Guidance](#)

2. The Adult Dependants' Grant is a form of financial support available to full-time students in higher education who have an adult that depends on them financially. The amount you may receive for the 2025-26 academic year is £3,545. This grant typically does not have to be repaid and is awarded on top of any other Student Finance entitlement.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFE Adult Dependants' Grant Application Guidance](#)

3. Lastly, there is also the Parents' Learning Allowance which can help cover learning costs if you are a full-time student with children. For the 2025-26 academic year, full-time students could receive up to £2,024. Similarly, this money does not have to be paid back and is awarded in addition to any other student finance you may be in receipt of.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFE Parents' Learning Allowance Application Guidance](#)

### Childcare Grant, Adult Dependants' Grant & Parents' Learning Allowance: Student Finance NI (SFNI)

1. The Childcare Grant is a form of financial support available to full-time undergraduate students with children intended to help cover childcare-related costs. The amount you may receive for the 2025-26 academic year is up to £148.75/week for 1 child or £255/week for 2 or more children). This grant typically does not have to be repaid and is awarded on top of any other Student Finance entitlement.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFNI Childcare Grant Application Guidance](#)

2. The Adult Dependants' Grant is a form of financial support available to full-time students in higher education to help with everyday costs if you have an adult who you are financially responsible for whilst studying. The amount you may receive for the 2025-26 academic year is £2,695. This grant typically does not have to be repaid and is awarded on top of any other Student Finance entitlement.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFNI Adult Dependents' Grant Application Guidance](#)

3. Lastly, there is also the Parents' Learning Allowance which is an additional allowance towards everyday costs for full-time students who are parents. For the 2025-26 academic year, full-time students could receive up to £1,538. Similarly, this money does not have to be paid back and is awarded in addition to any other student finance you may be in receipt of.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFNI Parents' Learning Allowance Application Guidance](#)

This [SFNI Dependant Grants Guide](#) may also be another good resource to help you understand more about what each of the different grants entail **\*NOTE: This guide is from the 2023/24 so make sure to double check which information is still relevant to the current academic year\***

### Childcare Grant, Adult Dependents' Grant & Parents' Learning Allowance: Student Finance Wales (SFW)

1. The Childcare Grant is a form of financial support available to full and part-time undergraduate students with children intended to help cover childcare-related costs. The amount you may receive for the 2025-26 academic year is up to 85% of your childcare costs up to a maximum of £192/week for 1 child or £329/week for 2 or more children). This amount is reduced for part-time students, calculated based on study intensity. This grant typically does not have to be repaid and is awarded on top of any other Student Finance entitlement.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFW Childcare Grant Application Guidance](#)

2. The Adult Dependents' Grant is a form of financial support available to full and part-time undergraduate students to help cover some everyday costs if you have an adult who depends on you financially. The amount you may receive for the 2025-26 academic year is £3,407. This amount is reduced for part-time students, calculated based on study intensity. This grant typically does not have to be repaid and is awarded on top of any other Student Finance entitlement.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFW Adult Dependents' Grant Application Guidance](#)

3. Lastly, there is also the Parents' Learning Allowance which is intended to cover some of the extra costs you might have if you are a full or part-time undergraduate student with children. For the 2025-26 academic year, full-time students could receive up to £1,945. This amount is reduced for part-time students, calculated based on study intensity. Similarly, this money does not have to be paid back and is awarded in addition to any other student finance you may be in receipt of.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFW Parents' Learning Allowance Application Guidance](#)

### Lone Parents' Grant & Lone Parents' Childcare Grant: Student Awards Agency for Scotland (SAAS)

1. For Scottish students, there is the Lone Parents' Grant which is available for students who are single and legally responsible for a child or sibling who lives with them at least 50% of the time. The amount you may receive for the 2025-26 academic year is up to £1,305. The grant typically does not have to be repaid and is awarded on top of any other Student Finance entitlement.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SAAS Lone Parents' Application Guidance](#)

2. There is also the Lone Parents' Childcare Grant which is available for students bringing up a child or sibling on their own and is intended to help towards the cost of registered or formal childcare costs. The amount you may receive for the 2025-26 academic year is up to £1,215. The grant typically does not have to be repaid and is awarded on top of any other Student Finance entitlement.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SAAS Lone Parents' Childcare Grant Application Guidance](#)

**\*NOTE:** For all the above grants, you may have to pay back any money you are overpaid because of a change in your circumstances or course.\*

## Home Students on a Year Abroad: Travel Grants

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### Travel Grants: Student Finance England (SFE)

The Travel Grant is intended to cover some of your travel expenses if you are undertaking study abroad. The amount you may receive will depend on your total household income and you must pay the first £303 of your travel costs. Following this, your travel grant will be reduced by £1 for each £8.73 of household income over £39,796. This grant does not typically have to be paid back.

You may be eligible for a Travel Grant if any of the following apply:

- Your permanent home address is in England
- You're studying abroad as part of your course
- You're on a study or work placement through the Turing or Taith schemes
- You're a medical student studying abroad or attending a clinical placement in the UK

Further eligibility requirements regarding study, work or clinical placements can be found [here](#).

Once a student applies for student finance, if they are eligible to apply for a Travel Grant, they will automatically be sent the correct forms to complete. Students on a clinical placement in the UK must complete the Clinical Study Travel Expenses Form.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFE Travel Grant Application Guidance](#).

### Travel Grants: Student Finance NI (SFNI)

The Travel Grant is intended to help cover reasonable costs for travel for study-related periods abroad or medical placement courses, available to students on eligible courses. The amount you may receive will depend on your total household income and the only way to know how much you may get is to apply. In any case, you must pay the first £309 of your travel costs. When you give your course information as part of your student finance application, SFNI will let you know if you can get a Travel Grant. This grant does not typically have to be repaid.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFNI Travel Grant Application Guidance](#).

### Travel Grants: Student Finance Wales (SFW)

The Travel Grant is intended to help cover the extra travel costs for studying or completing placements abroad. The amount you may receive will depend on your total household income and when you started your course. You will have to pay either the first £303 or the first £1,000 of your costs yourself, depending on these factors. This grant does not typically have to be repaid.

To apply, you will need to complete and submit a [Course Abroad Form](#). Once you have submitted that form, you can then use the [Claim Form](#) to get back any expenses you've paid.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and the evidence required: [SFW Travel Grant Application Guidance](#).

### Study Abroad Grant: Student Awards Agency Scotland (SAAS)

The Study Abroad Grant may be available to students who have a study abroad component as a compulsory part of their course. However, there are various factors which mean that you will **not** be eligible for this funding such as if:

- Your household income is £34,000 or higher
- You chose to study abroad voluntarily
- Your course can be completed without studying abroad
- You are a paid Language Assistant
- You are on a paid placement
- You are a medical student choosing voluntarily to study abroad

For this grant, the amount you may receive will depend on the country where you will be studying. If you are studying in Europe, you can receive a one-off payment of £500. For all other countries, you can receive a one-off payment of £1,250. This grant does not typically have to be repaid.

To apply, you will need to indicate on your student finance application that you'll be studying abroad as a compulsory part of your course. If you are applying for the grant, after you have already applied for your main funding, you can do so by sending a student enquiry to your SAAS account including the following information: (1) what you'll be doing while abroad, (2) the start and end dates of your time abroad, (3) the country that you'll be studying in, (4) if your time abroad is part of an exchange or not an exchange & (5) whether your time abroad is a compulsory or voluntary part of your course.

It is recommended to check out this official resource page for the most accurate and up to date information on eligibility, how to apply and what you can claim: [SAAS Study Abroad Grant Application Guidance](#).

**\*NOTE:** For all the above grants, you may have to pay back any money you are overpaid because of a change in your circumstances or course.\*

## All Students: Turn2us

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Turn2us is a national charity which aims to end financial insecurity in the UK by providing practical information and support. Using their Grants Search, you may be able to find external funds that you are eligible for.

To utilise the [Turn2us Grant Search](#):

1. Fill in the short questionnaire which will collect some personal details about you. All this information will be anonymous and not shared with anyone.
2. Using the information, the Grant Search will match you with a number of funds which you may fit the criteria for.
3. You can then choose which grants are most suitable for you and which ones you wish to apply for.

## All Students: Blackbullion Funding Hub

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Blackbullion is an organisation which seeks to help improve students' access to funding and financial wellbeing. Using the Funding Hub on their online platform, students can search for and apply for further scholarships, grants and supplementary funds in one centralised place.

To utilise the [Blackbullion Funding Hub](#):

1. Create an account with Blackbullion.
2. Once you have done this, simply navigate to the Funding Hub on the website where you will be able to find, filter, save and apply for a number of funds available to you.

## SECTION 3: FINANCIAL ASSISTANCE FROM THE UNIVERSITY

### Home Students: Cambridge Bursary Scheme

The [Cambridge Bursary](#) provides financial support of up to £3,500 a year for full-time undergraduate Home students at all colleges and studying any subject, intended to assist with living costs. The exact amount of bursary you receive will be based on your household income. Students who were eligible for free school meals receive an additional £1000 a year, known as the Education Premium, on top of the bursary. For students who are classed as independent or care leavers by their regional funding body, you could receive further extra funding in addition to the bursary amount - this goes up to a maximum total of £8,350 a year.

The Cambridge Bursary is in addition to any government funding you receive for your tuition fees or maintenance costs, as well as any other scholarships and awards you receive. As with Student Finance, the amount you are awarded through the bursary will be dependent on your household income however, the Cambridge Bursary does not have to be repaid.

There is no separate application for the Cambridge Bursary, as you will be automatically considered when you apply for a student loan through your regional funding body if you are eligible to receive it. EU students with settled or pre-settled status should apply through UK Student Finance for a tuition fee loan. If you were eligible for free school meals funded by your local authority, the only additional step to take will be sending your college a letter from your school which confirms this status in order to receive the Education Premium. Your college should let you know in writing when they've approved your bursary and the amount you're being awarded. If you have any queries, you can contact your college finance team and, if necessary, they will seek further help from the University team.

Eligibility criteria for the Cambridge Bursary is as follows:

- You must be a Home student or Irish national or have settled or pre-settled status
- You must be studying your first full-time undergraduate degree, or on the Cambridge Graduate Course in Medicine
- You must be paying University of Cambridge tuition fees
- You must apply for and be offered a Student Finance loan (even if you choose not to take it) AND Your student loan application must be approved by 30th June at the end of the academic year you need the bursary for
- You must have a household income of under £62, 215 a year

**\*NOTE:** For Scottish students, SAAS only offers financial support for household incomes up to £34,000. If your household income is between £34,000 and £62, 215, you will need to contact the Bursary Team and they can request for SAAS to do the assessment as an exception. Additionally, every year you will need to send evidence of each parent's pension contributions from the previous tax year so that you can be awarded the right bursary amount, as SAAS does not deduct pension contributions from household income when calculating Student Finance eligibility and so the bursary entitlement for Scottish Students may be comparatively lower than other UK students.\*

The closing date to be assessed for the Cambridge Bursary is 30th June at the end of the academic year and after this time, adjustments of any sort and reassessments of any bursaries awarded cannot be undertaken. For further information on closing dates, reassessment, award thresholds and what happens if you intermit, you can check out the [Cambridge Bursary Scheme Policy](#).

## Application Process for Clinical Year Medics and Veterinary Students

For medical and veterinary students, you will remain eligible to receive the Cambridge Bursary for the duration of your course, including during your clinical years when you will be funded by the NHS. Students in years 4, 5 or 6 of the Medicine or Veterinary Medicine course, or students in years 2,3 or 4 of the Graduate Course in Medicine are entitled to the enhanced rate of bursary, up to £5,600. The value of the bursary is based on the household income figure calculated by SLC, whether that is for a dependent or independent student.

For these years however, you will need to apply for income assessment through your regional funding body in order to continue to receive the Cambridge Bursary.

**Students from England** should complete the following steps to apply for the bursary:

1. Request means-testing by your regional Student Finance body
2. Submit some or all of the following forms depending on your situation: [PR1 form](#) to renew your student finance application; [non-means tested to means tested form](#); [PFF2 form](#) if you are a dependent student
3. You will also need to submit a [cover letter](#), which explains that you would like to be means tested for a bursary

**Students from Wales** should complete the following steps to apply for the bursary:

1. Request means-testing by your regional Student Finance body
2. Submit some or all of the following forms depending on your situation: [PR1 form](#) to renew your student finance application; [non-means tested to means tested form](#); [PFF2 form](#) if you are a dependent student
3. You will also need to submit a [cover letter](#), which explains that you would like to be means tested for a bursary

The bursary amount you may be awarded will then be based on your household income amount, with no deduction for the NHS Bursary.

**Students from Scotland** do not receive an NHS bursary for their clinical years and will be assessed in the normal way by SAAS throughout your course. You will therefore need to reapply for financial assistance each year (following the steps previously outlined in [Section 1](#) and the additional Cambridge Bursary application steps mentioned for Scottish students under the 'How to Apply' heading.)

**Students from Northern Ireland** must contact their college to arrange for your financial information to be obtained from your Education Authority as this cannot be done automatically.

For EU students with settled or pre-settled status, you are eligible for the Cambridge Bursary Scheme for the duration of your time studying if you started your course in 2020 or earlier. In the clinical years, you should simply follow the process for continuing EU students by renewing your tuition fee application every year through your regional Student Finance body.

## Additional Bursaries for CBS Recipients

Recipients of the full Cambridge Bursary will also automatically be considered for [further bursary awards](#) which are funded by various donors to the University. These include:

- Reuben Bursaries
- Douglas Cashin Bursaries &
- Between the Cracks Bursaries (specifically for clinical medical students)

There is no separate application process for this and students will be selected based on a range of eligibility criteria. If you would like to know more about what potentially qualifies a student for each of these additional funds, you can find this information [here](#). Students will be notified by email if they are selected for an additional award, usually at the beginning of the academic year., and must notify the Funding Team immediately if they wish to decline it by emailing [cambridge.bursary@admin.cam.ac.uk](mailto:cambridge.bursary@admin.cam.ac.uk).

Students starting their course in 2025-26 must continue to meet Cambridge Bursary Scheme eligibility criteria each academic year in order to retain their donor award. Students who no longer meet the eligibility criteria will no longer receive the donor-funded award. Students who began their course before 2025-26 and were already in receipt of a donor-funded award will continue to receive it in accordance with the terms and conditions outlined in their original award letter, regardless of their ongoing Bursary eligibility.

## All Students: University Financial Assistance Fund

**\*NOTE:** Students experiencing financial difficulty should first approach their normal funder for support. If this is unsuccessful, they should contact their College Tutor and apply for any available funding from the College. If further funding is required, students may apply to the University.\*

The University's [Undergraduate Financial Assistance Fund](#) is intended to provide financial support for students who find themselves in unforeseen financial need that creates a barrier to the completion of their studies. Awards of up to £3,000 for full-time students and £1,500 for part-time students are available to those in financial difficulty who also meet the eligibility criteria. For the purpose of this fund, financial difficulty is defined as an unanticipated and unexpected change in financial circumstances which could not have been predicted when the student enrolled on the course, and this situation must have occurred within the current or last academic term.

To be considered for this fund, students should make an application more than 6 weeks in advance of their course completion date in order to be eligible. For the academic year 2025-26, the course completion date for final year undergraduates is **Friday 19th June 2026**. The University's Student Funding and Fee Policy Team will consider applications on a monthly basis, which are carefully monitored by the University Financial Assistance Committee. Students are able to apply to the Fund between 1st October and 31st August, as the fund closes for the month of September.

As noted above, it is expected that students will have explored and made maximum use of all other avenues for financial support available to them (e.g. Student Finance Reassessment & Hardship Funding from your college) before they apply to this fund. Please check all the sections of the guide thoroughly to see if any of the funds listed there may be sufficient for your needs.

Eligibility criteria for the Undergraduate Financial Assistance Fund is as follows:

- Students must be registered current undergraduates who have matriculated but not yet met their course requirements (i.e. graduated). This includes those studying for a BA, MusB, BTh, MB BChir, VetMB or an integrated Master's degree (MEng, MMath, MSci) taken as Part III of a Tripos. It also includes affiliated students from another University, taking the Cambridge BA in two years rather than three.
- Students studying on a Year Abroad who have not received funding from the Turing Scheme or equivalent University funding are also eligible
- Students who have intermitted **will not** be considered eligible for this fund

Criteria which <b>disqualifies you from being eligible</b> for this fund	Provisions that <b>cannot be covered</b> using this fund
-Students on intermission	-Situations that could have reasonably been foreseen or occurred prior to the student enrolling on the course
-Students deemed to have not made adequate financial provisions before beginning their course	-Situations that occurred more than 1 term ago
-Students with access to savings over £1000 or alternative funding which could cover their shortfall	-Students financially supporting family members or friends

-Students with high living costs beyond the indicative amount for undergraduate admissions of £11,160 for the academic year 2025/26	-Laptop or other IT costs
-Students without a student loan, who are otherwise eligible to receive one	-Currency fluctuations (except for currency collapse, defined as a devaluation of currency exchange rate of or equal to 20% or more)
-Students in the first term of their course	-Cost of living crisis costs that are the sole reason for the application
-5th or 6th year clinical medics applying due to a reduction in Student Finance	-COVID 19 or other medical costs
-Students paying off debts or overdrafts	-Tuition fees
-Applicants who have already received the maximum award from the fund for the academic year	-College accommodation costs over the holidays (unless there is an exceptional reason)
-Students applying due to a DSA shortfall (approach the DSA in the first instance)	-Childcare costs (see later subheading in this section for specific funds for this)
-Students applying in the last 6 weeks of their course	-Visa costs
	-Shortfalls exceeding £3000 where there is no viable plan to cover the remaining costs
	-Costs that have already been mitigated against by a previous award from the fund

## How to apply

To make an application for the Undergraduate Financial Assistance Fund, students should follow these steps:

1. Discuss your intention to make an application with your College Tutor. This should be done to a.) ensure that you have explored any college funds which may be suitable for your situation and b.) obtain support in the form of a statement submitted by your tutor which confirms that they have spoken to you regarding your financial circumstances.

**\*NOTE:** For this meeting, College Tutors will request evidence of financial documentation regarding income and expenditure to provide their supporting statement, so it would be useful to go to this meeting with evidence of your budget/monthly expenditure, expected shortfall, bank statements which show your income or family contributions etc...). You will also need to share with them an [offline copy of your application form](#) prior to submitting the online application.\*

2. Complete the [online application form](#).

**\*NOTE:** You will need to upload the following document: University or College Payment Advice Letter (also called a Notification of Entitlement Letter) from your Student Finance body which should look something like [this](#) and can be accessed via your Student Finance account.)\*

3. Your College Tutor will then be contacted to provide their supporting statement.

4. Once the above steps have been completed, you should receive an outcome via email at the end of the following month after you have made your application (e.g. at the end of November for an application made in October). If successful, you will be asked to add your bank details on CamSIS where payment will be made directly to you within 2 weeks of the details being received (except for in cases of significant college debt, where payment will instead be made to the College).

Applications will be assessed by reviewing your expected income against reasonable expenditure and annual rates for living costs (estimated at £11,160 for undergraduate students for the 2025-26 academic year), as well as by looking at your CamSIS record and other eligibility criteria. Unfortunately for this fund, all decisions are final and the outcome cannot be appealed. An appeal is **only possible if procedural irregularities occurred** when considering an application for an award that materially (or potentially material) affected the outcome. Please contact the Secretary at [financialassistance@admin.cam.ac.uk](mailto:financialassistance@admin.cam.ac.uk) with any enquiries about an appeal.

Students may only apply to the fund once per term; however, once you have received the maximum award per academic year, you will be ineligible to receive further funding.

### **Additional Steps for Students on their Year Abroad**

You will need to answer 'yes' to the question in the application form which asks whether you are seeking financial assistance for your Year Abroad. You must also be able to demonstrate that you will find yourself in severe financial difficulty without this award, as well as that you have taken advantage of the maximum government loan and travel grants that may be available to help with your year abroad fees (see [Section 2](#)).

For any queries regarding the administration of this fund, to submit additional documents or to track the progress of your application, you can contact the Student Funding and Fee Policy Team at [financialassistance@admin.cam.ac.uk](mailto:financialassistance@admin.cam.ac.uk)

## Home Students on Intermission: Realise Financial Assistance Fund

The [Realise Financial Assistance Fund](#) is intended to support Home fee undergraduate and Foundation Year students on intermission who find themselves in financial hardship and also meet the specific eligibility criteria. Awards of up to £3,650 are available and students eligible for the Realise Fund can also take advantage of the support available from the Student Loans Company (SLC), which can provide up to 60 days of additional maintenance support for students on sickness absence. Any support already received from the SLC will be deducted from the maximum amount that can be awarded by the Realise Fund. Eligible students, however, are only able to access this form of financial assistance **once** during their studies at the University.

Eligibility for this fund is restricted to students are currently registered undergraduate home students on intermission (i.e. have not met their course requirements) who additionally fall into groups identified in The Realise Project which includes:

- Students who are care experienced and/or estranged
- Students who are refugees, asylum seekers or forced migrants
- Students who are young carers
- Gypsy, Roma, traveller, showman and boater students.

Criteria which <b>disqualifies you from being eligible</b> for this fund	Provisions that <b>cannot be covered</b> using this fund
-Students deemed to have not made adequate financial provisions before beginning their course	-Situations that occurred before the current academic year
-Students with access to savings over £1000 or alternative funding which could cover their shortfall	-Students financially supporting family members or friends
-Students with high living costs beyond the indicative amount for undergraduate admissions of £11,160 for the 2025-26 academic year, without acceptable justification	-Cost of living crisis costs that are the sole factor for the application (cases where students have seen a rise of more than 5% in living costs per year since they started may be considered)
-Students without a student loan, who are otherwise eligible to receive one	-Laptop or other IT costs
-Students in the first term of their course	-COVID 19 or other medical costs
-Students paying off debts or overdrafts	-Tuition fees
-Applicants who have already received financial assistance from the Realise Fund	-College accommodation costs over the holidays (unless there is an exceptional reason)
	-Childcare costs (see later subheading in this section for specific funds for this)
	-Visa costs
	-Shortfalls exceeding £3650 where there is no viable plan to cover the remaining costs

To make an application for the Realise Financial Assistance Fund, students should follow these steps:

1. Discuss your intention to make an application with your College Tutor. This should be done to a.) ensure that you have explored any college funds which may be suitable for your situation and b.) obtain support in the form of a statement submitted by your tutor which confirms that they have spoken to you regarding your financial circumstances.

**\*NOTE:** For this meeting, College Tutors will request evidence of financial documentation regarding income and expenditure to provide their supporting statement, so it would be useful to go to this meeting with evidence of your budget/monthly expenditure, expected shortfall, bank statements which show your income or family contributions etc...see [Section 1](#) of the guide for budgeting guidance and templates). You will also need to share with them an [offline copy of your application form](#) prior to submitting the online application.\*

2. Complete the [online application form](#).

**\*NOTE:** Students must apply to the fund before or at the beginning of their period of intermission.\*

3. Your College Tutor will then be contacted to provide their supporting statement.

**\*NOTE:** If a form is not received within one month, then your application may be rejected so it is important to follow up with your Tutor.\*

4. Once the above steps have been completed, you should receive an outcome via email at the end of the following month after you have made your application (e.g. at the end of November for an application made in October). If successful, you will be asked to add your bank details on CamSIS where payment will be made directly to you within 2 weeks of the details being received.

Applications will be assessed by reviewing your expected income against reasonable expenditure and annual rates for living costs, as well as by looking at your CamSIS record and other eligibility criteria. Students must also supply confirmation of the level of maintenance support they will receive from the Student Loans Company during their intermission.

An appeal is **only possible if procedural irregularities occurred** when considering an application for an award that materially (or potentially material) affected the outcome. Please contact the Secretary at [financialassistance@admin.cam.ac.uk](mailto:financialassistance@admin.cam.ac.uk) with any enquiries about an appeal. Appeals will be sent to the University Financial Assistance Sub-Committee for reconsideration however, there is no exact timeframe for when the outcome of an appeal will be delivered. This email can also be contacted for other queries, to submit additional documents or to track the progress of your application.

## Students with Dependants: The Childcare Support Fund

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The [Childcare Support Fund](#) 2025-2026 offers limited financial assistance to eligible student parents which can be used for OFSTED-registered childcare costs. Applications to the Childcare Support Fund for this academic year opened on 1st October 2025, though applications can be submitted throughout the year, and you can apply for financial support towards childcare costs incurred between 1st October 2025 and 30th September 2026.

**\*NOTE: This fund is limited and may stop accepting applications once the allocated funding has been used up, so it is best to apply early where possible.\***

For this fund, there is a maximum award of £5,400 per year and if successful, the award you receive is intended to cover the entire academic year. You will only be able to apply more than once in the same academic year if your financial circumstances change greatly. Before making an application to this fund, it is expected that you would have applied for all other loans, grants and benefits that you are eligible for, as well as explored other avenues for financial support within your college which you will be able to find throughout this document. If you are self-financed, you will be expected to have made adequate provision for your dependants through your Financial Guarantee to the University.

In order to be eligible to apply for this fund, students must meet the following criteria:

- You must be an active student (i.e. currently enrolled in your studies)
- Your childcare must be OFSTED-registered and you must be able to provide proof of your place, the booking pattern and the cost
- You must provide full details of your total income and expenditure (including grants/scholarships/sponsorship, income received from family/friends, earnings, benefits, loans, savings or capital and University and College fees)

**\*NOTE: Receipt of an award in a previous year does not guarantee eligibility in future years as applicants' circumstances may change\***

Further key information to be aware of for applications to this fund includes:

- Awards are assessed by comparing annual family income and expenditure with OFSTED-registered childcare costs
- There are awards available to help with registered pre-school and out-of-school childcare costs, which include breakfast and after school clubs and holiday clubs
- As funds are limited, this award is specifically intended to contribute towards the cost of registered childcare and not the general expenses associated with raising a child
- Before making an application, you are expected to have applied for all loans, grants and benefits for which you are eligible and to have explored all avenues of financial support within your College
- If you are self-financed you are expected to have made adequate provision for your dependents through your Financial Guarantee to the University
- Completed applications must be submitted through the College Tutor who should support the application
- Proof of a secured place or places in Ofsted-registered childcare, including the child's name, booking pattern, cost and the start dates, must be included with the completed application form. Copies of invoices and/or offers of confirmed places with all of the above details are acceptable for evidence

## How to apply

To make an application for The Childcare Support Fund, students should follow these steps:

1. Fill in all the required information using the [Childcare Support Fund Application Form](#) and gather your supporting evidence
2. Once all the sections to be filled in by you have been completed, email the form and evidence to your College Tutor, as applications must be supported by their signature and then emailed by the Tutor or College [childcareservices@admin.cam.ac.uk](mailto:childcareservices@admin.cam.ac.uk)

**\*NOTE:** Applications are not considered complete and cannot be processed until they have been signed off by a Tutor with supporting documents (e.g. payslips/childcare invoices) attached. Following this, applications can take a minimum of 6 weeks to process, from receipt of complete application to payment from the Finance Team.\*

If you have any further questions or queries, these can be directed to [childcareservices@admin.cam.ac.uk](mailto:childcareservices@admin.cam.ac.uk)

## Students with Medical Costs: The Crane Medical Fund

The [Crane Medical Fund](#) can provide awards of up to £1800 per academic year to support students with the cost of medical treatments. This money will be awarded as a reimbursement and students wishing to apply for this fund would therefore need to make their application **prior** to seeking medical treatment. Funds will only be reimbursed providing that the treatment takes place after a successful application outcome has been communicated via email from the Student Funding and Fee Policy Team. Reimbursement claims must then be submitted to the Fund by the deadline specified, which is one year after the award date for applications submitted after 1st April 2024. In the event that a student completes their course requirements before the end of that 12 month period, they should claim for the award by the course completion date.

Eligibility criteria for this fund is as follows:

- Applicants must be current registered students of the University (i.e. students who have not met their course requirements, or who have not submitted their thesis for examination in the case of PhD students)
- Students on intermission are eligible to apply
- Treatment being applied for must be unobtainable under NHS care due to significant waiting times (defined as when a student is unable to complete a period of assessment without accessing private treatment). **\*NOTE: In cases where treatment is deemed to be quickly and easily accessed via the NHS, the application will be rejected and the student will be advised to seek NHS treatment instead\***
- Treatments being applied for must be from UK based providers with the necessary qualifications and meet [National Institute for Health and Care \(NICE\) guidelines](#).

Criteria which <b>disqualifies you from being eligible</b> for this fund	Provisions that <b>cannot be covered</b> using this fund
-Students in the last term of their course (exceptions may be made for students progressing to another course at the University of Cambridge)	-Medical treatments that do not meet NICE guidelines or are not conducted in the UK
-Students in the first six weeks of their course	-Medication or assessments for ADHD
-Students who have already received the maximum award of £1800 from the Fund per academic year	-Autism assessments (except where students require an assessment for additional adjustments in addition to the standard exam access arrangements*)
-Students who have not taken out a loan who are otherwise eligible to receive loans from their Student Finance body or a US/Canadian loan	-Ordinary dental treatment such as root canals, wisdom tooth removal or fillings (exceptions may be made for circumstances such as dental surgery required following an accident)
-Students with high living costs that cannot be reasonably justified	-Treatment that occurred prior to the date of the award
-Students in receipt of full funding who may sometimes be referred back to their funder	-Gender including privatised medications or gender reassignment surgeries (however,

for financial support (if their funding source is internal)	specific mental health support for gender dysphoria may be provided)
-Students with private medical insurance	-Private medication costs
-Students with access to savings over £1000 or alternative funding that could meet their shortfall	-Psychological treatments that are not specialist treatments recommended by NICE clinical guidelines (therapies available via the University counselling service will not usually be eligible through this fund from 1st October 2025)
	-Debt arising from medical expenses
	-Costs associated with accessing treatment (e.g. travel costs)
	-Treatment costs in excess of £1800 (unless a plan can be provided for covering the remaining cost)

Applications which do not meet the eligibility criteria will be rejected so, before you apply it is highly recommended that you first explore all avenues to access treatment via the University or NHS. If you are unsure of what service may be right for you, the [NHS Symptom Checker Tool](#) can assist you with finding the appropriate one. Following this, if it is clear that you cannot receive treatment via the University or NHS it is then highly important to research a suitable treatment provider in order to improve the likelihood of your application being accepted.

Steps you can follow to source a treatment provider are as follows:

1. Ensure that the provider is located in the UK, has the necessary accreditation, offers your required treatment and that this treatment aligns with NICE guidelines.
2. Ensure that the provider has the capacity to take on your case by enquiring informally with them by email.
3. Ensure that the provider meets any additional requirements for your treatment (e.g. if you want a provider with shared religious beliefs)
4. Preferably, have the provider state how many sessions would be needed for treatment.

### How to apply

To make an application for the Crane Medical Fund, students should follow these steps:

1. Discuss your intention to make an application with your College Tutor. This should be done to a.) ensure that you have explored any college funds which may be suitable for your situation and b.) obtain support in the form of a statement submitted by your tutor which confirms that they have spoken to you regarding your medical circumstances

**\*NOTE:** For this meeting, College Tutors may request evidence that confirms how the applicant's illness is affecting their studies. Documents such as supervisor's assessments of the student's progress can be used as a form of explanation. You will also need to share with them an [offline copy of your application form](#) prior to submitting the online application.\*

2. Get in contact with your GP to request a supporting letter detailing their awareness of and recommendation for the medical treatment sought.

**\*NOTE:** The supporting letter must be dated within the last 3 months confirming the GP's awareness of the treatment needed or a clinical diagnosis, as well as an explicit recommendation for the treatment (e.g. a referral letter). Letters must also be from a UK-based NHS GP and not from the proposed treatment provider (additional recommendations can be provided from another suitably qualified NHS practitioner alongside the GP letter, but this is not a requirement). Students who are re-applying to the Crane's Fund for the same treatment as previously claimed will need to submit a new GP letter dated within the last 3 months and a statement from their current treatment provider regarding the necessity of continuing the treatment and its impact thus far. For costs associated with obtaining a letter from your GP, you should be able to go to your college for support with these fees.\*

3. Complete the online application form.
4. Your College Tutor and potentially Academic Supervisor will then be contacted to complete supporting forms for your application.
5. Submit your GP letter - either via the form or by email to [financialassistance@admin.cam.ac.uk](mailto:financialassistance@admin.cam.ac.uk)

**\*NOTE:** If supporting documents (i.e. College Tutor's statement and GP letter) are not submitted within 1 month of the application, then it may be rejected. It is therefore important to keep track of this.\*

You will receive an outcome via email at the end of the month after you submit your application (e.g. in November for applications submitted in October). For the Crane Medical Fund, a Tutor's statement and receipts will have to be submitted at the end of the treatment to claim reimbursement of the award. Applicants will have one year from the date of their outcome email (the award date) to claim their award.

Applications will be carefully reviewed by a Medical Advisor (also referred to as the Apothecary) and overseen by the Student Funding and Fee Policy Team. For this fund, **there is an appeals process** and to engage with this you should first contact your College Tutor before then directing appeals to the Student Funding Manager at [financialassistance@admin.cam.ac.uk](mailto:financialassistance@admin.cam.ac.uk). Appeals will be sent to the University Financial Assistance Sub-Committee for reconsideration however, there is no exact timeframe for when the outcome of an appeal will be delivered. This email can also be contacted for other queries, to submit additional documents, to track the progress of your application, or in the event that you wish to change your treatment provider.

#### **\*Additional Requirements to Apply for an Autism Assessment via The Crane Fund**

As mentioned above, Autism Assessments may be funded by the Crane Medical Fund in exceptional cases where further adjustments are needed in addition to the standard exam access arrangements. In order to be considered for this, students would have to:

1. Make an enquiry with the Student Funding and Fee Policy Team ([financialassistance@admin.cam.ac.uk](mailto:financialassistance@admin.cam.ac.uk)) regarding their eligibility.
2. Provide supporting documents including: A GP letter dated within the last 3 months; a letter from the ADRC obtained within the last 3 months stating what additional arrangements are needed and why an Autism Assessment is needed beyond the usual educational diagnosis; the Application form and College Tutor form (detailed previously), if invited to apply.

All queries would first have to be considered by the Student Funding and Fee Policy Team, as well as the Apothecary, before the student is invited to apply to the Crane Fund. The team will also establish whether the case meets the ADRC's criteria for additional assessment arrangements.

## SECTION 4: ADRC FINANCIAL SUPPORT

The following funds listed here are advertised for students with a disability, as [defined by the Equality Act 2010](#). Students are advised to get in contact with the Accessibility and Disability Resource Centre directly for further guidance with applying for these funds, or obtaining other necessary forms of support for their condition.

### Home Students: Reasonable Adjustments Fund

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Through the Reasonable Adjustments Fund, the University is able to fund some human support options for UK home students through this fund. What you can get varies according to the support needed. If you receive this funding, the Accessibility and Disability Resource Centre (ADRC) will organise and manage the support for you. This can include note takers, study assistants, proof reading, specialist study skills tutoring and specialist mentoring. You can find more information on types of support available [here](#).

To be eligible for this fund, you must be:

- A current registered student or offer holder, undergraduate or postgraduate a UK home student
- Able to provide evidence of disability as described in the Equality Act 2010, such as a medical letter or specialist report

Applications to the fund can be made at any time by contacting the ADRC at [disability@admin.cam.ac.uk](mailto:disability@admin.cam.ac.uk).

### International Students: International Disabled Students Fund

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The [International Disabled Students Fund](#) covers several types of support for international students who do not qualify for UK Disabled Students Allowances. Examples of support that may be obtained through this fund include: assistive technology (including equipment and software), human support (such as study skills tutoring) and extra travel costs relating to your disability. What you can get varies according to the support needed.

To be eligible for this fund, you must be:

- A current registered student or offer holder, undergraduate or postgraduate
- An international student, including students from EU countries (for students coming from the Republic of Ireland, you may be eligible for the [Fund for Students with Disabilities](#))
- Able to provide evidence of disability as described in the Equality Act 2010, such as a medical letter or specialist report

**\*NOTE: If your documents are not in English, you will need English translations.\***

Applications to the fund can be made at any time, but you should discuss your support requirements with your ADRC adviser as early as possible in order to get support in place in a timely manner. To apply, you should contact the ADRC at [disability@admin.cam.ac.uk](mailto:disability@admin.cam.ac.uk) or your ADRC adviser directly. Your adviser can tell you more about and help you arrange the independent needs assessment that you may need to have as part of your application process.

## All Students: Disabled Students' Bursary Fund

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The [Disabled Students' Bursary Fund](#) provides one-off awards for support or equipment, directly related to your studies, that are not funded by other sources (such as DSA or the above mentioned International Disabled Students Fund). Students can receive up to £1000 from this fund, but importantly it cannot be used to cover medical/psychological treatment or diagnostic assessment costs.

To be eligible for this fund, you must be:

- A current registered undergraduate or postgraduate student or offer holder
- Able to provide evidence of a diagnosed disability as described in the Equality Act 2010, such as a medical letter or specialist report

Applications to the fund can be made at any time, but should be done as early as possible in order to get support in place in a timely manner. To apply, you should contact the ADRC at [disability@admin.cam.ac.uk](mailto:disability@admin.cam.ac.uk) or your ADRC adviser directly.

## International Students: Snehal Sidhu-Patrick Memorial Fund

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The [Snehal Sidhu-Patrick Memorial Fund](#) provides one-off awards for academic-related disability support that help with your course but are not funded by other sources of funds. Students can receive up to £1000 from this fund.

To be eligible for this fund, you must be:

- A current registered student or offer holder, undergraduate or postgraduate
- An international disabled student with physical or sensory impairments
- Able to provide evidence of a disability as described in the Equality Act 2010, such as a medical letter or specialist report.

**\*NOTE: If your documents are not in English, you will need English translations.\***

Applications to the fund can be made at any time, but should be done as early as possible in order to get support in place in a timely manner. To apply, you should contact the ADRC at [disability@admin.cam.ac.uk](mailto:disability@admin.cam.ac.uk) or your ADRC adviser directly.

## All Students: Charlie Bayne Travel Trust

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The [Charlie Bayne Travel Trust](#) can cover extra disability-related costs for students travelling in the UK (though this fund does not normally cover costs for travel between Cambridge and the student's or carer's home) or abroad. Examples include: travel expenses for you or a carer, or indirect costs such as equipment. This fund is open to all students with physical disabilities and sensory impairments, though disabled students who are wheelchair users should be the principal recipients.

The travel described in your application must have one of these purposes: (1) broadly educational, (2) voluntary charitable activities or (3) enhancing international understanding.

To be eligible for this fund, you must be:

- A current undergraduate or postgraduate student at Cambridge
- Able to describe the nature of your disability and how it affects your travel plans
- Able to provide a plan for your trip with estimated costs

This fund is currently open for applications in the academic year 2025/2026 and will close on **Wednesday 13th May 2026**. Students can apply to this fund in more than one year, even if they have received a grant from it before. For undergraduates, you are able to apply for travel in the summer following their graduation.

To make an application for this fund, students should follow these steps:

1. Fill in the [application form](#).
2. Once completed, send in the form either by email to [disability@admin.cam.ac.uk](mailto:disability@admin.cam.ac.uk), by post or in-person to Accessibility and Disability Resource Centre, Student Services Centre, Bene't Street, Cambridge, CB2 3PT.

**\*NOTE: You are able to include a covering letter, along with anything else you feel is relevant that the form does not cover.\***

The trustees of this fund may invite you to come and discuss your application at the beginning of June 2026. If you receive a grant, you will be expected to provide a report about the travel that the fund supported by 31st October.

For further information about these funds, as well as funds from external organisations, you should refer to the [funding page on the ADRC's website](#).

## SECTION 5: OPPORTUNITIES TO FINANCIALLY SUPPORT YOURSELF

### What is the University's stance on paid work?

As per [university guidance](#), "students are not expected to undertake paid work during term-time", allowing them to instead concentrate their focus on their academic studies and social or co-curricular activities. Accordingly, "any students who undertake work should first consider the impact this may have on their studies and discuss the matter with their Tutor."

Whilst there remains the opportunity for undergraduate students to work during the vacations, we understand that the reality for many students is that they may find themselves needing to take on some form of work during term-time in order to manage their student living costs, especially if they do not meet the eligibility criteria for certain funds. However, it is important to note that the University will not normally accept 'pressure created by paid working' as extenuating circumstances for exam mitigation or other situations.

Therefore, this next section of the guide will detail some of the opportunities available to students to work within their college, on the University's access and outreach initiatives and at University events. This is intended to support students with finding paid work to supplement their income which takes into account the unique academic environment of Cambridge. Furthermore, the opportunities listed here are considered to be ones which can be better managed alongside your studies, compared to external work opportunities which may be more difficult to adapt to your timetable and overall student life.

### 5a. Working in college

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#### Working as a college ambassador

Many colleges offer their students the opportunity to get involved in paid access and outreach work which focuses on helping prospective students get an insight into the college and Cambridge as a whole.

This may include working at open days, summer schools and residentials, hosting school tours or participating in webinars and panel sessions about admissions and student life. Whilst there is typically no guarantee that you will get a consistent amount of work as a college ambassador, it can be a good way to get some extra money or help to support yourself either during term-time or outside of it. To see if your college has any opportunities available for paid access & outreach work, we would encourage you to get in contact with your college's Admissions & Outreach Team to find out more.

### 5b. Working in University access and outreach

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#### CAMbassador Scheme

Led by the Cambridge Admissions Office (CAO), there are a number of outreach events and initiatives that the University hosts in order to "encourage potential applicants to consider their higher education options". These events are run with the help of student ambassadors ([CAMbassadors](#)) who work alongside the CAO staff and ensure that events run smoothly and that participants can talk to current undergraduates about their experiences.

Some examples of the roles that you might work in as a CAMbassador include:

- Giving tours of the Colleges, University sites or the city centre
- Sharing experiences with groups or as part of larger presentations
- Stewarding and giving directions at events
- Helping with small group activities and tasks

Eligibility to be a CAMbassador is as follows:

- Students must be current undergraduates, **not** in their final year of study
- You must have the right to work in the UK

In addition, your Senior Tutor must approve your participation in the scheme and will be contacted after you have been selected in order to ensure that they endorse you becoming a CAMbassador.

To register your interest in becoming a CAMbassador, you can find more information [here](#).

**\*NOTE: Registrations are currently closed but do keep an eye on the page and your emails to learn when the CAO is recruiting new CAMbassadors.\***

### STEM SMART Programme

[STEM SMART](#) is a programme led by the University of Cambridge which helps students from disadvantaged backgrounds develop their subject confidence, explore their options of courses and universities for studying science and engineering and secure the grades they need to receive offers from top universities, including Cambridge.

Students can participate in the programme as a Mentor, which involves meeting online with groups of up to 30 school students to discuss university life, admissions, choosing a university and revision techniques among many other topics. Mentors will be in pairs and the time commitment will be 1 hour each fortnight (or 1 hour per week for Mentors with two groups). Payment for Mentors' time is approximately £12/hr and they will also be provided with training.

Eligibility to be a STEM SMART Mentor is as follows:

- Can be current students (including mature students), as well as recent graduates
- Studying any subject (does not just have to be STEM subjects)

**\*NOTE: Applications to become a STEM SMART Mentor are open in the Michaelmas term only, as the programme takes place from January-May. If you are interested in taking on this role, you can find out more information on [this page](#) to be ready for the next cycle.\***

### Working on the University's Social Media Team

The University collaborates with students as part of their Cambridge Content Creator Programme, which entails students producing videos and other multimedia content offering an authentic insight into student life. The University hires up to 10 student content creators each year, typically taking applications each September, to make content for their official social media accounts.

Each creator is paid the Cambridge Living Wage, and will be tasked to produce up to 3 videos. Students will be paid for a maximum of 5 hours per a single video, for up to 15 hours in total. The University works with Colleges communications teams and Senior Tutors to ensure appropriate permissions on workload and access are granted.

**\*NOTE: Whilst applications are not currently open, you can check out [this post](#) to see a previous call for creators and stay alert for the next one.\***

## 5c. Working at University events

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Across the University there are a number of events and balls which take place, most notably in 'May Week' which refers to the period of time after exams in Easter term, where colleges host formal celebration events for the student body and alumni.

Each college will typically run its own May Ball (a black- or white-tie all night event with food and entertainment) or June Event (a smaller scale version of a ball, taking place either in the day or early evening). A few colleges run their ball in the Michaelmas or Lent terms instead. As well as colleges, there are a number of subject balls which take place throughout the academic year.

In order to run these events, committees will recruit and employ student workers to engage in a number of roles (e.g. Set-Up/Clear-Up roles, Food & Drink Worker roles, Photography roles, Manager roles etc...). Commonly, students will get involved with working at a ball in order to fund their attendance to a different one, as tickets can be very expensive and out of budget for most people. Some balls also operate a half-on, half-off policy, where students will work (and get paid) for half of the ball, which enables them to be a guest for the other half.

Payment for Ball Worker roles can vary depending on the position (whether it is a general position or more supervisory), but most committees will aim to pay the Living Wage as a minimum and may offer competitive rates.

Worker roles for events are typically advertised in the term/months before the ball, however there may also be calls to fill roles closer to the event date so it is a good idea to keep an eye out for opportunities. To keep up to date with all the open opportunities to apply to work at a Ball or other event, you can check out this [May Ball Worker Tracker](#) and also the [May Ball Presidents' Committee](#) page on Instagram which shares a wide range of information about all the college events happening in May Week (or earlier), including Worker Applications.

**\*NOTE:** The Cambridge May Balls website and Worker Tracker is an unofficial external resource, and so it may not be kept up to date. For the most accurate information, you may want to send a query directly to the May Ball/event organisers if you are interested in taking on a role.\*

## SECTION 6: NON-MONETARY FINANCIAL SUPPORT

This section details the various forms of non-monetary financial support available across the colleges and the university, intended to help students remove some of the financial strain by providing other essentials, supplying them with free items or helping them save money by claiming back reimbursements.

### SUpermarket

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#### What is the SUpermarket?

The [SUpermarket](#) is an initiative launched by Cambridge SU to support students facing financial difficulty and provide them with free essential groceries in light of the rising cost of living and growing concerns about food insecurity among students. The aim of the SUpermarket is to ease pressure on students and enable them to focus on their studies without worrying about where their next meal will come from or not having enough money to eat.

#### How does it work?

The SUpermarket operates as a drop-in service that runs from 8am-8pm every weekday (Monday-Friday) during term-time in our SU Lounge, located on the Third Floor of the University Centre on Mill Lane, CB2 1RU.

To access the service, simply pop in to the lounge and grab what you need from the shelves - items will be restocked weekly on a Wednesday and there is a limit of maximum 5 items per person, in order to ensure that there are enough resources for all students who may need it.

#### What food does the SUpermarket stock?

Examples of items you may find at the SUpermarket include:

- Breakfast products (e.g. cereal, oats, milk)
- Carbohydrates (e.g. rice, pasta, noodles)
- Tinned foods (e.g. soup, beans, chickpeas, sweetcorn, lentils, tomatoes, peaches, potatoes etc...)
- Essential toiletries (e.g. tissues, soap)
- Snack items (e.g. biscuits)
- Seasonings

If you have any further questions on accessing the SUpermarket, or feedback to share, then feel free to reach out to the Cambridge SU Activities Team at [activities@cambridgesu.co.uk](mailto:activities@cambridgesu.co.uk).

## CONCLUSION

We hope that this Undergraduate Financial Guide has equipped you with the knowledge and confidence to access all forms of financial assistance that are available to you at the university, and has shown you that the support is out there and you do not have to navigate a potentially challenging financial situation by yourself.

Whilst this is not intended to replace any official guidance, we hope that this can offer a useful first step in alleviating any finance-related stress and worry that you may be experiencing.

If at any stage you find managing your finances confusing or stressful, please do remember to reach out to your College Tutor, the Student Advice Service, Cambridge SU or other key contacts across your college and the university (listed at the start of the guide).