

Financial hardship

20 October 2011

Introduction

Note: UKCISA is not a funding organisation and cannot give grants or scholarships.

This Information Sheet is aimed at international students, who are not European Economic Area (EEA) or Swiss nationals or their family members, who are already on courses in the UK and who find themselves facing financial problems.

For information about scholarships and other funding before coming to the UK, please see the British Council leaflet. Sources of Funding for International Students, which you can find at www.britishcouncil.org/learning-funding-your-studies.

If you are an EEA or Swiss national, or their family member, you can find information for you on our website at www.ukcisa.org.uk/student/eea.php

If you applied to come to the UK as a student, you might have had to show that you could pay the tuition fees for one year of your course and meet your living costs for a maximum of nine months. If your course is longer than this, you should have considered how you were going to cover your costs for the extra years, even if you did not have to prove this to the UK Border Agency.

Sometimes, however, you can have unexpected financial problems after you have arrived in the UK. For example, a parent might have business problems in the home country, and may not be able to continue sponsoring your studies in the UK or the value of your currency might suddenly go down. This can mean that, through no fault of your own, you find yourself without enough money to pay your tuition fees and living costs. You will need help to find enough money to continue to meet the UK immigration rules and to complete your course.

If you find yourself in financial difficulties during your course, the help that you can get will depend very much on:

- the cause of your financial problem
- how much money you need
- the length of time you will need help
- what the money is needed for.

Unfortunately, it is very difficult to find new sponsorship or other financial help once you are in the UK.

If the problem will be long-term, or if a very large amount of money is needed (for example, to pay university tuition fees), realistically, there is not much that can be done to help. You might have to consider returning home to look for new funding before you can return to UK to finish your studies. Many institutions allow students to defer for a year and return to their home country to work for a year or find new sponsorship.

However, please note that taking a year out from your studies to work in the UK is not allowed under the immigration rules.

What can I do?

If you are worrying about money problems, this can have a very negative effect on your studies. You

should tell your institution that you are having difficulties. The first step is to explain your problem to your International Student Adviser, academic tutor, Welfare Officer or Student Union (whichever is available in your institution). They may be able to suggest ways of dealing with the problem and give you helpful information and advice.

It is important that you speak to an experienced adviser as early as possible, and especially before you try to obtain financial help yourself, as their advice could help you avoid wasting time trying unrealistic sources and from endangering your immigration status as a student.

What can an adviser do?

Advisers do not have large amounts of money available to help students pay their tuition fees or rent. There may be an institutional Hardship Fund or Access to Learning Fund, but these are not available in all institutions, and the amount of money students can receive is usually very low and limited to one payment per student.

If the financial hardship has been avoidable, for example, if you started the course knowing that you did not have enough money, or that the funds from home would not last, then there is probably nothing an adviser or anyone else can do. You might have to consider the possibility of returning home.

If, however, something unexpected has happened, particularly in the last few months of a course, then the adviser can discuss your situation with you and help you choose the best alternative out of a limited range of options.

What are the options?

1. Institutional help

If you are unable to pay your tuition fees, you can ask the institution whether you could delay your payments or extend them over a longer period. It is very important to keep the institution informed, from the very beginning, of your difficulties, and to try to negotiate a way round the problem. Do not ignore fee invoices; discuss them.

In addition, there may be a student union or institutional hardship fund which could offer short-term help. Be sure to ask.

It is important to note that many private charities will not consider an application from you if you have not asked your institution first. A concession on fees or another positive commitment from your institution will also greatly improve your chances of receiving financial help from a trust or charity.

2. Private trusts and charities

There are some private trusts or charities that can deal with student financial hardship, but they can usually only offer small amounts of money (between £200 and £500). Most will only consider students in the final few months of study.

Your student adviser might know of local trusts or charities that you could approach, and might also be willing to help you with procedures and application forms. You can also write to the [organisations](#) or refer to the [websites](#) and [publications](#) which are listed at the end of this Information Sheet. These databases and books should be available for reference in your local library or in your institution.

Trusts and charities will usually expect you to have explored all other funding possibilities before writing to them.

Your student adviser might be able to help you fill in application forms or write letters. Trusts and charities receive a huge number of applications for help – more than they could possibly fund – and applications that are incorrectly completed or give inadequate information are more likely to be rejected.

When writing an application letter to a trust or a charity, be brief but be sure to include the following information:

- your name, age, gender, nationality, institution, level and subject of study
- why your financial problems happened

- details of your income, spending and debts and why you are asking for money
- a list of applications you have made to other sources, including your institution
- the percentage of your total financial needs that the money requested in **this** application represents
- an academic reference, indicating your previous performance and your potential.

3. Debt counselling

Your institution's adviser or your local Citizens Advice Bureau might be able to advise you on how to manage your spending and debts more effectively. They can look with you at the money you have coming in and what you need to pay out, and help you to work out a realistic budget for your current income. You can find your local Citizens Advice Bureau at www.citizensadvice.org.uk or, in Scotland, at www.cas.org.uk, or use your local telephone directory. Their advice is free of charge.

4. Part-time work

If you are in the UK with student immigration permission, you are probably allowed to work for a maximum of 10 or 20 hours a week during term-time and full-time during holidays and work placements. Check your immigration permission and see the UKCISA Information Sheet: [Working during your studies](#). In most cases, work will not cover all your expenses and you will usually need to have additional sources of funding.

5. Part-time study

If you are in the UK in an immigration category other than student, it might be possible for you to study part-time. This means that you would pay lower fees each year and take longer to finish the course. If you think this could be an option for you, ask your institution. For information about trusts and charities that might be able to help fund part-time study, contact the [agencies](#) listed at the end of the Information Sheet.

However, if you are in the UK in the immigration category of **student**, including Tier 4, you *must not* study part-time. Under the Immigration Rules for students, you have to be studying a **full-time** course.

6. Welfare benefits

See the UKCISA Information Sheet [Welfare benefits](#) for information about welfare benefits and what 'No recourse to public funds' means.

7. Check if you are eligible for Student Support

Student Support usually consists of loans but can also be grants. It is available only to students who meet a number of criteria decided by the relevant government department in the UK country where you are studying or where you usually live. For example, eligibility in Scotland can be different from eligibility in England, Wales or Northern Ireland.

See the relevant UKCISA Information Sheet about [Student Support](#)

Is there anything else I can do?

If you think your Embassy or High Commission in the UK can help, then contact them. You can find their details at:

www.fco.gov.uk/en/travel-and-living-abroad/foreign-embassy-in-the-uk.

You might also want to contact government departments, private organisations or trusts and charities in your home country.

You should contact anyone else you think might be able to help, but only after speaking to an adviser about it. Without proper advice you can find yourself spending all your time and energy chasing resources from organisations which cannot help with your particular problem.

Is there anything else I should not do?

If you have student immigration permission, you should not ask your institution if you can study on a part-time basis. Your institution is not allowed to let you do this.

If you have student immigration permission, you should not take time out of your studies and work in the UK.

You should not ask for help or advice from the UK Border Agency. If it suspects that you might not have sufficient money to support yourself, this can create problems for you if try to make an immigration application at some point in the future.

Useful websites

www.educationuk.org/scholarships

You can search for scholarships on this database by subject, level of course, type of award and your country of residence.

www.postgraduatestudentships.co.uk/students

Potential sources of funding for postgraduate students only to use before you start your course.

www.knowuk.co.uk

If you are already in further or higher education in the UK, you should be able to search this database through Athens. Ask your college librarian if you are not sure about how this system works. Amongst many other sources of information, the database contains The Educational Grants Directory and A Guide to Grants for Individuals in Need.

www.citizensadvice.org.uk (or in Scotland www.cas.org.uk).

Contact details for local citizens advice bureaux.

www.adviceguide.org.uk

Online information about many subjects, including debt management.

Useful organisations

Family Action

has an online database of grants you can find by going to 'Our Services', then 'Grants' and 'Educational Grants Programme' at www.family-action.org.uk.

The organisation can help international students who are coming to the end of their studies. Its website has useful information about applying for grants and who is most likely to be able to find funding.

You can contact Family Action at:

501-505 Kingsland Road

London E8 4AU.

Telephone helpline: (0)20 7241 7459, 1400 – 1600 (2pm - 4 pm) Tuesdays, Wednesdays, Thursdays

Fax: (0)20 7249 5443

Email: egas.enquiry@family-action.org.uk

The Leche Trust

can provide funding to students from developing countries who are under 35 years old and who are in the final six months of their PhD programme. Applications can be made throughout the year, but they are considered three times a year. Applicants should read the guidelines carefully, which are available at:

www.lechetrust.org.

The application form is available by contacting the organisation at:

The Leche Trust

84 Cicada Road

London SW18 2NZ

Tel/Fax: (0)20 8870 6233

Email: info@lechetrust.org

Churches Together in Britain and Ireland

administers a Churches' International Student Network hardship fund "to assist full-time international students, irrespective of their race, gender or religion, who are already in Britain and Ireland and who are facing unexpected financial problems during the final stages of their course". Funds are awarded three

times a year. For further details, including deadlines and how to apply, see www.ctbi.org.uk/116.

Useful publications

These books may also be available at your local public library, or in your institution's library or careers service.

The Guide to Educational Grants (£75 plus postage and packing)

A comprehensive guide to charitable funding, listing over 1,000 sources of financial help available to students up to and including first degree level. Includes details of national and general sources of funds, local charities, company sponsorship, and a list of local education authorities.

The Guide to Grants for Individuals in Need (£220 plus postage and packing)

Lists the charitable resources available to combat individual poverty and hardship, describing the work of over 2000 welfare charities.

Both the above publications can be ordered from the Directory of Social Change website

www.dsc.org.uk.

The Grants Register (£220 plus postage and packing)

Further details and an ordering facility are available from the publisher, Palgrave Macmillan, at

www.palgrave.com.

Telephone numbers

If you are calling from outside the UK, do not dial the (0) in the telephone numbers above. For example, if you want to call UKCISA from outside the UK, dial +44 20 7107 9922. If you are in the UK, do not dial +44, but do start the number with 0. For example, if you call UKCISA from within the UK, dial 020 7107 9922.

Textphone numbers are only for those who use a textphone (minicom) because of difficulties with speech or hearing.

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