

## International Student Discretionary Fund Procedures

The International Student Discretionary Fund is intended to provide additional financial support to eligible students who can demonstrate a need during the current academic year. Support is in the form of a non-repayable bursary and designed to top up student support received from other funding sources.

Discretionary Funds are intended to help meet basic living costs and support a student to engage with their studies.

**The following guidance covers who can apply, what you can apply for, how to apply and how we assess the application.**

**Please take the time to read this guidance carefully and prepare your application.**

### Who can apply:

- You must be a **fully matriculated overseas or EU domiciled student** with an **overseas fee status**, attending an **undergraduate** or **postgraduate** course at St Andrews. Applicants must have taken out the full student support entitlement available to them. This includes any available government funding.
- UK domiciled students are not eligible to apply, if you fall into this category and require financial support please read the guidance for the Discretionary Fund.
- In addition to student support, applicants must have applied for all other sources of funding available to them, i.e. Universal credits and any other relevant benefits, if eligible.
- If you are in receipt of Universal Credits, you must declare your student funding so that your Universal Credit claim is calculated correctly. If you submit Universal Credit statements to us that show your student funding is not being considered, we may not be able to assess your Discretionary Fund application.
- Students who have previously studied at this level are still eligible to apply to the International Student Discretionary fund. Should there be times when budgets are limited, we may have to consider previous study, and any support the applicant received for this.
- Applications cannot be submitted within **semester one of your first year** studying at St Andrews, as we expect you to have your funding in place when you arrive for your studies. If you face an unexpected financial situation, please contact the [money team](#) to discuss it further.

### What can you apply for:

- The international student discretionary fund can provide support to meet basic living costs such as rent, utilities, food etc... that a student may struggle to meet as a result of studying at university. The purpose of the fund is to assist a student in being able to engage with their studies.

- The International Student Discretionary fund cannot provide support in meeting lifestyle expenditure that is not essential or to cover debt due to credit cards, family circumstances or 'buy now pay later' schemes (e.g. Klarna etc...)
- Applications can be made from students who have worked out a budget and are applying for support to contribute towards a regular small monthly shortfall i.e. they have planned ahead. Applications can also be considered from students who have faced an unexpected expense that they could not have budgeted for.
- Funds are limited and are not guaranteed until after an application has been assessed.
- Awards are non repayable.

#### How to apply:

- Applications will open at the **beginning of semester one**, please refer to [our website](#) for updates.
- Applicants should complete all sections of the application and include the supporting documents requested. Any missing documents or incomplete information may delay a decision being made.
- If applicants have a quick question about their application or the process, please [contact us](#)
- Applicants should ensure all information provided is accurate.
- Access to the application form can be found within the **Scholarships and Funding section of [MySaint](#)**

#### How we assess applications:

- Applications are assessed in the order they are received.
- We assess applications as quickly as we can, but it can take up to three weeks for us to respond and may be longer at peak times in the year or if your application has missing information. We ask that applicants refrain from enquiring about the status of their application until three weeks has passed from the date of submission to allow us time to process it.
- A uniform method of assessing is adopted to ensure continuity and fairness, all applications are income assessed, using the evidence provided.
- Once an application is submitted, we will ensure that applicants are:
  - eligible to apply
  - have all other funding in place
  - have completed the application fully and correctly
  - have provided all required evidence
  - have shown appropriate money management, including reasonable figures for expenditure
- If anything is missing from the application, we will contact the applicant requesting this.
- Some students applying for financial support sometimes appear to be spending disproportionately on lifestyle expenses, i.e. non-essential outgoings.
- This can include recreational betting/gambling, buying luxury items, frequent leisure activities, disproportionate meals out or home deliveries etc...

- The Money Advice team need to ensure that any award made will fulfil the purpose of the fund – to allow the student to meet essential living costs and remain engaged with their studies.
- Where disproportionate lifestyle spending is identified, the applicant may be invited to attend a meeting with a Money Adviser prior to any award being made. The meeting will offer an opportunity to discuss areas of concern and agree any actions that the applicant can take to improve their finances.
- If the Money Advice team are not satisfied that an award will meet the purpose of the fund, they may reject the application until the applicant has sought support or changed their spending habits. We can signpost to appropriate sources of help to do this.
- Reasonable household income and expenditure assessments will be used to calculate any monthly shortfall or excess; any unreasonable expenditure amounts will be queried with the applicant.
- Within the application there is the opportunity to tell us about household expenditure and any outgoings not detailed, these can be included in the 'other' section.
- For undergraduate students in all but their final year, we will divide income over 12 months, for undergraduate students in final year we will use your monthly income over nine months.
- For postgraduate students we will assess your income over 12 months.
- Applicants must tell us of all forms of income, such as benefits, parental contribution, child maintenance etc.
- When appropriate, we may focus an assessment on any extenuating financial circumstance that may be a one off and not contribute to part of the monthly budget.
- We would not expect a student who shows a monthly excess to be in need of support from the fund, however if an application is made where an excess is shown you may be invited to an appointment with a money adviser to discuss reasons for the application.
- We do understand it can sometimes be difficult to fully explain circumstances within an application form and welcome an opportunity to discuss this, if no further information is provided, a student's application with a monthly excess will be rejected.
- If further information is requested and is not provided within three weeks of the request, an application will be automatically rejected. If the student still requires support, they can [contact the Money Advice Team](#) and a new application can be opened.
- Applicants showing a monthly shortfall may be given an award towards general living costs, the level of award is dependent upon individual personal circumstances and is not guaranteed.
- An award is likely to be a contribution towards a shortfall and is unlikely to cover a shortfall in full. Students should also always try to seek out alternative, external funding options.

#### **What happens next:**

- Once an application is submitted you will receive an automatic email confirming this.
- All correspondence will be sent to your university email address, please ensure you check this regularly, especially if you submit an application over a semester break.
- You will receive a response once the application has been assessed.

- Our response may be an award notification, request for further information, request for a meeting with a money adviser or an email notification that the application has been rejected and reason for this.
- Award notifications will state the award amount, frequency of payment and method of payment. **Please ensure you have added your bank details to the system within [MySaint](#) to allow any BACS payments to be made quickly.**
- A percentage of random checks may be carried out on awards made for audit purposes. Any fraudulent claims will be reported to the relevant authorities and may result in disciplinary proceedings in accordance with the University [Code of Conduct](#).

#### **What you need to do if you receive an award:**

- You must notify us as soon as possible if there any changes to your circumstances, this should be sent [here](#). This includes but not limited to:
  - Leave of absence/withdrawal from course
  - Change to your financial circumstances
  - Change to your module credit load
- Any change to individual circumstances may result in a revised award.
- If an overpayment has occurred, we may request that it is repaid. However, any repayments would be discussed with the student to ensure this is manageable and will not put the student into financial hardship.

#### **Confidentiality:**

- The university retains all documents related to an application as audit checks are performed annually to ensure awards are being made appropriately. Digital records are stored in a secure system.
- The privacy and confidentiality of students is respected at all times during the application process. Please see the [University Confidentiality Policy](#).
- Although the information given on the application form is confidential to Student Services, you should be aware that the University's auditor may also have access to this information.
- Anonymous statistical information is collected about financial expenditure for students for reporting purposes and budget management.
- Application forms and related documents will be retained within our system for seven years, after which they are deleted.

#### **What to do if you disagree with the application decision:**

- Applicants are encouraged to contact the [money team](#) in the first instance if they disagree with the outcome of their application, in most cases a conversation will allow applicants to present information that might not have been included in the first instance and may make a difference to the award outcome.
- If, after speaking to an adviser, an applicant wishes to formally query the outcome of their application, the reasons for disagreeing with the decision should be submitted in

writing to the Student Services Director, within 28 days of receiving the final decision. Correspondence can be submitted [here](#), the Director will aim to respond within 5 working days or less (unless there are exceptional circumstances).