You can apply to the Discretionary Fund (or the Hardship Fund if you are a non-UK student) for help if you are struggling financially. It is a grant of money to help with your living costs.

**AM I ELIGIBLE?**

You must have applied for your full income-assessed student loan entitlement and, if successful, have received your first instalment (for undergraduate students)
You must have received the first payment of your student maintenance/grant (for undergraduate students)
You must have exhausted other sources of finance available to you, such as any additional funding or grants
You must be experiencing current financial hardship

If you are in financial difficulty, apply! Don’t be hesitant about putting in an application because you think other people are worse off than you.

**HOW DO I APPLY**

You can pick up a form from the Advice Place, or download it from the university’s website: ed.ac.uk/student-funding/financial-support/additional-financial-assistance/discretionary-fund.

To get an award you should be able to show that your living costs are greater than your income.

Explain why you are applying in the ‘about your special circumstances’ section and make sure any exceptional financial difficulties are explained.

If you have rent arrears, outstanding bills or debts make sure you include documentary evidence in full.

All information will be treated confidentially.

Sign and date the form and include all the relevant documents (see the checklist on the front page of the form).

Bring the form into the Advice Place where an adviser will check through your form, photocopy your documentary evidence and then submit it for you. You can also email the form (ensure you also attach scanned documentary evidence) or send it by post. If you are posting the form, make sure you pay adequate postage.

**TOP TIPS**

- You must include a full 3 months of bank statements (for every account you have) up to within 1 or 2 days of the date you submit the form. Printouts from online banking are fine if they include your name and account number
- You must include proof of your agreed overdraft limit. The persons assessing your application will accept a current statement showing available funds where an overdraft is in use as proof of overdraft limit.
- You cannot apply for help with your tuition fees. It's a fund for living costs only
- Proof of rent must be a tenancy agreement or proof of funds being transferred to a letting agent/landlord
- Applications will not be accepted unless all relevant documents are included

Once the form has been checked at the Advice Place, we will submit it to the Scholarships and Financial Support Team to be processed — this takes approximately 15 working days.

Once your application has been fully assessed, the scholarships team will contact you with the outcome of your application. If your application has been rejected, they will explain why. You will have a chance to ask for a review, and apply again at a later date. If you are successful in your application, the grant will be paid into the bank account you provided details for in the form.

Assessment of a complete application normally takes about 15 working days. If your application is successful you may

If you would like this in an alternative format such as large text, please ask a member of Advice Place staff.
need to wait a further 10 working days for a payment to hit your account. If you are in urgent financial need, speak to us.

**BUDGETING**

The following table gives an example of typical expenditure for a single student. Try and factor in irregular costs (such as holiday travel) as well as your regular weekly spending. Ensure you fill out your form to show the expenditure for your entire household, including costs like childcare.

<table>
<thead>
<tr>
<th></th>
<th>Monthly Costs: Lower Range</th>
<th>Monthly Costs: Upper Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>£395</td>
<td>£775</td>
</tr>
<tr>
<td>Food</td>
<td>£145</td>
<td>£260</td>
</tr>
<tr>
<td>Gas/electricity*</td>
<td>£50</td>
<td>£85</td>
</tr>
<tr>
<td>Internet</td>
<td>£20</td>
<td>£65</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>£10</td>
<td>£55</td>
</tr>
<tr>
<td>Laundry/toiletries</td>
<td>£10</td>
<td>£45</td>
</tr>
<tr>
<td>Printing, stationery,</td>
<td>£25</td>
<td>£55</td>
</tr>
<tr>
<td>photocopying, text books</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total per month</strong></td>
<td><strong>£655</strong></td>
<td><strong>£1,340</strong></td>
</tr>
</tbody>
</table>

**Use Budgeting Tools**

There are lots of great online tools to help you create a budget quickly and easily: moneyadviceservice.org.uk/en/tools/budget-planner

And some tools that allow you both to create a budget and track your spending. Many of these can be downloaded on to your smartphone, so you can quickly and easily input transactions as you spend. Some of these apps allow for more than one user. So if you pool your income with someone else, you can both keep track of your shared budget using the same tool.

As an independent, unbiased service we cannot recommend any specific tools. But we know that many students make use of the following apps.

**You Need A Budget**

**On Trees**

**Goodbudget**

**Pennies**

If you would like this in an alternative format such as large text, please ask a member of Advice Place staff.