

Guidance for Colleges about appropriate funds:

The Role of the College Tutor:

1. To support the student:
 - a. The College provides pastoral care for students, so we want the College Tutors to be involved in any financial assistance application to ensure that students are receiving all the support they need. Additionally, in many cases, Colleges can provide additional financial support, which can develop into a viable financial plan for a student completing their studies.
2. To verify information:
 - a. College Tutors meeting with students and verifying their circumstances and financial position means that we can ensure the funds are split equitably across the students at Cambridge.
 - i. You will be asked to confirm that a conversation has taken place and whether you have seen any documentation (i.e. bank statements) to verify the claim.

General Eligibility Criteria:

The Financial Assistance Funds only support students who are working towards their degree of study. If students have completed their final exams, completed their course requirements or submitted their soft-bound thesis, they are ineligible for the Financial Assistance Funds.

Except for the Crane's Fund, the Financial Assistance Funds make their decisions on a monthly-in-arrears basis. i.e. if a student applies in January, they will receive an outcome in February. Students are ineligible to apply for Financial Assistance Funds in the last 6 weeks of their course. Students are ineligible to apply to the Crane's Fund in the last term of their studies.

Medical:

The only Central University funds towards medical treatment costs is the Crane's Fund. The maximum award for 2024/25 is £1,800. If a student does not meet the eligibility criteria for the Crane's Fund, we would suggest that the College encourage the student to speak to the ADRC and the College Financial Tutor for support.

Treatments which are ineligible under the Crane's Fund:

- Dental treatment
- ADHD medication, assessment and coaching

- Autism Assessment
- Any treatment that is not recommended in the NICE guidelines.
- Private medication

Intermission:

The University does not offer support via financial assistance funding for Postgraduate students on intermission. For Postgraduate students on intermission, College Tutors should direct the students to the Students Union, College Financial Offices or to Citizens Advice if UK/ Home students for support.

For Undergraduate students, the Realise Fund (maximum award 2024/25 £3,600) will support Home/ UK students who are on intermission and fit one of the following criteria:

- Care Leaver
- Estranged
- Young Carer
- Refugee or Asylum seeker
- Gypsy, Roma, traveller, showman or boater students.

The Crane's Fund will support students on intermission with costs towards medical treatment.

Undergraduate:

The Undergraduate Financial Assistance Funds are available to support undergraduate students working towards their course requirements, who have experienced unforeseen circumstances, making them unable to sustain themselves. The maximum award for 2024/25 is £3,000 for full-time students and £1,500 for part-time students.

Students on a 6-year degree (Clinical Medics and Vet MD) also apply for this fund.

Postgraduate:

The Postgraduate Financial Assistance Funds are available to support postgraduate students working towards their course requirements who have experienced unforeseen circumstances, making them unable to sustain themselves. The maximum award for 2024/25 is £3,000 for full-time students and £1,500 for part-time students.

Definition of unforeseen circumstances:

Unforeseen circumstances are circumstances which upon completion of their financial declaration to the University of Cambridge could not have been reasonably foreseen by the student. Applying for funding for an unforeseen circumstance must take place within one term of the occurrence of the circumstance. Applications referring to incidents that occurred more than one term ago will usually be denied.

Examples of unforeseen circumstances:

- Parents/partner have lost their job and cannot provide support
- Death of parents/partner/family who was providing support
- Injury or health related issue preventing access to finances
- Countries in conflict.
- Significant Currency devaluations.¹

Reasons that applications are not usually awarded:

- Expected course costs that should have been budgeted for (i.e. residential).
- Devaluation in currency of less than 10%.
- IT related costs.
- Shortfalls higher than what the maximum award can cover, without a valid financial plan to meet the remainder of the shortfall.
- Circumstances which have occurred more than one term ago or prior to course completion
- Postgraduate students who are fully funded. These students should approach their funding sponsor in the first instance.
- Students who have applied in the first term of their course

How to complete the form:

What information is needed to complete the form:

1. Student's email address and name

The first two questions will ask for the name of the student and their email address. Please note that if the email address does not match the one that the student used to make the application then it will not match the response on our system and you will receive weekly reminder emails. The email address should be entered as CRSid@cam.ac.uk if you only enter the CRSid this also will not match on our system and will send weekly reminder emails.

2. **An understanding of the circumstances that has led to financial hardship.**

Students should have met with their College Tutor prior to any application being submitted so that the Tutor is aware of the circumstances that have led to the

¹ A devaluation of currency exchange rate of or equal to 20% or more, when checked by the Student Funding and Fee Policy Team over the course of the last month. Preference will be given to students whose money is in a currency experiencing a devaluation of 50% or more, or those on a course with a duration longer than 12 months. Devaluations of currency of under 5% are considered a reasonable reduction over the course of a period of study and will not be awarded where currency fluctuations are the only reason stated for financial difficulties.

application. Any additional background information on the student's circumstances is also helpful (i.e. the student cannot return home for exceptional reasons, so they are in College year round).

3. **Confirmation that the student has entered into the course with a viable funding plan.** You will also need to provide a funding plan for any remaining shortfall, if the student has a shortfall over £3,000 (2024/25).
 - a. Please note that for students with shortfalls over the award amount, they will not be awarded without a valid financial plan to meet the remainder of the shortfall, so this is an important step to ensure the student is able to receive a timely response.
 - b. Evidence of bank statements should be seen at this stage
4. **Details of any College Funding that the student has received towards their current course of study.** You may need to consult finance offices prior to completing the form to obtain this information.
5. **Details of any debts owed to College by the student.** Please check this with your finance office before completing the form.
6. **Confirmation that the student can afford tuition fees.** This can be via student loans or other funds. Financial Assistance awards cannot be used towards tuition fees, so we must guarantee that students can afford these in the first instance.
7. **Details of any College Financial Assistance that the student has received.** Students should have exhausted all other funding prior to making a Financial Assistance Fund application.
8. **Details of any College contribution to the shortfall.** If the college will be contributing towards the shortfall and how much.
9. **The amount required to meet the student's financial need.** Please note that if this is different to the amount stated by the student, the lower number will be awarded.
10. **If you consider the student vulnerable and you would prefer that we contact you first, if the application is unsuccessful.**
 - a. We recognise that students who apply for these funds can be in a precarious position, and we do not wish to add undue stress. If you have any concerns about a decision, please contact us at financialassistance@admin.cam.ac.uk.

Tutor Checklist for Financial Assistance Funds

Have you...?

- ☐ spoken to the student regarding their situation and financial circumstances
- ☐ liaised with the student to ensure they have a financial plan, if their shortfall is greater than £3000

Is the student...?

- ☐ Working towards course requirements and a current, registered student
- ☐ Experiencing financial difficulties because of an unforeseen circumstance which occurred no more than a term ago
- ☐ Vulnerable and requires us to communicate any outcomes with you (the tutor) primarily

Have you seen evidence of...?

- ☐ Bank statements
- ☐ Funding and/ or any other income
- ☐ Savings or capital (which is not committed for tuition fees and could be used towards a shortfall)
- ☐ Government benefits or Tax Credits
- ☐ A rent or mortgage agreement
- ☐ Any other significant expenditure commitments
- ☐ A visa extension application
- ☐ Any other financial documentation pertinent to their application

Have you included in your statement...?

- ☐ An explanation of the unforeseen circumstances the student is experiencing
- ☐ An explanation of the financial impact that these circumstances are having on the student
- ☐ Any mitigations that may have been put into place by the student, family or College
- ☐ Confirmation of sight of the student's financial evidence
- ☐ Clarification of the student's spending and available finances
- ☐ Any background information which is relevant to the application, which may have been missed by the student
- ☐ If the shortfall is higher than £3000, a financial plan for the rest of the required funds
- ☐ A statement on whether the student will be able to afford future years of study

Examples of Good Tutor Statements

Example 1:

Explanation of why circumstances are unforeseen

Clarification of student's statement and financial situation

Clear explanation of why student is experiencing financial difficulties

Confirmation they have seen financial evidence

Background knowledge and explanation/justification of spending

Assurance of reasonable outgoing spending

Fundamentally, XXX is applying for financial assistance because of a deeply unfortunate set of circumstances surrounding the available funding for their year abroad (YA). They would normally be eligible (given their household income) for a substantial means-tested maintenance loan from the SFE but they are not eligible as their YA placement is not Turing funded, and their YA placement is not Turing funded (eligibility for which is determined by the University) as the placement is paid, even though: 1. unpaid placements are illegal in France and; 2. the SFE would indeed offer a means-tested maintenance loan to those on paid placements so long as they were Turing funded (e.g. to students from other universities who might offer Turing funding to students on paid placements). It is unreasonable that XXX would have been able to determine this before planning their placement as there is no publicly available information on the accessibility of means-tested SFE maintenance loans for those on paid/unpaid Turing eligible/ineligible YA placements. I had to speak at length to the SFE on the phone to confirm the situation (which appeared to me highly counterintuitive), and was tellingly initially provided with inaccurate information. In summary, XXX is therefore receiving neither Turing funding nor a means-tested maintenance loan, placing them in significant financial difficulty through no fault of their own.

I should add that XXX has not presented well their expenses for their YA. Their total average monthly expenditure (according to the budget spreadsheet they shared with me) should be £1235.48 and not the clearly erroneous £123.58 they put in their form. Their total expenditure for the year, however, is c. £14.8k. Although this total expenditure is higher than the University's indicative maintenance costs, YA students often incur additional costs (e.g. multiple visas, international travel, increased accommodation costs, etc.) and, averaged over 12 months, it is firmly in line with the University's indicative maintenance costs. Although XXX has not presented well their expenses, I am entirely satisfied that their costs are reasonable.

Example 2:

Explanation of financial background

Explanation of steps taken to mitigate situation

Confirmation of sight of financial evidence and knowledge of student's circumstances

Explanation of change in financial circumstances and impact

Clarification of student's available finances

XXX is a self-funded international student from Pakistan who relies on family support to cover their fees and living costs. Their father's redundancy part way through their first year, combined with the falling value of the Pakistani Rupee relative to the pound since October 2022, has limited the amount of financial support their family can provide, and also meant these funds do not go so far as they did at the start of their degree. XXX has taken steps to make up the shortfall, by working during vacations and requesting support from their extended family. Their uncle agreed to provide XXX with a set sum of £6,000 in instalments, but sadly passed away suddenly before having transferred the full amount.

So there are several factors which have contributed to XXX's unforeseen financial need. For context, XXX has discussed their financial circumstances with me on a few occasions over the past academic year, so I have been aware the arrangements they have made. They have managed up to this point, but now finds themselves in financial need, and is requesting a larger sum than would be on offer from a college hardship fund.

XXX has given me sight of successive bank statements, which show bank transfers from their uncle as they have described, and corroborate their outline of their budget and shortfall. XXX has told me their parents have funds set aside to cover their final year's tuition and college fees, and part of their living costs. They have secured work over the summer, and expects to earn enough to cover the remainder.

Examples of Tutor Statements which require more detail

Example 1:

This application is because of a sharp and unexpected increase in room rent.

What other information does this need to include?

- Explanation/clarification of the student's current financial situation and confirmation they are experiencing financial difficulties
- Explanation of the impact that the financial difficulties are having on the student
- Background information regarding the student's accommodation, previous rent costs and increased rent costs

Example 2:

Expense/rent increases alongside savings being used to cover previous years expenses have led to an unforeseen financial need.

What other information does this need to include?

- Clarification of previous expenses and rent costs and increased expenses and rent costs
- Explanation of why and when expenses and rent costs have increased and why expense costs increasing were unforeseen
- Clarification that the student is experiencing financial difficulties and explanation of the impact of these
- Explanation as to why savings have had to be used to cover earlier costs

What documentation do I need to see?

- Student's bank statement
- If the student has student finance loans, their student finance loan and household income assessment
- Any evidence of the circumstances they are describing
- Financial plan for tuition fees and the rest of their terms of study
- For Cranes, evidence of a GP letter within the last 3 months or evidence of an appointment to request a letter.
- Evidence of the student's academic progress, please note that students waiting on a EAMC outcome will not be eligible for a financial assistance award until a outcome has been communicated by the EAMC.

The process and timelines:

Submission Month	Outcome Month
October 2024	30 th November 2024
November 2024	31 st December 2024
December 2024	30 th January 2025
January 2025	28 th February 2025
February 2025	31 st March 2025
March 2025	30 th April 2025
April 2025	31 st May 2025
May 2025	30 th June 2025
June 2025	31 st July 2025
July 2025	31 st August 2025
August 2025	30 th September 2025

Key Websites and contacts:

[Undergraduate Financial Assistance Fund | Cambridge students](#)

[The Postgraduate Financial Assistance Fund | Cambridge students](#)

[The Realise Fund | Cambridge students](#)

[The Crane Fund | Cambridge students](#)

College Tutors Drop-In Sessions for Financial Assistance Funds Q and A (Online):

- 03/02/2025
- 28/05/2025

Email: financialassistance@admin.cam.ac.uk

FINANCIAL ASSISTANCE FUNDS APPLICATION PROCESS

This is a step by step process of how to apply for financial assistance

STEP 1. ASSESS WHICH FUND YOU ARE ELIGIBLE FOR

Look at the website and see which fund you are eligible for and is best suited for your needs.

STEP 2. DISCUSS THE APPLICATION WITH YOUR COLLEGE TUTOR

Discuss your application with your college tutor.

STEP 3. APPLY TO THE FINANCIAL ASSISTANCE FUND ONLINE

Complete the relevant online application form for the financial assistance funds.

STEP 4. SUPPORT FORMS/ SUPPORTING DOCUMENTS

Your College Tutor and potentially Academic supervisor will be asked to complete supporting forms for your applications

STEP 5. RECIEVE YOUR OUTCOME

You will receive an outcome via email at the end of the month after you submit your application. For most funds, the award will be paid to your College within two weeks. For the Crane's award a Tutor statement and receipts will have to be submitted at the end of the treatment to claim reimbursement of the award.

Crane Fund




Overview

The Crane's Fund can provide **up to £1,800** towards medical treatment and testing of current students of the University of Cambridge, who are not in their last term of study.

Summary

Key Dates	1 October 2024 fund opens. 31 August 2025 Fund closes Fund closes for the month of September
Eligibility Criteria	<ul style="list-style-type: none">■ Practitioners must be based in the UK and the treatment must be in line with NICE guidelines■ Dental Treatments are usually ineligible except in exceptional circumstances■ Privatised Medication is ineligible for support■ Assessments for ADHD and autism are ineligible for support. Students should instead go to the ADRC for an educational assessment■ Students may not apply within the last term of their course.■ Treatments which occur before the award date will not be reimbursed <p>Full eligibility Criteria are available on the website: The Crane Fund Cambridge students</p>
Timelines	Applications are considered a month in arrears (i.e. if a student applies in October they are considered in November). Award payments are done by reimbursement and a tutor report and receipts must be received within one year of the award date or before a student has completed their course to be reimbursed.
Key contacts	for any queries about the fund please contact financialassistance@admin.cam.ac.uk

Key Steps to be completed for Consideration

	Student must submit a application form .
	College Tutor must have submitted a supporting form within one month
	Student must have submitted a GP letter dated within the last 3 months with a recommended treatment and diagnosis.

Realise Fund

Overview



The Realise Fund can provide awards of up to **£3,650** to current undergraduate students who are on intermission, experiencing financial need and fall into one of the following groups identified in The Realise Project:

- Care-experienced and/or estranged students
- Refugee, asylum seeker and forced-migrant students
- Young carer students
- Gypsy, Roma, Traveller, Showman and Boater students

Summary

Key Dates	1 October 2024 fund opens. 31 August 2025 Fund closes Fund closes for the month of September
Eligibility Criteria	<ul style="list-style-type: none">■ Students must be on intermission■ Students must be experiencing financial need■ Students must fall into one (or more) of the following categories: Care-experienced, estranged, refugee, asylum seeker, forced-migrant, Young Carer, Gypsy■ Students must be matriculated (i.e. have a college) Undergraduate Students of the University of Cambridge, working towards their course requirements.■ Students who have completed their course requirements are ineligible.
Timelines	Applications are considered a month in arrears (i.e. if a student applies in October they are considered in November). Award payments can take up to 2 weeks to arrive to College after the award letter.
Key contacts	For any queries about the fund, please contact financialassistance@admin.cam.ac.uk

Key Steps to be completed for consideration

	Student must submit an application form
	College Tutor must submit a supporting form within one month

Undergraduate Financial Assistance Fund



Overview

The Undergraduate Financial Assistance Fund can provide awards of up to **£3,000** to current full-time undergraduate students or **£1,500** to current part-time undergraduate students who are experiencing unforeseen financial difficulties and meet the eligibility criteria. The fund classifies unforeseen financial difficulties as a financial situation which could not have been otherwise predicted or expected and prepared for during your time of study at the University.

Summary

Key Dates	1 October 2024 fund opens. 31 August 2025 Fund closes Fund closes for the month of September
Eligibility Criteria	<ul style="list-style-type: none">■ Students must be experiencing an unforeseen circumstance■ Students must be matriculated (i.e. have a college) Undergraduate Students of the University of Cambridge, working towards their course requirements.■ Students on Intermission are ineligible for this fund.■ Students who have completed their course requirements are ineligible.■ Students may not apply within the last 6 weeks of their course.
Timelines	Applications are considered a month in arrears (i.e. if a student applies in October they are considered in November). Award payments can take up to 2 weeks to arrive to College after the award letter.
Key contacts	For any queries about the fund, please contact financialassistance@admin.cam.ac.uk

Key Steps to be completed for consideration

	Student must submit an application form
	College Tutor must submit a supporting form within one month

Postgraduate Financial Assistance Fund




Overview

The Postgraduate Financial Assistance Fund can provide awards of up to **£3,000** to current full time postgraduate students or **£1,500** to current part time postgraduate students who are experiencing unforeseen financial difficulties and meet the eligibility criteria. The fund classifies unforeseen financial difficulties as a financial situation which could not have been otherwise predicted or expected and prepared for during your time of study at the University.

Summary

Key Dates	1 October 2024 fund opens. 31 August 2025 Fund closes Fund closes for the month of September
Eligibility Criteria	<ul style="list-style-type: none">■ Students must be experiencing an unforeseen circumstance■ Students must be matriculated (i.e. have a college) Postgraduate Students of the University of Cambridge, working towards their course requirements.■ Students on Intermission are ineligible for this fund.■ Students on the following courses are ineligible to apply to the fund:<ul style="list-style-type: none">■ Non-award (degree) bearing courses at the Institute for Continuing Education■ Diplomas■ Postgraduate Certificate and Master of Studies, which are less than 9 months in length■ Higher Doctoral■ Students who have completed their course requirements, (i.e. submitted softbound thesis are ineligible).■ Students may not apply within the last 6 weeks of their course.
Timelines	Applications are considered a month in arrears (i.e. if a student applies in October they are considered in November). Award payments can take up to 2 weeks to arrive to College after the award letter.
Key contacts	for any queries about the fund please contact financialassistance@admin.cam.ac.uk

Key Steps to be completed for Consideration

	Student must submit a application form
	College Tutor must have submitted a supporting form within one month
	Academic supervisor must have submitted a supporting form within one month

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STEP 3. APPLY TO THE FINANCIAL ASSISTANCE FUND ONLINE

Complete the relevant online application form for the financial assistance funds.

STEP 4. SUPPORT FORMS/ SUPPORTING DOCUMENTS

Your College Tutor and potentially Academic supervisor will be asked to complete supporting forms for your applications

STEP 5. RECEIVE YOUR OUTCOME

You will receive an outcome via email at the end of the month after you submit your application. For most funds, the award will be paid to your College within two weeks. For the Crane's award a Tutor statement and receipts will have to be submitted at the end of the treatment to claim reimbursement of the award.

Fund	Course Level	Eligibility	What Can Funds Be Used For?	Maximum Award	Where to go for more information
Undergraduate Financial Assistance Fund	All matriculated Current Undergraduate Students including those on a 5 or 6 year medical or Vet-Med course	Students on intermission are ineligible for this fund. Students in the last 6 weeks of their course are ineligible. Students who have completed course requirements are ineligible. Students must have experienced an unforeseen circumstance that has impacted their financial stability	Maintenance Costs	Full Time Students: £3,000 Part Time Students: Pro Rata'd (usually £1,500)	Undergraduate Financial Assistance Fund Cambridge students
Realise Fund	Home Undergraduate Students	Home students on intermission who fall into one of the following categories: <ul style="list-style-type: none"> • care leaver • estranged • young carer • Refugee or Asylum seeker 	Maintenance costs on intermission	£3,650	The Realise Fund Cambridge students
Postgraduate Financial Assistance Fund	Matriculated Current Postgraduate Students	Students on intermission are ineligible for this fund. Students in the last 6 weeks of their course are ineligible. Students who have completed course requirements are ineligible. Fully funded students are not usually eligible for this fund. Students must have experienced an unforeseen circumstance that has impacted their financial stability	Maintenance Costs	Full Time Students: £3,000 Part Time Students: Pro Rata'd (usually £1,500)	The Postgraduate Financial Assistance Fund Cambridge students
Crane Fund	All Current Students, Students on intermission are eligible.	Students who are in the last term of their course are ineligible for the fund Students must be current Matriculated Students	Costs associated with medical treatment or diagnosis	£1,800	The Crane Fund Cambridge students
Humanitarian response fund	All Current Students	Be from a country on UNICEF's Level 2 or 3 Emergency list, or have Refugee, Asylum Seeker, or Humanitarian Protection status.	Maintenance Costs	£5,000	Humanitarian Response Fund eligibility criteria and guidance University of Cambridge