

STUDENTS' ASSOCIATION CRISIS FUND USER'S GUIDE



CONTENTS

Click on the below titles to jump to the section you need:

1 [An Introduction to the Crisis Fund](#)

2 [Eligibility](#)

3 [Applying for the Crisis Fund](#)

4 [Obtaining Evidence](#)

5 [Awaiting Your Outcome](#)

6 [Once You Have Received Your Outcome](#)

7 [Making The Most of Your Crisis Fund Award](#)

8 [FAQs & Further Support](#)

01 | An Introduction to the Crisis Fund

What is the Crisis Fund and how can it support you?

The BPP Students' Association Crisis Fund is a source of short-term emergency financial support for students who are in severe financial difficulties due to circumstances beyond their control.

The maximum fund that is given to students is a cash award or vouchers of a maximum of £250 for emergency food costs at the discretion of the Independent Education and Welfare Advisors.

There is information further in this guide regarding our tips and advice on how to make the most of your award, as we hope that it will go far in assisting you with your essential needs.

What does the Crisis Fund cover?

The individual fund award is limited to £250 and is meant for short-term food costs only, not ongoing expenses like rent, bills, or course fees. We hope providing food money will help you reallocate funds to other essential costs.

The fund cannot support technology purchases or university-related expenses like laptops or printers. Further tips on affordable technology are in this guide. Applicants who have received other funding are still eligible but this will be considered.

The Association expects applicants to have sought financial stability or to secure funds via other means (eg. overdraft, family, loans) ahead of applying for this fund.

02 | Eligibility

Who is eligible to apply for the Crisis Fund?

The Crisis Fund is available to current registered students of BPP University who are experiencing financial hardship due to circumstances out of their control. It is designed to cover short-term food costs for students who are experiencing difficulty in covering these.

Who is not eligible to apply for the Crisis Fund?

- Those who are not currently registered students of BPP University
- Non-degree apprentices
- Those who are seeking to cover long-term costs (eg. technology, credit card bills, and outstanding debt)
- Those who have other finances available to them through savings accounts or other means

Please also note that students are only able to receive the fund twice within a 12 month period, and we will only review a second application after a period of two months has elapsed from the original approval.



03 | Applying for the Crisis Fund

Contacting Independent Advice

In order to apply for the Crisis Fund, you first need to make contact with Independent Advice using the contact form on the Independent Advice section of the Students' Association website [HERE](#). An advisor will then get back to you with the Crisis Fund form and further information on the fund.

You are then advised to fill in and submit the form, along with the necessary evidence (outlined below), by replying to the advisor and attaching it to your email.

What evidence is required to accompany my application?

- 3 months of bank statements for all accounts available to the student up until the date of applying.
- Detailed and fully completed application form.
- Students on a Tier IV Visa seeking funds must provide evidence that they had made adequate arrangements to support themselves and pay their tuition and accommodation fees before they came to university, and that these arrangements have been affected by unforeseen circumstances, or events beyond their control.
- Evidence of any sponsorship/scholarship/bursary/grants/benefits received (including Student Finance England Award letters if eligible).
- Any other mitigating circumstance evidence to support your application.



03 | Applying for the Crisis Fund: The Form

Your Personal Details

In the first section of the form you will be asked to provide some personal details, including your student number, name, address, course start and end date, and some information on your home situation. This is to allow us to not only know who you are, but also the context in which you are applying and whether you are eligible.

Your Finances

In this section, you will be asked about the accounts and finances which you have access to, as well as details on your recent transactions over £100. This will assist us in understanding your statements when we come to read them, and answer some of the questions we may have, including which of your transactions are rent/bill payments and whether you may be able to apply for other forms of financial support.

Why are you applying?

In this section, we ask you three main questions. Firstly, we ask what the amount of financial support you are requesting is and what you are requesting this money for. Secondly, we ask about the specific details of the circumstances which have led to your application. We encourage honesty and openness here as we aim to understand your situation so that we can better understand how we may best support you.

04 | Obtaining Evidence

If you have not had to download one before, you may not be able to find your PDF bank statements in order to download them straight away. Click on the logo for your bank to find out how to do this for your UK bank:



BARCLAYS



Revolut

monzo

If we have not included your bank, you can still find this information if you look on your online banking or on your bank's website.

05 | Awaiting Your Outcome

Thank you for taking the time to fill out your application!

Once you have completed the form, compiled your evidence, and sent it all on to the Independent Advice team, it will then be processed by the Advisor assigned to your case. We aim to respond to your application within 3 working days.

In the meantime...

We have a few suggestions of things you may wish to do whilst you await the outcome of your application:

- [Find your nearest Food Bank](#) and see if you are eligible for support.
- [Visit the Turn2Us website](#) to see if you are eligible for any grants and to see information about more support available to you if you are finding it hard to make ends meet.
- If you are seeking support in finding a part-time job, [book an appointment with a Careers Advisor through BPP Futures](#).
- If you are struggling to afford menstrual health products, look at our [Menstrual Health page](#) for information on requesting free period products.
- Look at our [Student Discounts page](#) to see if you can be spending less on your everyday items.



06 | Once You Have Received Your Outcome

Receiving a Cash Award

We will send your payment information to the finance team who will transfer the money as quickly as possible. Money will be paid directly into the account you provided us in your application form. We expect that the money should arrive in the account over the next 3-4 working days but if there is a delay just let us know and we will look into this for you.

Receiving a Voucher

You may receive a multi-supermarket voucher which you can use immediately. Please ensure that you follow the link you have received or open the document if it has been sent as a PDF as this will lead you to instructions on how to select the supermarket you wish your vouchers to cover, and instructions on how to redeem your voucher.

Unsatisfied With Your Outcome?

If you are not happy with the outcome of your application, there will be instructions on who to contact to appeal your outcome in the email you have received.

07 | Making The Most Of Your Crisis Fund Award

Covering Essential Food Costs

If you have received a Crisis Fund payment, this money has been sent with the intention that it covers your short-term food costs. It is up to you how you choose to cover these costs with the money you have received, but we have some tips on making this money go further!

Plan Your Meals

Create a weekly meal plan. This will give you more of an awareness on what you will be needing and spending for the week.

Shop Weekly

Write a shopping list based on your meal plan and do a big weekly shop to track spending and reduce impulse buys.

Cook at Home

Home-cooked meals are almost always cheaper, more wholesome and filling, and healthier than eating out.

Save Your Leftovers

Cook bigger meals in the evenings which you can reheat and eat for lunch, or freeze to use another time.



07 | Making The Most Of Your Crisis Fund Award

Buy Generic Brands

Store brands are often just as good as the big name brands and much cheaper.

Use Coupons and Discounts

Look for deals and use coupons. Many stores also offer student discount. Check out our [student discount page](#) for more info.

Buy in Bulk

Some items like rice and pasta are cheaper in bulk, so see what items you go through faster and see if you could be bulk buying these.

Use Food Waste Apps

Apps like Too Good to Go or Olio help you find discounted food or even food for free. Check them regularly, especially in busy areas.

Look At Supermarket Comparisons

Look up [supermarket comparisons](#) to check that you're going to the most affordable stores.

Use Loyalty Cards

Check if your local stores have loyalty schemes. For example, download the Tesco and Lidl mobile apps for savings in stores.



08 | FAQ's and Further Support

Can I use screenshots from my mobile banking as evidence instead of PDF statements?

We will not typically accept your bank statements in any form other than a full PDF statement. This is as we need to ensure that we are seeing the full picture when it comes to your finances and your situation so that we can accurately provide you with support. It is also for ease of assessment.

Can I receive more than £250?

We are currently unable to offer a Crisis Fund award for over £250 as the fund is limited and is only designed to cover emergency food costs.

Will my application be rejected if I have other means of support?

We will not reject your application solely because you have access to loans, an overdraft, or family support. We ask for this information to understand the full context of your circumstances and to better assess your immediate needs.

If you have any questions at all, or are having trouble filling in your Crisis Fund Application Form, please contact Independent Advice. We are always happy to help!