

Student Hardship Fund

Guidance Notes

2026/27

Includes applications to the Childcare Fund

Key Dates and Submission Rules

- **Applications Open:** Monday 12 October 2026 at 10:30
- **Application Deadline:** Friday 21 May 2027 at 17:00
- **Programme End Date Rule:** If your course ends before the Fund deadline, you must submit your application prior to your official course completion date.
- **Pre-application Check:** Read these notes fully before applying.
- Incomplete submissions or missing evidence cannot be assessed.
- Contact the team promptly if you cannot obtain a required document.

Fund Overview and Purpose

The Student Hardship Fund (SHF), incorporating the Childcare Fund, is a limited resource designed to assist disadvantaged students experiencing financial hardship to continue their studies and attendance at Goldsmiths.

- It is a safety net, not a regular source of income.
- It provides a contribution towards core living costs only; it cannot meet all expenditure and cannot assist with tuition fees.

Definition of Financial Hardship

This is where a student has made **adequate financial provision** to support their living and study costs but encounters **unexpected and short-term financial barriers** outside their control that lead them to seek financial assistance. The SHF is not a substitute for available funding sources.

Adequate Financial Provision Criteria

Adequate financial provision means securing resources to cover day-to-day living and study costs, which can include any combination of:

- Statutory student finance from the Student Loans Company (SLC) or regional funding bodies (e.g., UG Maintenance Loans, PG Master's / Doctoral Loans)
- Scholarships, bursaries, and grants
- Personal savings
- Earnings from employment
- Family or partner contributions

- Welfare benefits and other statutory entitlements

Note: Simply receiving one or more of these funds does not demonstrate adequate financial provision if the total amount fails to cover basic day-to-day study and living costs.

Unexpected and Short-Term Financial Barriers

- Unforeseeable and therefore unplanned for
- Sudden and short-term in nature
- Situations meeting the criteria above where the student cannot access any further financial support from any other sources

Eligibility Criteria

Eligible Students

Fully enrolled Home, EU, and International students (Undergraduate and Postgraduate, Full-Time or Part-Time) who have exhausted all other available funding and welfare options, and meet at least one of the following:

- Household income under £25,000
- Student parents
- Care leavers or those from supported housing
- Estranged students
- Students with a disability or long-term health condition
- Students with caring responsibilities (e.g. caring for an ill or disabled relative)
- Salaried PGCE students facing unexpected financial hardship
- Students experiencing an unforeseen crisis beyond their control

Ineligible Students

- Prospective applicants
- Students on an interruption of study or suspended
- Students in exam attendance only
- Students past their official programme end date
- Students on distance learning, unsubstantial part-time, or short courses
- Employer-sponsored students
- Students in debt to Goldsmiths or in breach of an agreed payment plan
- Students who have not been means-tested or have not taken their full Maintenance Loan entitlement (unless relying on faith-compliant alternatives)
- Students with fee-only support (ineligible for core hardship, but may apply for Childcare element)

Specific Student Provisions

- **Part-Time Students**

Your course intensity must be at least 50% of the full-time equivalent (or at least 25% if a disability or long-term health condition prevents you from studying at 50%). This includes full-time courses taken via a part-time mode of study.

- **Faith-Compliant Funding**

If you do not take SLC loans because the terms of borrowing conflict with your faith, you must provide alternative documentary evidence showing how you intended to fund your tuition and living costs.

- **EU and International Students**

Must demonstrate an unexpected, significant financial situation outside your control. Those on student visas must have initially met UKVI financial requirements; you are not eligible for SLC loans or UK public welfare funds.

- **US Loan Students**

Regulations enshrined in US Federal Aid law restrict financial support provisions. You must first contact the Fees Team (financialaid@gold.ac.uk) to explore borrowing options via Federal Direct or Alternative Education (Private) Loans. Any SHF award granted must be deducted from a subsequent US loan disbursement to protect College accreditation.

Childcare-Only Applications

If you are applying exclusively for the **Childcare Fund** element of the SHF:

- **Criteria:** Children of EU and International students must reside with the student in the UK and use an OFSTED-registered provider.
- **Form Sections Required:** Complete only: Personal Details, Living Arrangements, Child Dependants, Bank Details, and Declaration.
- **Required Evidence:** An official invoice or letter, from the last 6 months, on the childcare provider's letterhead clearly showing their OFSTED registration.

How to Apply and Required Documentation

1. Complete the application form fully, answering every question relevant to your circumstances.
2. Provide copies of all relevant supporting documents to confirm your financial situation (incomplete files cannot be assessed):
 - **Undergraduate students:** full breakdown of statutory student finance.
 - **Postgraduate students:** loan evidence, apportionment between fees and living costs, plus all other income.
3. Email your completed form and all supporting documentation together from your Goldsmiths email account to advice@gold.ac.uk

Assessment, Payments and Appeals

- **Processing Time**

Applications are assessed in date-and-time order of receipt. We aim to complete assessments within **20 working days** (excluding weekends, Bank Holidays, and College closures). Missing documents will cause delays.

- **Award Limits**

- Maximum award (excluding childcare): £1,200 for Full-Time students | £600 for Part-Time students.
- Minimum award: £100 (assessments calculated below £100 will receive no payment).
- Salaried PGCE students may receive £0 due to salary income but remain eligible for childcare awards.

- **Payment Method**

Paid via BACS directly to your personal bank account (payments to third parties are prohibited). Awards for students with existing College debt or unmaintained payment plans are held until balances are brought up to date.

- **External Impacts**

It is your responsibility to notify relevant bodies (such as the DWP or US Loan Scheme) of any SHF award, as it may affect welfare benefits or other financial schemes.

- **Decision Notice**

Outcomes are sent directly to your @gold email address.

- **Appeals Procedure**

If dissatisfied with an outcome, submit written representations to the Head of Student Support at advice@gold.ac.uk within **10 working days** of the decision. Late appeals require a stated reason and supporting evidence explaining the delay.

Version	Date	Author	Approved
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