

## International Emergency Fund Policy

### 1. Scope and Purpose

- 1.1 The International Emergency Fund is designed to support you if you are facing immediate financial issues & crises as an international student, where essential costs cannot be met without additional support via timely funding.
- 1.2 It is understood that financial circumstances can change drastically in a short period of time. Therefore, provision has been made for this fund to be made available to you where unforeseen & sudden financial pressures leave you with no other option but to seek urgent financial help from the university.
- 1.3 The criteria and guidance below explain how the university's International Emergency Fund is managed, how applications are assessed, and how funds are disbursed.
- 1.4 The fund operates all year round, and should you require additional support due to knock-on effects to your mental health, then the Student Services team can provide counselling & one-to-one sessions to help you cope and develop strategies to manage going forward

### 2. About the Fund

- 2.1 Payment from the fund is in the form of a single non-repayable grant designed for resolving immediate & urgent financial crisis
- 2.2 The Fund is to be used when there are no further financial avenues available that would react with the speed required to clear the specified urgent essential payment(s). You must demonstrate that you have utilised all funding available to you.
- 2.3 To apply to the fund, you will need to enquire in person or email the Student Services team on [Studentservices@aecc.ac.uk](mailto:Studentservices@aecc.ac.uk) to access the application form. Eligibility is determined by this policy, and the financial scenario as described in the application form (see point 10).
- 2.4 The fund is not designed to provide support with tuition fees.
- 2.5 You must be enrolled on one of the University's full-time undergraduate, postgraduate, or postgraduate research courses, to be eligible to apply for the fund. If you are studying part-time, you may also apply to the fund.

### 3. Provision

- 3.1 The amount paid to you is on a case-by-case basis, but up to £250 may be paid for emergency funding, further to an application form being received by the Student Services team. Any payment above £50 requires managerial approval before funds can be submitted to the Finance team for payment
- 3.2 In exceptional circumstances, you may have accessed funding through the Student Support Fund. In these cases, the amount of emergency funding available to you will be reduced by that amount for emergency funding. £500 is the maximum award divided between the two funds per student per academic year.
- 3.3 Any agreed payment will be credited to you within the next working day once the financial assessment is completed, and all required evidence is submitted.
- 3.4 If you are experiencing exceptional circumstances, a payment can be made from the emergency fund of over £250 provided there is sufficient justification for the amount and further to managerial approval.

### 4. Priority Funding

- 4.1 We are aware that you may be studying with additional responsibilities that go beyond your course. The following student groups are designated to be in *priority groups* and are assessed in light of this. The priority groups include:
- If you have children or dependants
  - If you come from a low-income household
  - If you have a disability
  - If you are a care leaver
  - If you are in your final year, and entering clinic during the summer
  - If you are a mature student
  - If you are an estranged student
  - If you have additional caring responsibilities

## 5. Eligibility

- 5.1 To be considered for the fund you must:
- Be fully enrolled on your chosen course before application to the fund, i.e. you cannot be withdrawn or on a study break
  - Be studying on an undergraduate or postgraduate course, or be a postgraduate researcher enrolled at the university in a full or part-time capacity.
  - Be currently in receipt of:
    - 1) the full entitlement of funding available to you from Student Finance from what you would consider as your home country (if they provide student finance). This could be the combination of a student loan plus an equivalent of a maintenance loan for general expenses as an example.
    - 2) any eligible UK statutory benefits, such as Universal Credit or childcare grants etc., which may be relevant if you are an EU or Swiss student and have matched the relevant criteria in order to claim these.
    - 3) declare receipt of any AECC University College bursary or scholarship as applicable.

## 6. How to Apply

- 6.1 To access the application form, contact Student Services in person, or email [StudentServices@aecc.ac.uk](mailto:StudentServices@aecc.ac.uk) and include:
- Your name and student number
  - Your request for urgent financial support via the International Emergency Fund.

## 7. Number of Applications

- 7.1 You can only claim from the International Emergency Fund once per academic year.
- 7.2 Additional applications to the fund beyond the first require managerial approval before you can proceed. The limitation above is intended so that the available budget for the fund can be spread amongst more students.

## 8. What is Required

### 8.1 Information for the application form:

#### Evidence:

- The most recent month's bank statement from what would be considered your 'main' bank account. This is used to determine eligibility based on activity on the account as well as the balance.

#### Income & Expenditure:

- Details of your Income & expenditure will be asked about in the application form to apply for the International Emergency Fund, as below:
  - 1) Grants or bursaries you are currently in receipt of

- 2) Any applicable Government benefits (such as Universal Credit)
- 3) The portion of the monthly income from your partner (if applicable), that you would consider your portion of the family funds to use.
- 4) The amount monthly that your parent(s) provide towards you and your living costs, only if declared as a regular amount and if applicable.
- 5) The cost of the current rent or mortgage. If the mortgage is in joint names, then only be the amount to which you personally are paying towards the mortgage will be taken into account.
- 6) The regular cost of insurance, but only if that insurance is covering an essential such as a car that is used to get to the university and / or part-time work where other methods of travel are not appropriate.
- 7) The amount to which you pay towards regular health costs, which could be via prescription or other required medication as examples.
- 8) The repayments towards any secured debts if applicable. Examples include hire finance / hire purchase on vehicles repaid monthly, or mortgage repayments on a property.

## 8.2 For the application form:

- The application form will require the latest monthly statement bank statement uploaded for evidence if not supplied at the financial assessment.
- The final part of the form requests that account details are given in order to receive payment from the fund. If a UK bank account cannot be used, please provide the details of the international account that the tuition fees were paid from for your course. This is so that the Finance team are able to make the payment to your bank account.
- Due to fluctuations in exchange rates, the payment made to an international bank account would be of the pound sterling (£) equivalent of the specific cost(s) that were divulged in the application form. The actual exchange rate used would be the receiving banks rate at the time the funds would reach the international bank account. The amount that this would ultimately result in for the student is outside of our control.

***Please note that if any of the above evidence cannot be gathered for the application form, then payment from the International Emergency Fund may be delayed.***

## 9. Description of your current situation

- 9.1 A brief summary of what has caused you to be requesting support from the International Emergency Fund and what support you require from the fund. This will be requested in the application form.

## 10. Timescales

- 10.1 Further to the latest months' bank statement being received and any queries answered sufficiently, payment should be received within the next working day from the International Emergency Fund. The exception to this is if an international bank account is specified, as there can be delays transferring money overseas.

## 11. Declaration

- 11.1 The declaration at the end of the application form will need to be complete before your application can be moved forward for processing.

## 12. Outcome

- 12.1 We aim to ensure that if you are applying to the International Emergency Fund, you are kept informed throughout the process. The following touch-points are key:

- 1) Amount awarded from the fund: A decision will be made following receipt of the application form to accept or reject your application and the amount required to support the described emergency.
- 2) Outstanding evidence required: You are informed by email following receipt of the application form of any queries relating to the submitted bank statement which need addressing before the application can be processed.
- 3) Award: If you've completed and submitted your application form and have been informed that you are eligible for an award, you should check your bank account for receipt of funds within the next working day. There may be an additional delay with an international bank account, so you should check regularly to see if this has been received.

12.2 The online application form link will be given following enquiry to the Student Services team, either in person, or via email at [Studentservices@aecc.ac.uk](mailto:Studentservices@aecc.ac.uk).

12.3 Should further information be needed to determine eligibility, then an email explaining the application is 'on hold' will be sent to you, detailing what is required to move the application forward. Examples could include: bank statement missing from the form, or unanswered queries relating to transactions on your bank statement.

12.4 Should your application being declined, an explanation will be provided via email to you, detailing the reason(s), and appropriate other avenues that could be used to gain additional support. You will be offered an appointment to seek further support if needed.

### 13. Appeals and Reassessments

13.1 You may request a review of the decision. The following may be reasons for an appeal or reassessment:

- Your financial circumstances have changed following initial submission of the application form.
- The required bank statement was unable to be provided, for valid reasons during the application process.
- You have evidence that a procedural error has occurred.

### 14. Questions and Support

14.1 Should you wish to talk with someone about wellbeing, do remember you can speak with a Wellbeing Adviser. To book an appointment just email: [StudentServices@aecc.ac.uk](mailto:StudentServices@aecc.ac.uk)

14.2 For any further questions related to applying for the International Emergency Fund, or to access the online application form, please email [StudentServices@aecc.ac.uk](mailto:StudentServices@aecc.ac.uk)

14.3 The Student Finance Advisor can also support with budgeting and can help you in managing your day-to-day money and expenses more effectively. You can also book an appointment to discuss this further using this email address: [StudentServices@aecc.ac.uk](mailto:StudentServices@aecc.ac.uk)

<b>Version:</b>	2
<b>Ratified by:</b>	SMG
<b>Originator / Author:</b>	Robert Jones, Student Money and Accommodation Advisor
<b>Reference source:</b>	NASMA guidance
<b>Date approved:</b>	02/07/2024
<b>Effective from:</b>	02/07/2024
<b>Review date:</b>	May 2025
<b>Target:</b>	Staff, students
<b>Policy location:</b>	Sharepoint site, Moodle
<b>Equality analysis:</b>	This policy has been developed in due regard to the University's equality duty.

## Appendix 1

