

Financial Hardship Confirmation Form

Section 1 - Your Information



PLEASE READ THE SECTION BELOW CAREFULLY BEFORE FILLING OUT THE FORM

1. Who should complete this form?

Complete this form if you feel you are facing financial hardship. This may be due to:

- An overpayment of student finance
- Suspending or withdrawing from your course
- Needing a payment brought forward to cover expenses

Firstly - please check our guidance page www.studentfinancewales.co.uk/undergraduate-finance/full-time/welsh-student/what-s-available/ to make sure you've applied for any funding you may be eligible for. You should also speak to your university or college, or organisations like Citizens Advice www.citizensadvice.org.uk/debt-and-money as they may be able to offer help and advice in addition to what we can offer.

2. What help is available?

You may be able to get help such as:

- Deferring all or part of your overpayment
- Having your funding extended while you've suspended or withdrawn from your studies
- Getting a payment brought forward

3. What information do I need to provide?

You need to give us some personal details and let us know what you need help with. We need some information about your income and expenses so we can review your account. We also need some evidence to show your finances such as copies of your bank statements.

We know some information may be sensitive so please provide what information you can to help us to understand your circumstances. We look at all requests on a case by case basis and these are strictly confidential.

4. What if I have further questions?

If you have further questions, you can call us on **0300 200 4050**.

5. Where do I send my form?

Once you have completed this form, upload it to your online account with copies of your supporting evidence.

If you're a postgraduate student or you're unable to upload your form and evidence online, return it to:
Student Finance Wales, PO Box 211, Llandudno Junction, LL30 9FU.

To find out how we'll use the information you provide go to www.studentfinancewales.co.uk to read our Privacy Notice before completing this form.

Section 2 - Your Details

Customer Reference Number

First name

Surname

Date of birth (DDMMYYYY)

Contact Details

Tick the box to let us know the best way to get in touch with you. This preference will only be used for the purposes of assessing this form.

Email

Mobile

Contact address

Preferred

☐☐

Section 3 - Your Circumstances

Please provide some information about your circumstances. The information you provide will help us to quickly process your application.

3.1 – Which one of the following options best applies to you?

- ☐ I have an overpayment on my account, and I'm still in study or have recently graduated - **go to 3.2**
- ☐ I have suspended my studies - **go to 3.3**
- ☐ I have withdrawn from my course - **go to 3.4**
- ☐ I require an early payment - **go to 3.5**

3.2 – Overpayments

Are you currently attending your course or on your summer break?

Is it more than 6 weeks until the first day of your course?

Have you already had an overpayment deferred within the academic year?

now go to section 4

☐	Yes	☐	No
☐	Yes	☐	No
☐	Yes	☐	No

3.3 – Suspension

Are you completing exams or coursework without attending your course?

now go to section 4

☐	Yes	☐	No
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3.4 – Withdrawal

Have you been awarded a Maintenance Grant, Parents' Learning Allowance, Adult Dependents' Grant or Childcare Grant?

now go to section 4

☐	Yes	☐	No
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3.5 – Early Payments

Is it more than 30 days until the first day of your course?

Are you at risk of becoming homeless?

Do you have any dependents that rely on you financially?

Do you have support from family members?

Do you have a student finance payment due within the next 11 days?

Have you already received an early payment in this academic year?

now go to section 4

☐	Yes	☐	No
☐	Yes	☐	No
☐	Yes	☐	No
☐	Yes	☐	No
☐	Yes	☐	No
☐	Yes	☐	No

Section 4 - Consent to Share

What is consent to share?

You can give us permission to talk about your account with another organisation or person, this is called consent to share. You can set this up if you need help with your application or account and want someone else to speak to us. We can share information and updates about your account, but cannot discuss your bank details. You must tell the organisation or person that you've given us their details.

4.1 Would you like to give permission for someone else to discuss your account?

☐

Yes - **continue this section**

☐

No - **go to section 5**

This consent to share will apply to all aspects of your student finance account, including:

- Applications for Dependants' Grants; and
- Disabled Students' Allowance, which may include sensitive personal information about disabilities or medical conditions.

This Consent to Share will only apply from the "Active from date" to the "Active to date" that you provide.

If you want to set up consent to share for an individual person - go to 4.2

If you want to set up consent to share for an organisation - go to 4.3

4.2 Give permission for an individual person

The person you nominate will have to confirm all of the details listed below, except the active from and to dates, whenever they call us.

First name

Surname

Date of birth (DDMMYYYY)

Relationship to you

Contact address

Postcode

Active from date (DDMMYYYY)

Active to date (DDMMYYYY)

Consent to share password

Make a new password and give it to the person you nominate. They'll be asked to confirm it anytime they call and it will only be used for this consent to share. This password will only be used by your nominated person, it doesn't replace the password you use to sign into your student finance account online.

Now go to 4.4

Section 4 - Consent to Share (Continued)

4.3 Give permission for an organisation

The organisation you nominate will have to confirm all of the details listed below, except the active from and to dates, whenever they call us.

Company, university or college name

Relationship to you

Active from date (DDMMYYYY)

Active to date (DDMMYYYY)

Consent to share password

Make a new password and give it to the organisation you nominate. They'll be asked to confirm it anytime they call and it will only be used for this consent to share. This password will only be used by your nominated organisation, it doesn't replace the password you use to sign into your student finance account online.

Now go to 4.4

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4.4 Please tick the boxes below if you consent to the following

You must agree to both statements in order for us to set up consent to share.

☐

I agree that Student Finance Wales can exchange information about my student finance account with the person or organisation named above, where this is necessary to assess my application for student finance or my application for financial hardship support.

☐

I confirm where I have provided any personal information in relation to a third party, I have informed them of this.

To withdraw your consent at any time, please contact us.

Section 5 – Supporting Information

Use this section to tell us about your current circumstances, including anything you've tried to help you get out of financial hardship. We understand this information may be sensitive, but please provide anything relevant that will help us process your application.

If you need more space, use the additional notes at the back of this form.

Section 6 - Sending Your Bank Statement(s)

Why do I need to send bank statements?

In the following sections we'll ask you about your financial circumstances and your bank statements will confirm this. Where you declare an amount, it should show on your bank statement or alternative evidence.

What do I need to send?

Send us copies of your bank statements for all your accounts. They must cover the last three months up to the date you're sending this form (or as close as possible). If you bank online, you should be able to download your bank statements from your online account.

Your statements must show:

- the last 4 digits of your account number
- your full name
- your current home address
- starting balance
- closing balance
- any other named account holders
- statement period dates and transaction dates

An example of how your bank statement should look when it's ready to send:



Remember we need copies for all your accounts covering the last 3 months.

Account name: Miss S Finance			Page number 4 of 5		Statement number: 02/2016
Account number: 12345678					Sort Code: 12-34-56
Address: 43 University Avenue, WA7 8DR					
Date		Description	Money in	Money out	£ Balance
1st Feb	ATM	CASH WITHDRAWAL AT NOTE MACHINE ATM THE MALL – WOOD, LONDON, 30.00 GBP, ON 01-02-2016		30.00	-1,244.34
1st Feb	ATM	CASH WITHDRAWAL AT SAINSBURYS ATM WOOD GREEN LONDON, 20.00 GBP, ON 01-02-2016		20.00	-1,264.34
2nd Feb		INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.01		-1,264.33
2nd Feb	DEBIT	CARD PAYMENT TO WWW.ACEPARKINGGATWICK., 78.99 GBP, RATE 1.00/GBP, ON 29-01-2016		78.99	-1,343.32
2nd Feb	DEBIT	CARD PAYMENT TO PHO BRIGHTON, 11.75 GBP, RATE 1.00/GBP, ON 29-01-2016		11.75	-1,355.07
2nd Feb	DEBIT	CARD PAYMENT TO PRIMARK, 15.00 GBP, RATE 1.00/GBP, ON 29-01-2016		15.00	-1,370.07
2nd Feb		CASH PAID IN AT WOOD GREEN28 HR	700.00		-670.07
2nd Feb		BILL PAYMENT VIA FASTER PAYMENT TO		435.00	-1,105.07
2nd Feb	ATM	CASH WITHDRAWAL AT NATIONWIDE BUILDING SOCIETY AT WEST STREET, BRIGHTON, 10.00 GBP, ON 02-02-2016		10.00	-1,115.07
3rd Feb	DEBIT	CARD PAYMENT TO WILKO RETAIL LIMIT, 1.50 GBP, RATE 1.00/GBP, ON 01-02-2016		1.50	-1,116.57
3rd Feb	DEBIT	CARD PAYMENT TO ASDA PETROL 5118, 24.15 GBP, RATE 1.00/GBP, ON 01-02-2016		24.15	-1,140.72
3rd Feb	DEBIT	CARD PAYMENT TO SELECT, 16.97 GBP, RATE 1.00/GBP, ON 01-02-2016		16.97	-1,157.69
3rd Feb	DEBIT	CARD PAYMENT TO SPOUTERS CORNER. 5.89 GBP, RATE 1.00/GBP, ON 01-02-2016		5.89	-1,163.58
4th Feb	DEBIT	CARD PAYMENT TO PASHA CLINIC. 50.00 GBP, RATE 1.00/GBP, ON 01-02-2016		50.00	-1,213.58
4th Feb	DEBIT	CARD PAYMENT TO WWW.SMARTBUSES.CO.UK, 3.00 GBP, RATE 1.00/GBP, ON 02-02-2016		3.00	-1,216.58
5th Feb	DEBIT	CARD PAYMENT TO SAI D PAYMENT TO ASDA SUPERSTORE, 6.62 GBP, RATE 1.00/GBP, ON 04-02-2016		6.62	-1,289.10
6th Feb	DEBIT	CARD PAYMENT TO Amazon Svcs Europe, 7.99 GBP, RATE 1.00/GBP, ON 04-02-2016		7.99	-1,297.09
6th Feb	DEBIT	CARD PAYMENT TO ASDA SUPERSTORE, 17.15 GBP, RATE 1.00/GBP, ON 04-02-2016		17.15	-1,314.24
6th Feb		FASTER PAYMENTS RECEIPT	440.00		-874.24
8th Feb	DEBIT	CARD PAYMENT TO FALMER BAR, 7.65 GBP, RATE 1.00/GBP, ON 04-02-2016		7.65	-881.89

Section 7 - Your Regular Monthly Income

Tell us about your regular monthly income.

Tips to complete this section

- If you have a partner and they contribute to your outgoing expenses, utility bills etc, these should be recorded under the 'Support from family or friends' box.
- If you are paid weekly - multiply your weekly wage by 52, then divide it by 12. If you are paid fortnightly - multiply your fortnightly wage by 26, then divide it by 12.

Your regular monthly income



Where you declare an amount, it should show on your bank statement. If it does not, please send evidence showing your income.

Wages / salary	£
Self-employment	£
Child Benefit	£
Child Tax Credits	£
Tax Credit / Universal Credit	£
Housing Benefit	£
Carer's Allowance	£
Disability Living Allowance / Personal Independence Payment	£
Income Support	£
Child Maintenance payments	£
Support from family or friends	£
Financial support from university	£
NHS Training Grant or Bursary	£
Other	£

Section 8 - Your Regular Monthly Expenses

Tell us about your regular monthly expenses.

Tips to complete this section

- Make sure you tell us your rent or mortgage amount. If it does not show on your bank statement, you need to send alternative evidence.
- You should only declare your own expenses. If you have a partner do not include any expenses paid by them.
- If you don't pay some expenses monthly, you'll need to calculate the monthly amount. If your payment is every quarter, divide the amount you pay by 3. If it's every 6 months divide it by 6. If it's once per year, then divide it by 12.

Your regular monthly expenses



Where you declare an amount, it should show on your bank statement. If it does not, please send evidence showing your expenses.

Rent / mortgage	£
Utility bills: gas / electricity / water If you pay for a mobile phone, this should be added under communications and leisure in section 9.	£
Council tax	£
Insurance: life / contents / car If you pay mobile phone insurance, this should be added under communications and leisure in section 9.	£
Childcare costs	£
Loans / credit cards / finance agreements	£
Travel Public transport, hire purchase or conditional sale vehicle, road tax, MOT and ongoing maintenance, breakdown cover, fuel and parking.	£
Health costs Prescriptions, medicines, dentistry and opticians.	£
Course costs Course books, stationery, subscriptions, software, trips and excursions.	£

You can provide additional expenses at section 9.

Section 9 - Your Additional Monthly Expenses

Tell us about any additional monthly expenses.

Tips to complete this section

- If you don't pay some expenses monthly, you'll need to calculate the monthly amount. If your payment is every quarter, divide the amount you pay by 3. If it's every 6 months divide it by 6. If it's once per year, then divide it by 12.
- If you share your monthly expenses with your partner, you should only declare your contribution.

Your additional monthly expenses



Where you declare an amount, it should show on your bank statement. If it does not, please send evidence showing your expenses. If you do not have evidence, please explain the expense in the additional notes section.

Food and housekeeping

Groceries, nappies and baby items, laundry and dry cleaning, cigarettes, alcohol, vet and pet insurance, maintenance and repair of dwelling.

£

Communications and leisure

Mobile phone, Internet, TV package, hobbies, gifts, pocket money, newspapers, stationery.

£

Personal costs

£

Other (please specify)

£

£

£

£

Section 10 - Your Debts

10.1 Did you have any outstanding debts or missed payments?

☐

Yes - continue this section

☐

No - go to section 11

Tell us about any outstanding debts that you have.

Your debts



Where you tell us an amount, you must send evidence to support it. Use this section to tell us if you are behind with payments for any of the expenses you've told us about.

Rent arrears

£

Council Tax arrears

£

Utility bill arrears

£

TV licence arrears

£

Other (please specify)

£

£

£

£

Section 11 – Evidence Checklist



Complete the following checklist to help you make sure your form is complete.

☐

I have included my bank statements for all my bank accounts.

☐

I have included evidence for any income or expense I've declared that does not appear on my bank statement.

☐

I have included additional notes for all expenses where I could not provide evidence.

☐

I have listed all debts and included evidence where appropriate.

Section 12 - Declaration

I confirm that to the best of my knowledge and belief, the information I am providing is true and complete.

Your full name (in BLOCK CAPITALS)

Your signature (in ink)

Today's date (DDMMYYYY)

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If the form is being uploaded through your online account, you do not need to sign the declaration. If the form is not uploaded through your own online account, or sent to us by post, you must sign and date the declaration or it can't be accepted.

What happens next? What you need to do next

Once you have completed this form, upload it to your online account with copies of your supporting evidence. Please note that if you're a postgraduate student you need to return it by post.

To upload your form and evidence

1. Sign into your student finance account at **www.studentfinancewales.co.uk**
2. Select undergraduate
3. Select the most recent academic year
4. Select 'upload supporting documents' under the 'your student finance' heading
5. Upload clear copies of your form and supporting evidence

All forms returned by post should be sent to:

Student Finance Wales

PO Box 211

Llandudno Junction

LL30 9FU

We'll process your form as soon as possible. We may contact you if we need some more information.

If you continue your studies next year

If you get a grant or loan overpayment deferred for the current academic year to a later date, and continue your course into the next academic year, any remaining overpayment balance(s) will be recovered from your future funding. If you cannot afford this you can apply again for financial hardship support and if accepted all or some of the overpayment can be deferred again.

If you're eligible for both a loan and grant(s)

If you apply for financial hardship support and only part of your overpayment for the current academic year is deferred to a later date, we will still attempt to recover the remaining amount from the current academic year funding. If this is the case, we will prioritise recovering the overpayment from your loan entitlement so that you pay less interest.

If you would like us to consider other options, please detail these in the additional notes section on the next. We may then contact you to discuss this when we review your application.

Additional Notes