
Student Support Fund

Frequently Asked Questions 2025/26

What is the Student Support Fund?

The Student Support Fund provides non-repayable grants for help with essential living costs. The Fund does not assist with tuition fees. A standard assessment approach is completed for all applications to the Fund, although we will always take individual circumstances into account.

Who is eligible to apply?

Home/UK Statutory funded students who receive both a tuition fee loan **AND** maintenance loan from Student Finance (UK)/NHS are eligible. This includes students whose tuition fees and/or day-to-day living costs are supported through the NHS bursary scheme. Statutory funded students without a [household income assessment](#) may be eligible for [Delay in Funding support](#) to allow time to go through the assessment process with Student Finance (UK)/NHS.

Home/UK Self-funding students are classed as those students who are **NOT** eligible to receive both a tuition fee loan **AND** maintenance loan from Student Finance (UK)/NHS. This includes Student Finance (UK) postgraduate loan recipients who use the majority of their loan for tuition fees.

We expect self-funding students to have a robust financial plan in place to cover the costs involved in attending university. If you have experienced an unexpected event or change of circumstances after the start of the current academic year (2025/26), and that has had a negative impact on your financial plan, then you are eligible.

Home/UK Part-time students studying at least 50% equivalent of a full-time course are eligible. We will consider specific costs incurred in relation to attending university (eg travel or childcare).

Students who are not required to pay tuition fees are typically ineligible. This includes students who take a Pause in Study for academic reasons, are externally repeating or on nominal role.

There is an expectation that employment will be taken up to provide for living costs. Students who take a Pause in Study undertaken due to ill health are eligible. Individual circumstances will be considered in all cases.

Is funding guaranteed?

No.

All financial support is discretionary and cannot be guaranteed. We would therefore recommend that you explore all options available for improving your financial situation.

If you would like to discuss your financial situation with a member of the Financial Support Team, you can book an online appointment with an advisor.

[Financial Support Team Online Appointments](#)

What is included in the assessment?

An advisor will use the information and documentation that you have provided to complete a standard assessment.

For **Home/UK statutory funded students**, an advisor will look at your weekly income and expenditure to determine whether you have a shortfall or surplus.

For **Home/UK Self-funding students**, an advisor will look at the unexpected event or change of circumstances that occurred after the start of the current academic year (2025/26), to determine whether a one-time award can be granted.

All documentation provided are held securely for the duration of the assessment and only accessed by members of the Financial Support Team. Following the assessment outcome, documents are held for 7 days after which time they are permanently deleted.

Income

For **Home/UK statutory funded students**, using a standard approach, we calculate a weekly income based on the funding you receive during the year, and include eligible expenditure for the same period.

This helps us to identify if you have enough funding to support you during your studies.

Following is a table of the income that we include in the assessment process and the relevant documentation you need to submit:

Applicants are required to submit the last three months consecutive bank statements for all accounts to which they have access. This includes current, savings, investment, ISA, stocks and shares, cryptocurrency and non-UK accounts.

Non-UK bank statements need to be provided in English.

Statements are required to be in PDF format (not screenshots), and details should be provided for transactions over £100.

If statements are not provide in the above format, this may cause a delay to your assessment.

INCOME		
Income Type	How it is included (per week)	Required documentation
Benefits (means tested)	Included in full	Benefit entitlement
Benefits (non-means tested)	Not included as standard, except for self-funding students who are demonstrating due provision	Not required unless self-funding and demonstrating due provision
Care Leaver & Estranged Student Bursary, Ignite Your Success Bursary/Award	First £2,000 of the combined award amounts disregarded and remaining amount included	Not required
Child support (received)	Included in full	Highlight on bank statement
Net earnings	Not included as standard, except for self-funding students who are demonstrating due provision	3 months wage slips or highlighted on bank statement
Parent/third party contribution	Included in full; also applies to accommodation paid by parent/third party These will be included even if received as a loan, if we cannot identify repayments are being made	Highlight on bank statement
Partner's net earnings	Included in full in a joint assessment	3 months wage slips or highlighted on bank statement
Postgraduate loan	Tuition fee element not included	Student Finance (UK) Entitlement letter
Savings/investments	Included in full; however assessment does not double count savings and other income	Savings statement from mid-September

Statutory funding (Student Finance (UK)/NHS)	Included in full	Student Finance (UK) Entitlement letter
Studentship/sponsorship	Included in full	Confirmation letter
Southampton Undergraduate Bursary	Included in full	Not required

For **Home/UK Self-funding students**, who have had an unexpected event or change of circumstances, this must be sufficiently evidenced and may include:

- Loss of job/unexpected reduction in hours
- A significant decrease in the level of support provided by family
- Unavoidable medical costs which cannot be covered by the NHS
- Being a victim of a scam

This could be demonstrated through bank statements as well as other additional documentation that demonstrates a drop in income.

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Expenditure

For expenditure, for **Home/UK statutory funded students**, we use fixed figures for food, utilities, socialising etc, to ensure all students are treated fairly. We use capped figures for housing costs.

These figures are based on extensive research of the cost of living in the local area.

We do not include lifestyle choices.

You should review your personal spending regularly to ensure it is in line with your funding.

Following is a table of the expenditure that we include in the assessment process and the documentation you need to submit:

EXPENDITURE		
Expenditure Type	How it is included (per week)	Required documentation
Accommodation	£115 cap on private rented for single student excluding utilities	Tenancy agreement
	£190 cap for year 1 students in University of Southampton halls including utilities	Not required
	£140 cap for continuing students in University of Southampton halls including utilities	Not required
	No cap for students with a mortgage	Mortgage agreement
	No cap for students with a child(ren)	Tenancy/Mortgage agreement unless residing in University of Southampton halls
Children	£79 fixed figure for first child then £51.50 for each child thereafter	Not required
Course costs	£11.50 standard fixed figure	Not required
	£14.50 fixed figure for Health Science students	
	£17.50 fixed figure for year 2 WSA and Music students	
	£29.5 fixed figure for year 3 WSA and Music students	
Debts	Included for debts on payment plan (except credit cards and overdrafts)	Loan agreement
Food	£47 fixed figure	Not required
OFSTED-registered child care	Included in full if number of sessions is appropriate for number of student hours	3 recent monthly invoices or similar
Partner's expenditure	Fixed figures included where appropriate	As specified for students
Prescriptions (NHS PPC)	£2.21 fixed figure	Not required
Prescriptions glasses	Any reasonable amount will be included in full	Receipt or prescription if needed but not yet purchases
Incidentals	£9.70 fixed figure for Incidentals	Not required
	£7.35 fixed figure for Insurance	
	£22.50 fixed figure for Engagement	
	£9.70 fixed figure for Mobile Phone	
Travel home	Includes three round trips for travel in UK; based on set zones to identify cost;	Not required
Travel to University	Includes three round trips to primary campus (per week) if living more than 1.5 miles away;	Not required

	Milage calculated at £0.24 per mile for vehicles	
	Unilink (39 weeks) £8.85	
	Unilink (52 weeks) £7.40	
Utilities	£11.45 fixed figure for Gas	Not required
	£10.50 fixed figure for Electricity	
	£5 fixed figure for Water	
	£3 fixed figure for TV Licence	
	£4 fixed figure for Internet	
Vehicle costs (MOT, insurance, wear & tear)	Not included for the majority of students; Fixed figure where Student Support Fund guidelines allow;	Current insurance policy
	£29.50 fixed figure for Car	
	£14.50 fixed figure for Motorbike	

For **ALL** applicants, submitting false statements and/or documents or deliberately withholding pertinent information constitutes making a false application. This will render your application null and void and could result in referral to your faculty, disciplinary actions being taken against you, and may lead to expulsion from the University. This is part of the declaration you will need to read and confirm you have understood at the end of your application.

What isn't included in the assessment?

There are some expenses not covered by the Student Support Fund. Some examples include:

- Tuition fees
- Personal debts to family/friends
- Predetermined course costs
- IT equipment/software purchases

There are [additional funding opportunities](#) available which may help cover the costs of expenses not covered by the Student Support Fund.

What should be included in the personal statement?

It will be helpful for us to know about the recent events that have impacted on your financial situation. We will try, whenever possible, to address your specific concerns. In the event we are not able to assist with certain costs due to Student Support Fund guidelines, we will connect you with university teams that may be able to offer additional support.

What are the possible outcomes?

Every assessment is reviewed and agreed by at least two advisors. Below are the most common outcomes.

Award due to shortfall

The assessment demonstrates that you have a sustainable shortfall between your weekly income and weekly essential expenditure, which can be helped by support from the fund. An award will typically be made. If, however, the assessment demonstrates that there is a significant (unsustainable) shortfall between your weekly income and weekly essential expenditure, then the advisor will contact you to discuss options and whether an award will be made.

Award due to circumstances

The advisor will look to see whether there are atypical or unusual circumstances relevant to your situation, which may be affecting your finances. In such a case, the advisor may make a non-standard/exceptional award. We encourage you to include as much information as possible in your personal statement to ensure we have a complete picture of your financial situation.

No award due to surplus or ineligibility

The calculation demonstrates that you have more income than expenditure, or you do not meet other eligibility criteria. An award will typically not be made.

- Why are savings included when they are set aside for a specific reason?

The Student Support Fund is a limited pot of money, and we see a large number of students seeking financial support. It is therefore important that we can target our support to those

students who have accessed all funding available, including savings, but are still struggling financially.

- Why does the assessment outcome show a surplus when you think you have a shortfall?

The Student Support Fund assessment focuses on those costs specifically relating to attending university. This means that not all of your costs will be included in our assessment, for example if you choose to run a car, but our assessment criteria identifies that a car is not required, the cost of running a car will not be included in the assessment.

The assessment also reflects the financial situation over a specific period of time, usually over 39 weeks. This means that the assessment may not reflect events that have occurred previously or current cash flow concerns, however individual situations are always considered.

Whilst we aim to create a consistent approach to all applications to the Student Support Fund, it is not possible for us to take into account every eventuality and we reserve the right to use our discretion where appropriate.

How long does the process take?

Once an application is received, an advisor will be in touch within 10 working days with either an assessment update or outcome.

Once an outcome is agreed, the advisor will email you a copy of the outcome report, which includes details of the assessment, the outcome and any recommendations that might improve your financial situation.

What if I don't agree with the outcome?

Review

If you are unhappy with the outcome, then please email stufunds@soton.ac.uk within 7 working days of receiving the decision. You can request a review and a copy of the assessment budget, showing the income and expenditure figures that were used, and/or an appointment to discuss the outcome if:

- you believe there has been a process error during the undertaking of the assessment;

- you have new information, which was not previously provided (please include compelling reasons why the information/documentation was not provided at the time of application); and/or
- you would like to better understand how your personal circumstances were taken into account during the assessment

If the advisor decides that a reassessment is appropriate, then this will be completed within 10 working days of the request and any additional documentation being received. The reassessment will be checked by another advisor, and you will be sent an email confirming the review outcome.

Appeal

If you are not satisfied with the outcome of the review, then you can request an appeal.

You will need to complete the Appeals Form, an advisor will email you a link to the form with the review outcome. This must be submitted within 7 working days of receipt of the review outcome. This must contain the grounds for the appeal, along with relevant evidence.

The Appeals Form will be dealt with by the Financial Support Team Manager and Head of Student Success. You will be contacted within 10 working days with the outcome of the appeal and your case will then be closed.

If you are not satisfied with the outcome of the appeal, then you will need to follow the [university complaints procedure](#).

We recommend that you contact the Advice Centre (advice@susu.org / 023 8059 2085) for support with an appeal or complaint.
