



Royal Conservatoire
of Scotland

Discretionary Fund Guidance Notes 23-24

Undergraduate & Postgraduate

It is important that you read these guidance notes carefully before submitting your application via the Student Portal at <https://portal.rcs.ac.uk/funding-finance/>

If you wish to apply for childcare support please submit a separate application.

The Discretionary Fund can assist in providing financial support for eligible students to meet basic living costs such as rent, fuel costs, travel and food etc. that they may be struggling to meet due to the current cost-of-living crisis and also being a student. Applicants must be able to demonstrate a shortfall between monthly income and expenditure.

Funds can be applied to at the beginning of each term of the academic session, late applications will not be considered but will be carried forward to the following term submission date.

All awards are non-repayable, and paid via BACS. Successful applicants must be fully registered students. Any fraudulent applications will be reported to the relevant authorities and may result in disciplinary proceedings in accordance with University policies.

Eligibility: Who Can Apply

Full-time and Part-time Undergraduate and Postgraduate students can apply for help from the discretionary funds. PGDE students are funded by SAAS as undergraduate students, and are entitled to apply to the fund. However, you must meet the criteria below*:

- UK domiciled and/or eligible for Student Loan support.
- Applicants must have taken out the maximum student loan available to them.
- Be 16 years or over and past compulsory school leaving age.
- Be attending an undergraduate or postgraduate course of study.
- Must have used full entitlement of all other available support such as student maintenance support (including living cost loan or bursary)
- RCS must be satisfied that students are undertaking an appropriate course of education and that their attendance is satisfactory.

*There are some exceptions to the eligibility rules. You can apply to the Fund if:

- You are an asylum seeker looking for help with travel and childcare costs.
- You are facing financial hardship as a direct consequence of a global conflict, which means that means that some international students will have access to the funds.

Priority groups

- Students with at least one dependent child
- Care experienced students.
- Estranged students
- Students who are carers
- Students significantly impacted by the cost-of-living crisis



What the discretionary funds are not intended to be used for:

- To pay for tuition fees
- To provide support for students who have taken a year out from studies
- Students who do not meet the residency criteria who have not been impacted by a global conflict

Before you apply:

You should gather all the documents you will need. These are:

- You must have completed the Income & Expenditure excel spreadsheet to evidence that expenditure exceeds income.
- Student Support Award Letter – tuition fee support/loan letter and living cost loan letter (from SAAS, Student Finance England, Student Finance Wales or Student Finance Northern Ireland). You must have taken out the maximum amount of student loan you are entitled to. If you are on a PG Learning and Teaching Programme and are not entitled to a student loan you can still apply to the Fund.
- Two full months recent bank statements from all bank accounts (please ensure that you submit two full months of statements from all your accounts. You can provide these from your online account if you wish to, but the statements must clearly show your full details and the logo of the bank. They cannot be in Excel format. Multiple screenshots of transactions are not acceptable, you must provide two full months in one pdf.
- Copy of tenancy agreement must be provided if you are seeking assistance with accommodation costs.
- Recent credit card statements if you are applying for assistance with credit card debt.
- Tax Credits or Universal Credits Award Notice (all pages) if you are in receipt of benefits.
- Letter/email from a parent/carer indicating their level of contribution towards your costs, even if it is zero.

How do I apply?

Complete the online application form and upload the required supporting documents listed above. You should state which fund you are applying for and your *main* reason or applying.

Financial evidence

Please give as much detail as possible, particularly in the income and expenditure sections. Please do not guess any financial details as the information you provide will be cross-checked against your bank statements. If you're having trouble working out what you spend your money on, please use a [Student Budget Planner](#). The Income and Expenditure form can be found [here](#).

To be eligible for funding you must be in receipt of Student Finance via SAAS/SFE/SFW/SFNI and have taken out the maximum amount of student loan that you are entitled to and have uploaded the evidence.

- **Income and Expenditure**
Any weekly income (including benefits) should be multiplied by 52, and then divided by 12 to get a monthly figure. It is anticipated that average expected monthly expenditure should include:



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- TV Licence (£13 is the norm);
- Mobile Phone (£15 is the norm and if you pay more you should swap tariffs);
- Food costs (£variable);
- Course Books/Materials/Equipment/Clothing (£variable);
- Personal costs including clothing/entertainment etc. (£75 is a realistic figure);

The amounts listed above are for guidance only and if you know that your costs differ, please state your actual spend.

If you live with a partner, you must submit evidence of their income and their recent bank statements (2 months).

Reason for application

This section provides you with an opportunity to tell us why you are applying to the fund and to explain anything that may not be self-explanatory from the figures you have given. You may also want to show how you are seeking to improve your financial situation and how you budget your money. You can apply at any point from the start of the academic year until the start of June 2024.

Graduation Costs:

If you know that you will struggle to pay for graduation expenses, you may submit an application for assistance with these costs, but it must be submitted before the start of June 2024.

Please contact welfare@rcs.ac.uk if you have any questions about the application form.

Can I get help with my application form?

Yes. Any student who needs assistance with completing their application should email welfare@rcs.ac.uk to request an appointment to discuss support with your application. Staff are experienced in helping students who struggle with completing forms due to a disability or other issue. Help can be given in person or through Teams or Zoom.

What happens after I submit my application?

All completed applications are considered by a panel of staff members comprising members of the International and Student Experience team and the PA to the Director of Finance and Estates. The Administrator (International and Student Experience) is present at panel meetings in the role of note taker.

The information provided will be discussed by the panel in deciding the level of support, if any, that can be offered. All information discussed remains confidential and a range of factors will be considered in deciding awards. These include:

- Accommodation costs. Are your costs excessive? Could you have found a cheaper place to live, i.e. private accommodation if you are currently in student halls
- Travel costs. Are you using the most economical form of transport to travel to/from the Conservatoire?
- The shortfall in expenditure over income and the reasons for that shortfall.
- Personal circumstances, including any special needs/dependents and whether you are an estranged student, care experienced, or a student carer.
- How effectively available income is managed. Are you spending wisely?



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- Access to income - family support, paid employment, bursaries, overdraft, etc. It is expected that all students should take advantage of an interest-free overdraft. If you cannot arrange an overdraft, you should explain the reasons why in your application.

The panel meets weekly to discuss applications throughout the academic session. If you wish to discuss your application prior to its consideration by the panel, please make an appointment with Pauline McCluskey via welfare@rcs.ac.uk

Can I apply over the summer?

It is expected that most undergraduate students will be working during the summer to cover their living costs and therefore will not be eligible to apply to the Discretionary Fund. In certain exceptional circumstances, applications to the fund will be accepted, where:

- A student is unable to work due to a disability or illness (medical evidence will be requested) and is unable to go home during the summer; is living independently and has no other source of income.
- In exceptional circumstances, where a student is living independently and is fit for work but is unable to find a job, an application to the Fund may be considered. In this scenario, a student will be asked to submit evidence of all jobs applied for and their outcomes, before an application to the Fund can be considered.

Will I be called for interview?

You will not normally be called for interview, so it is important that you provide all relevant information in your application form. Without this information, the panel cannot make a decision regarding your application.

What are the possible outcomes of my application?

Your application will either be:

- *Successful.* You'll be given a letter which will indicate the amount of the award and whether it is a grant or a loan. A grant is a payment made to the student that does not have to be repaid. A loan is a payment made in advance of expected income and must be repaid to the Finance Office by the date specified on the letter. You will be asked to e-sign to confirm that you accept the terms of the grant or loan. You will be asked to provide your bank details. The details are passed to the Finance Administrator in the Finance Office who will arrange for your grant/loan to be paid by bank transfer.

OR

- *Unsuccessful.* You'll be told why your application was unsuccessful. If you feel that the outcome is unjustified, you may appeal against the decision. You should request an appeal by email, addressing your letter to the Deputy Registrar, Marie Green, who will then conduct an independent review of your application. You will also be given advice on action you could take should you not wish to appeal but instead submit a further application in the future.

How much am I likely to be awarded?

Awards vary according to individual circumstances. The Scottish Government stipulates that the maximum award from the fund to an individual student is £3,000 per academic year but it would be very unlikely that a Conservatoire student would be awarded such a large amount. The available funds are limited and the panel budget carefully to ensure that there is money



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available for students all year round. Most successful applicants to the fund receive an amount of a few hundred pounds.

What if I cannot pay back a Discretionary Fund loan?

If you are unable to repay your loan, you must write to the Welfare Team via welfare@rcs.ac.uk before the loan repayment date, to state why this is the case and provide evidence of this. You may be called for interview to discuss the possible outcomes in such a situation.

The panel may decide in extenuating circumstances to change a loan to a grant only on provision of a further Discretionary Fund application and evidence that the student is unable to repay the loan.

It is important to remember that a loan is NOT automatically turned into a grant. Each application is considered on its own merits and if you choose to submit a subsequent application for further support you will again need to provide all the necessary documents.

Fraud

SAAS has a specific department which deals with fraudulent applications to the Discretionary and Childcare Funds. It is therefore essential that you submit the required documents with your application and that these documents are genuine. If it is discovered that a student has submitted a fraudulent application to the Discretionary and Childcare Funds, that student could be subject to disciplinary action. The Conservatoire may also choose to report such a student to SAAS who have the power to open formal investigations and interview alleged fraudsters under caution.

What happens if my situation is urgent?

If you are facing a crisis situation which will affect you financially, and is outwith the termly application deadlines, please make an appointment to speak to [Pauline McCluskey](#) in the first instance. The Conservatoire has a small allocation of food vouchers for UK students in crisis in advance of the submission of a Discretionary Fund application. Before a Discretionary Fund application can be reviewed it is a requirement that the student submits the till receipts from the purchases made with the vouchers.