



**STUDENTS'
UNION**
ADVICE

Small Emergency Grant: Policy and Procedure for SUBU Advice Workers

The Small Emergency Fund Principles

The fund is jointly subsidised (50/50) by SUBU and BU, with BU contributing £750 at the start of the academic term and topping up at the end of the academic year, where required. The fund was set up in order to help students who are in severe, short term financial hardship. Students are normally allowed one award per term, and the fund usually takes the form of a supermarket voucher. The reason the fund is most usually paid in the form of a supermarket voucher is that it is expected that a student in acute, immediate need of money for the short term is in need of money for 'survival', such as food to eat.

The typical award is £15 which although cash awards can be issued where required. Those with dependents can be issued more at the discretion of the Advice Worker. The criteria included, but are not limited to:

- Having less than £5 in a bank account, having utilise or at least applied for an overdraft
- Having no other sources of income

Proof of identification (Student ID card) and finances is required at the time of interview.

The fund cannot help students who have needs such as rent or bills, as this is a more long term need and the sums are too great. In these circumstances the Advice Worker would need to help the student explore alternative funding options, and eventually to look at the viability of the student's financial situation. Hardship funding for larger amounts, on a more mid-long term basis can be obtained through the BU Financial Support Fund, the aim of which is student retention.

This fund is particularly useful for students who are waiting for a delayed student loan. The University may be able to help them with an Emergency Loan, however these are usually payable by cheque and take a few days to process, the Small Emergency Fund can help a student whilst they are waiting for the BU funding to clear.

We do not loan student funds as the likelihood of repayment is limited and it's felt that a client with an outstanding 'debt' to SUBU Advice may be reluctant to approach the service again and therefore feel unable to access the support they need.

Assessment

As the Student Advice Centre is a not-for-profit service, and with a limited budget, we are careful that the money used in this fund is given to students in the most need of it. The Adviser will explain

the support we are able to offer via SEG and the criteria for SEG. The Adviser will also explain that we offer budgeting advice.

The adviser will then proceed to:

- Ascertain how the situation has arisen
- Complete a budget sheet to ascertain the clients income and expenditure, potential longevity of hardship and deliver budgeting advice where appropriate
- Ascertain what financial products the client is using e.g. student account/credit cards etc...
- Signpost to relevant service such as Stepchange and National Debtline
- Identify short/mid and longer term options available, for example:

Short term	Mid term	Long term
Contribution from friends/family	Apply for any funding available which they haven't yet applied for, e.g. BU Hardship Fund, student finance, HC2 certificate and state benefits	Apply to Trusts and Charities
Applying for overdraft extensions	Accessing new/different financial products available	Securing work
Selling items no longer needed	Negotiating repayments with creditors	Change in lifestyle
Contact creditors to advise them of current situation	Change in lifestyle	

Example questions to ask during the assessment:

- 1) How has this situation come about? (poor money management, change of circs, housemates not contributing to bills?)
- 2) When do they next get some money and how much are they expecting?
- 3) What exactly do they need help with?
- 4) Do they have an overdraft and is it maxed out?
- 5) Can they increase their overdraft? If yes, the do this and work out a budget/plan as to how to pay it back.
- 6) Do they have a credit card and do they have funds available to use? If yes, use it but work with them to budget as to how to pay it back.
- 7) Do they have any on-going financial commitments that are in arrears? – store cards, payday loans, bank loans, hire purchase agreement, utilities, phone, RENT etc.. If yes, refer to Stepchange, Money Advice Service or National Debtline.
- 8) Do they have any savings?
- 9) Have they applied for all the funding they are entitled to? (SFE, NHS, BU Bursary/Scholarship, benefits, education grants/funds, utility bill support, ALF etc...)
- 10) Can a friend or family member help them out?
- 11) Is their birthday/Xmas/holiday coming up and as such can they ask for cash in advance instead of a gift?

- 12) Do they work and if not have they considered this? Direct them to My Career Hub , local job agencies and Job Centre Plus website
- 13) Have they got anything they can sell? (DVD's, computer games, old textbooks – anything they don't use/need)
- 14) Have they completed and submitted an HC2 certificate?
- 15) What would they do if we were unable to issue the fund?

Only when all options have been exhausted should the fund be issued.

Planning ahead

The fund is usually issued once per student per term. If their hardship is likely to persist then the Adviser should explore the clients longer term options available to them and explain any potential consequences if the client fails to make any changes to lifestyle and/or financial situation. If the client explores all their options and nothing works, then they can return for further advice.

Repeat awards

A student who returns for a further SEG award in the same academic term, in which their first was issued, will have to evidence that they have made positive steps to overcome their financial hardship before a further award is issued. A repeat award is issued at the discretion of an Advice Worker. E.g. delays in student finance continue despite the student taking all action to speed up the process.

AskBU/Bournemouth House

AskBU Advisers have the authority to issue an award after an assessment of need has taken place. In these instances the SEG application form needs to be completed and the student then brings this form to SUBU Advice Reception to be issued the award. Where funds are issued from AskBU in Bournemouth House Library, the application forms and evidence are to be stored in the safe and an Advice Worker will collect these on a monthly basis. AdvicePro records should be created for all clients issued with SEG from AskBU – these can be closed once all relevant details added.

Partnership Institutions (PI)

SEG can be issued to students on a franchised or validated course. A student in need of SEG can have a phone assessment and BACS payment made if needed. If this isn't appropriate (bank will take the money in fees or the client is over their overdraft) then we can post supermarket vouchers to their home address.

A PI may wish to set up their own internal procedure for distributing SEG. If this occurs, we would ask that the procedure is discussed with SUBU Advice before it is developed and that a suitably trained and briefed member of staff is identified to coordinate the fund at the PI. Ideally, all awards will be completed via SUBU Advice to ensure we are aware of the need at PI's and the students who have received the awards.

Recording and monitoring

A [SEG application form](#) will be completed by the client when an award is made. The award will be recorded within the client's case notes, on the SEG spreadsheet and with 'SEG issued' box on

Advicepro to ensure effective reporting via Advicepro and ease of reconciliation of the awards per month. Small Deomonations of up to £30 will be kept in a lockable money box in each advisor office in a locked cupboard which will be signed out and monitored on a monthly basis at a team meeting to check on the status of the use of the cards and their whereabouts in line with our reconciliation by the SUBU Advice Receptionist.

All gift cards purchased will have their unique reference number recorded in a spreadsheet (saved on I Drive) and tracked to ensure each gift card can be easily located. Gift cards are currently stored in BG07, Bournemouth House library with askBU and SC202. It is the responsibility of the Advice Manager to complete the tracking sheet and request for more cards/funds is to go to the SUBU Advice Manager.

At the end of each month the cash awards and gift card awards will be reconciled against the application forms stored in SC202 and the SEG Expenditure. It is the responsibility of the SUBU Advice Receptionist to reconcile the fund each month, and report any discrepancies to the SUBU Advice Manager immediately.

Appeal

A client may appeal against the decision to give SEG. An appeal in writing should be sent to the SUBU Advice Manager. Further to this if the client is not satisfied with the response they can request the decision is reviewed by a panel, made up of one Full-time ('Sabbatical') Officer and one senior manager from SUBU. The members of the panel will have had no part in the original decision-making process.

Repayments

Although the SEG is a non-repayable grant, you may find at a later date you are in a better financial situation. You may wish to repay the money, in order to help the fund continue for all students. You can pay the money in cash, by card or by cheque at the SUBU Reception Desk located in the Student Centre on Talbot Campus.