

Student Advice Service's

INFORMATION GUIDE ON FINANCE



**STUDENT
ADVICE SERVICE**

I HAVE BEEN ACCEPTED ON A COURSE AT THE UNIVERSITY OF CAMBRIDGE; HOW CAN I GET FINANCIAL SUPPORT FOR MY STUDIES?

For information about student loans and other student financial support, please see the Funding page on the University's website:

www.cambridgestudents.cam.ac.uk/fees-and-funding/funding.

You can also search for funding opportunities on this link: www.student-funding.cam.ac.uk/.

Depending on your course and other criteria, your College might have their own scholarships or funding awards. You might be able to find this information by contacting the Tutorial Office or the Student Finance Officer in your College. Sometimes, this information might be available on the College's website. Please see below details of all colleges at the University of Cambridge:

map.cam.ac.uk/colleges.

If you are a postgraduate student, it might be helpful for you to speak with your course Supervisor about possible sources of funding from your department. Please see below a link to a list of the departments at the University of Cambridge:

www.cam.ac.uk/colleges-and-departments/department-a-z.

I AM A CURRENT STUDENT AT THE UNIVERSITY OF CAMBRIDGE, AND I AM EXPERIENCING FINANCIAL DIFFICULTIES; IS THERE ANY SUPPORT AVAILABLE?

It may be that, at some point during your studies, you might find yourself in financial difficulties which have arisen as a result of unexpected or sudden changes in your circumstances. In this case, you can discuss your situation with a variety of people from both the College community and the University.

In College, you can access support from your Tutor, Senior Tutor and, in some colleges, a Student Finance Officer or equivalent.

You can also speak with an Advisor who can help you explore options that might be available to you.

If you are a postgraduate student, you might also find it helpful to speak with someone in your department which could be, for example, an administrator or your Supervisor.

In addition to any financial hardship support the University can offer, some students may be eligible for extra help from the government. You can find information about any financial support you may be eligible for from the government in the 'Student Finance' section on their website: www.gov.uk/student-finance/extra-help.

OPTIONS FROM THE UNIVERSITY THAT SOME STUDENTS MAY BE ELIGIBLE FOR INCLUDE:

HARDSHIP FUNDING FOR UNDERGRADUATE STUDENTS

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/bell-abbott-and-barnes-funds

Hardship funding for undergraduate students is provided by the Bell, Abbott, and Barnes Funds, which provides grants of up to £2000 per year. The application deadlines are in the middle of each term. College tutors apply on behalf of students, as such the University suggests that students should speak with their Tutor as soon as possible to ensure they meet the deadlines for applications. For full details on eligibility criteria, how to apply and a copy of the application form, please follow the link provided above. You may also wish to access general information on eligibility principles and guidance on the link below:

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/general-eligibility-principles-and-guidance

If you are a care leaver or estranged student, you may apply for support during the first 10 weeks after graduation.

SHEIKH FAMILY BURSARIES

The Sheikh Family Bursaries provides financial hardship assistance to undergraduate Muslim home students from all Cambridge colleges. The maximum award is £2000 per year and applications are submitted by the College on your behalf. For more details, to access an application form and eligibility criteria, please visit this link:

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/sheikh-family-bursaries.

HARDSHIP FUNDING FOR POSTGRADUATE STUDENTS

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/postgraduate-hardship-funding

As a postgraduate student, the University expects that you will have budgeted for the duration of your studies; however, in circumstances where you find yourself in financial hardship as a result of unexpected changes in your financial situation, you might be able to access the University's Postgraduate Hardship Fund. Although you can submit an application yourself, you are advised to discuss your concerns with your College Tutor who should be able to advise you of the options available in your situation. You can also discuss your circumstances and explore your options with the Student Advice Service. The awards are normally no more than £2000. For full details on eligibility criteria, how to apply and a copy of the application form, please follow the link provided above.

Postgraduate students who experience unforeseen financial hardship may apply to this fund for thesis binding costs.

You may also wish to access general information on eligibility principles and guidance on the link below:

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/general-eligibility-principles-and-guidance

ASSISTANCE WITH MEDICAL COSTS (CRANE'S CHARITY)

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/medical-support-fund-cranes-charity

Crane's Charity is a fund available to students at the University of Cambridge who need treatment for physical or mental illness, which cannot be obtained under the NHS.

Examples of when funding might be provided include:

- medical, surgical, or psychiatric treatments
- items associated with such treatment (for instance, nursing home, convalescent accommodation, travel etc.)
- treatment for injuries resulting from accidents

Although you might wish to discuss your financial situation with your College Tutor, you can submit the application yourself.

Intermitting students are also eligible to apply for financial support from Crane's Fund.

For full details on eligibility criteria, how to apply and a copy of the application form, please follow the link provided above. You may also wish to access general information on eligibility principles and guidance on the link below:

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/general-eligibility-principles-and-guidance

SPECIAL HARDSHIP FUND

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/special-hardship-fund

This fund has been established for both undergraduate and postgraduate students who:

- are intermitting and who have no other available financial support
- 'have incurred UK hotel quarantine costs to Cambridge for the academic year 2021/22 to commence/continue their studies which has put them into financial hardship'
- are on a Year Abroad

NOTE: Information about eligibility for this fund (e.g. intermitting students and students affected by COVID-19) is correct at the point of writing - January 2022. For the most up to date information, please see www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds#Special%20hardship.

Although you might wish and are advised to discuss your financial situation with your College Senior Tutor, you can submit the application yourself.

CAMBRIDGE UNIVERSITY PGR COVID-19 ASSISTANCE SCHEME (PGR CAS)

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/cambridge-university-pgr-covid-19-assistance-scheme-pgr-cas

This fund is available to Postgraduate Research self-funded students in their final year of study, and whose work has been affected by COVID-19. The aim is to support those students who have had to delay submitting their dissertation and who have had no opportunity to receive extended funding. The funds available are up to £3700. Applications submitted in Lent and Easter terms 2022 are subject to funding availability.

You are advised to speak with your Supervisor and College Tutor before making an application.

For full details on eligibility criteria, how to apply and a copy of the application form, please follow the link provided above.

NOTE: Information about eligibility for this fund is correct at the point of writing - January 2022. For the most up to date information please see www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance

STUDENT HARDSHIP LOAN FUND (LISTED AS 'LOAN FUND I' IN THE UNIVERSITY STATUTES AND ORDINANCES)

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/student-hardship-loan-fund

In exceptional circumstances, where all other options have been exhausted and depending on your individual situation, you might be able to apply for an interest-free loan from the Student Hardship Loan Fund. Details of how to access the loan can be found on the link provided above. Applications should be submitted through the College using the form available on the link.

AS A DISABLED STUDENT, AM I ELIGIBLE FOR ANY DISABILITY-RELATED FINANCIAL SUPPORT?

Disabled students are advised to register with the Disability Resource Centre (DRC). The DRC is the University's disability service, providing advice, information and support to disabled students. For more information on the types of support available and how to access it, please follow the links below:

For UK Nationals: www.disability.admin.cam.ac.uk/funding-your-support-0/uk-nationals

EU and International Students: www.disability.admin.cam.ac.uk/funding-students/euand-international-students

Other Funds: www.disability.admin.cam.ac.uk/student-support/funding-your-support

Disabled students can apply for assistance with medical expenses from Crane's Charity (please see above information and links to it), however, they would normally be expected to seek assistance with disability-related costs through the Disability Resource Centre. Nonetheless, applications relating to disability will be considered on a case-by-case basis; assistance may be provided, for instance, where the student has acquired a disability since matriculation and where no other financial support is available.

I AM INTERMITTING; IS THERE ANY FINANCIAL SUPPORT AVAILABLE TO ME?

If you are intermitting and find yourself in financial hardship, you can apply for funds from the Special Hardship Fund:

www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/special-hardship-fund.

If you are a postgraduate student and are intermitting or thinking about intermitting your studies, speak with your Research Funding Council (where applicable) about your situation as there could be financial implications.

If you are an undergraduate student and are thinking of suspending your studies due to compelling personal circumstances, such as ill-health or bereavement, the Student Loans Company will consider each case individually and 'do what [they] can to help the student get funding for future study.'

www.practitioners.slc.co.uk/exchange-blog/2017/april/withdrawing-or-suspending-study/

Funding for eligible undergraduate students is calculated as the length of current course + one year. For example, if you started your course and intermitted your first year of study, when you resume study, you will be able to use the '+ one year' to fund the academic year of your return from intermission. In some circumstances, a student might intermit their study twice. If that is the case and you need to access funding for a second time, you would have to meet the eligibility criteria for compelling personal reasons. You are expected to provide evidence of compelling personal reasons to the Student Loans Company which, depending on your circumstances, could include for example but not limited to: medical evidence from your GP, evidence from social services and evidence from the University and/or College.

Further information can be accessed here: www.practitioners.slc.co.uk/exchange-blog/2017/april/withdrawing-or-suspending-study/

Intermitting students, undergraduate and postgraduate, who are experiencing financial hardship could apply to the SFE's financial hardship fund provided they have had their application for student support approved. This funding can be exceptionally extended to intermitting students. Details can be accessed below: [www.practitioners.slc.co.uk/ media/1841/financial-hardship-process-guidance-v20.pdf](http://www.practitioners.slc.co.uk/media/1841/financial-hardship-process-guidance-v20.pdf).

If the reason for absence is ill-health, you may be eligible for financial support with living expenses for an extended period of up to 60 days. The University needs to notify Student Finance England that you are intermitting for medical reasons. Student Finance England has the discretion to determine that all or part of the grant or loan can be extended to students who are absent from the course for longer than 60 days when the reason is ill-health, or for reasons other than illness. Further information can be accessed below: www.practitioners.slc.co.uk/media/1882/change-of-circumstances-guidance-chapter.pdf

Intermitting students can access financial support with medical expenses through Crane's Fund. Please see the information above.

I AM AN INDEPENDENT (ESTRANGED) STUDENT. IS THERE ANY FINANCIAL SUPPORT I CAN ACCESS?

If you are an undergraduate student who is a care experienced, independent or estranged from your biological or adoptive parents, you may be eligible to apply for Estrangement Status with Student Finance in England, Wales or Scotland. The process for making applications for estrangement status, including further information on eligibility and evidence requirements, can be found in the Stand Alone Student Finance Guide (www.standalone.org.uk/guides/student-guide/). This guide was created in partnership with Student Loans Company Ltd and Student Awards Agency Scotland.

UCAS also provides a list of organisations and charities that support estranged and independent students, covering all aspects of welfare and finance. This list can be found on this link: www.ucas.com/finance/additional-funding/financial-support-students-not-supported-their-parents-estranged.

If you have been assessed as independent by the funding agency, you are entitled to the higher rate of Cambridge Bursary. More information can be accessed here: www.cambridgestudents.cam.ac.uk/cambridgebursary/independent-students-care-experienced-and-estranged-students.

Care Experienced Students will receive the Education Premium of £1000 per year in addition to the enhanced payment from the Cambridge Bursary. Further details can be accessed on the link provided above.

I NEED HELP WITH ADDITIONAL FUNDING FOR EXPENSES IN SUPPORT OF MY RESEARCH (E.G. BOOKS, TRAVEL, SOFTWARE, ETC.); WHAT ARE MY OPTIONS?

In the first instance, the University's Fees and Funding page (www.cambridgestudents.cam.ac.uk/fees-and-funding/funding) is the place to look for options for funding for your course. To find if there are any options available to you, please follow the link to the Cambridge Funding Search tool: www.student-funding.cam.ac.uk/

The Alternative Guide to Postgraduate Funding (www.postgraduate-funding.com/) is free to access by using your University email address to register online: www.postgraduate-funding.com/gateway.

Some colleges offer financial support for expenses such as books, software and travel. You may be able to find this information on the College's website or in the College's Student Handbook. You may also wish to consider speaking to your College Tutor, Supervisor or departmental administrator about possible financial support towards your expenses, in support of your research.

Postgraduate students may also wish to discuss their funding needs with their Funding Agency, where this is the case.

The Disability Resource Centre has funding available for disabled students who require additional support as part of their academic support. More information can be found on the Disability Resource Centre website: www.disability.admin.cam.ac.uk/students/current-students.

I AM A STUDENT WITH DEPENDENT CHILDREN, IS THERE ANY FINANCIAL SUPPORT I CAN ACCESS?

The University has two childcare support funds to help eligible families with their childcare costs. To find out more about these funds, please visit the Childcare Office website: www.childcare.admin.cam.ac.uk/supportwithchildcarecosts. You can also contact the office to speak to one of their Advisors or arrange an appointment: www.childcare.admin.cam.ac.uk/about-us/contact-us. They can offer advice on any financial support that might be available to you, including government and University funding schemes.

I NEED HELP MANAGING MY FINANCES; IS THERE ANY SUPPORT AVAILABLE TO ME?

The Student Advice Service can help you explore options and resources which might be available to you on managing your finances. Your Tutor may also be able to help, and some Colleges have a Student Finance Officer or equivalent who can give advice.

There is a wide range of available resources for students who need advice on how to manage their finances. Some of the resources available are:

Money Advice Service: www.moneyadviceservice.org.uk/en/tools/debt-advice-locator.

National Debt Line: www.nationaldebtline.org.

Step Change Debt Charity: www.stepchange.org/debt-info/student-debt-help.aspx.

Work Out Your Budget: www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/

This is a budgeting tool that could help you understand your income and your spending, and where you could cut costs.

OTHER RESOURCES

University of Cambridge: Fees and Funding:
www.cambridgestudents.cam.ac.uk/fees-and-funding

University of Cambridge: Financial Assistance:
www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance

University of Cambridge: Overview of Financial Support:
www.cambridgestudents.cam.ac.uk/overview-of-financial-support

University of Cambridge: General Eligibility Principles and Guidance:
www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/general-eligibility-principles-and-guidance

University of Cambridge: College Support:
www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/college-support

University of Cambridge: External Support:
www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/external-support

University of Cambridge: Support from your Funding Sponsor:
www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-assistance/support-your-funding-sponsor

Student Loans Company: www.slc.co.uk

Disability Resource Centre: www.disability.admin.cam.ac.uk

Childcare Office: www.childcare.admin.cam.ac.uk

NUS Student Support and Benefits Handbook 2020/21: <https://askcpag.org.uk/?id=-224111>