**This form must be completed electronically with being signed and sent to** unionadvice@city.ac.uk

Please use the text boxes indicated to enter text

# Your contact details

**Full name:**

**Date of birth:**

**Student ID:**

**Current term-time address:**

**Telephone number:**

**Email address:**

# Your academic details

**Programme name:**

**Year of study:**

**School:**

**Mode of Study:**

**Academic Status:**

**Fee status:**

**Are you studying in the UK on a visa?**

**If so, when does your visa end?:**

**Are you repeating the year?:**

**Have you completed all assessments and are you awaiting final results?:**

# Personal details

**Please provide any details of children or adults who are financially dependent on you:**

**Do you have a disability or chronic medical condition?**

**If yes, please let us know if you require any reasonable adjustments relating to this process:**

**Type of accommodation:**

[ ]  Halls of Residence

[ ]  Private rented accommodation

[ ]  Live with parents or family

[ ]  Live with spouse or partner

[ ]  Home owner

# Existing hardship applications

**Have you made an application to any of City’s hardship funds? More information about these** [can be found here](https://www.city.ac.uk/study/fees-and-funding/financial-alternatives/hardship-fund)**:**

**If yes, what was the date of application?:** Click or tap here to enter text.

**Have you received a decision?:**

**If yes, what was the decision?:**

# Your finances

All money must be recorded in pounds sterling.

**Income**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Total amount you were expecting at beginning of the academic year:** | **Total money received so far this academic year:** | **Total money you are now expecting to receive until the end of the academic year:** |
|  |  | Please enter here the number of months from the start of the academic year to the present day (e.g. October 2019 - April 2020 would be 6 months):  | Please enter here the number of months from today to end of the academic year  |
| Grants/bursaries (including any financialsupport from City) |  |  |  |
| Loan for tuition fees |  |  |  |
| Loan for living costs |  |  |  |
| Scholarships |  |  |  |
| Family or friends’ contributions |  |  |  |
| Sponsor’s contributions |  |  |  |
| Employment earnings (after tax) |  |  |  |
| Savings |  |  |  |
| Income from assets e.g. rental property |  |  |  |
| State benefits |  |  |  |
| Partner’s earnings (if relevant) |  |  |  |
| Overdraft facility (at 1st October this academic year) |  |  |  |
| Any other income |  |  |  |
| **TOTAL (in £)** |  |  |  |

**Expenditure**

|  |  |  |
| --- | --- | --- |
|  | Expected monthly essential expenditure at the beginning of the year | If this has now changed, please also complete this box |
| Food |  |  |
| Household essentials |  |  |
| Laundry |  |  |
| Gas |  |  |
| Electricity |  |  |
| Water |  |  |
| Phone bill |  |  |
| TV license |  |  |
| Council tax (if applicable) |  |  |
| Clothing |  |  |
| Entertainment |  |  |
| Contents insurance |  |  |
| Accommodation (Please state whether your accommodation costs include meals e.g. catered halls, or any bills.) |  |  |
| Essential costs for children |  |  |
| Daily travel |  |  |
| Travel to visit family |  |  |
| Books and printing |  |  |
| Financial commitments e.g. loan repayments |  |  |
| Any other necessary expenditure (please explain) |  |  |
| **TOTAL PER MONTH (in £)** |  |  |
| **TOTAL ANNUAL EXPENDITURE EXPECTED AT THE BEGINNING OF THE YEAR (in £)**You will arrive at this figure by multiplying the total figure in the first column above by the number of months you are in attendance for your course |  |

# Your circumstances

There is no word limit, but try and be concise.

**What do you feel has caused your unexpected financial difficulty?:**

**When did you first encounter these difficulties?:**

**When did you first encounter these difficulties?:**

**Where practical this loan will take the form of the Union purchasing what you require, rather than paying money directly to you. Please provide a clear breakdown of what we could purchase on your behalf below:**

Add rows if necessary

|  |  |
| --- | --- |
| **Item** **description** | **Estimated cost (in £)** |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| **TOTAL (in £):** |  |
| **OR:** I need to be paid the money directly, rather than have items purchased on my behalf | [ ] Yes |

**If you answered yes above, why do you require money to be paid to you directly, rather than the Union purchasing what you need on your behalf?**

**Please provide a clear breakdown of how you would intend to use this loan to help resolve your financial hardship**

**Is there anything else you would like us to know?**

# Evidence

**Only complete this section if your total request exceeds £100**

Applications over £100 require some form of evidence to be reviewed by our Advice Manager.

This can be provided via a combination of the following:

1. The Advice Manager witnessing the student logging in and showing the Advisor their online bank accounts during an appointment.
2. Credit or debit transactions which are not self-explanatory and larger than £50 must be annotated or clarified in the application.
3. Print-out or mini-statement from an ATM machine showing the state of bank accounts on the day of the application.
4. Evidence of all income and expenditure
5. Evidence of financial hardship – bills, rent, or other debts.
6. Evidence of any state benefits received

The above is not exhaustive. You may only need to provide one of the above forms of evidence.

**I am happy to provide one or more of the above forms of evidence at the appointment, as necessary:**

Yes [ ]

No [ ]

# Repayments

Loans can be repaid over six months. Please let us know how you would prefer to repay

|  |  |  |  |
| --- | --- | --- | --- |
| **Total loan amount (in £)** | **Preferred repayment timescale (number of months)**You can choose to repay after 1 month, up to 6, or anything in between | **Repayment amount per month (in £)**The total loan amount from page 5 divided by the number of months | **Estimated repayment month (Month, year)** Calculate by taking the current month + number of months for repayment |
|  |  |  |  |

We could suggest that you repay over a longer period, depending on your circumstances.

# Bank details

**Only complete this section if you are making a request for money to be transferred to you directly**

If approved, the loan will be paid directly into your bank account. For this to happen please provide your bank details:

**Account holder’s full name:** Click or tap here to enter text.

**Sort code:**

**Account number:**

Your bank details will be kept electronically on your case file in order for us to process the loan payment to you, or receive repayments from you. This will only be accessible to Union Advice and the Union’s Finance team.

# Declaration

Please print off this form and sign the declaration as below. Send a copy to unionadvice@city.ac.uk

**I have read and understood the terms of the Data Protection Statement overleaf**

Yes [ ]

No [ ]

|  |
| --- |
| By signing this form I acknowledge that all information contained herein and in conjunction with this application is accurate and truthful to the best of my knowledge. I understand that instances of dishonesty or consciously withholding relevant information without good reason will result in a rejection of my application and may, in extreme cases, preclude me from being able to submit further applications in the future |
| **Student Signature:**  | **Date:**  |

# Optional: Demographic and other information

It would be helpful for us to understand better who uses our service and to try to ensure that our service is accessible and meets the needs of all students.

Please feel free to share only what you are comfortable with.

**How did you hear about the loan scheme?**

Click or tap here to enter text.

**How would you describe your gender (if any)?**

[ ]  Female

[ ]  Male

[ ]  Non-binary

[ ]  Other

[ ]  Prefer not to say

**Do you have a preferred pronoun?**

She/her

**How would you describe your sexuality?**

[ ]  Bisexual

[ ]  Heterosexual (straight)

[ ]  Lesbian/Gay

[ ]  Other

[ ]  Prefer not to say

**How would you define your ethnicity?**

|  |  |
| --- | --- |
| [ ]  Asian or Asian British Bangladeshi[ ]  Asian or Asian British Indian[ ]  Asian or Asian British Other Background[ ]  Asian or Asian British Pakistani[ ]  Black or Black British African[ ]  Black or Black British Caribbean[ ]  Black or Black British Other Background[ ]  Chinese[ ]  Eastern European[ ]  Middle Eastern/Arab | [ ]  Mixed White & Asian[ ]  Mixed White & Black African[ ]  Mixed White & Black Caribbean[ ]  Mixed Other Background[ ]  Romany, Gypsy, Traveller[ ]  White British[ ]  White Irish[ ]  White European[ ]  White Other[ ]  Prefer not to say |

**In addition to the below section on Data Protection, we would like to make you aware that this service holds the Advice Quality Standard Kitemark (AQS), which demonstrates to students using our service that we are working to the best possible professional standards. To maintain AQS we need to evidence providing a good standard of advice, and our service will undergo an audit every 2 years. Do you give consent for your case file to be shared with AQS assessors for auditing purposes only?**

Yes [ ]

No [ ]

**Data Protection Statement**

As per our [Privacy Policy](https://www.csgsu.co.uk/union/governance/privacy/) and [Data Protection Policy](https://www.csgsu.co.uk/pageassets/union/governance/policies/Data_Protection_Policy.pdf), when accessing the Union Advice service, under the General Data Protection Regulations 2018 Article 6(1)(f), Union Advice record ("process") the following information relevant to your case/enquiry in order to create a case file and process your short-term loan application:

* Name
* Student number
* Contact details including home address
* Academic details (eg. course, year of study etc.)
* Your bank details (in order to make and receive payments for the loan)
* Information and correspondence regarding your issue (your case file) including special category data provided by you in your request for advice (i.e, medical information, criminal convictions etc).

This is because we have a legitimate interest to do so in order to provide you with a service.

The Union Advice service also processes special category data with your consent as per Article 7 of the General Data Protection Regulations 2018. This means we only process this data with your explicit consent in line with our Data Protection Policy.

Your bank details will be kept on your case file in order for us to process the loan payment to you, or receive repayments from you. This will only be accessible to Union Advice and the Union’s Finance team.

We gain your consent by asking you to provide the following categories of data voluntarily. You do not have to provide it in order for us to provide a service to you.

The categories are:

* Date of birth (age)
* Gender
* Nationality
* Health and disability
* Sexuality
* Ethnicity

In the course of the provision of advice you may let us know information or send correspondence regarding your issue (your case file) including special category data provided by you in your request for advice (i.e, medical information, criminal convictions etc).

The Union Advice service uses your data to create a case file. This case file will be confidential and enables us to assist you with your case or enquiry and to ensure that we are providing the best advice, information and support based on an accurate understanding of your circumstances. We also store the details of your short-term loan request in this case file. The file enables us to provide you with follow up advice should you need to contact the service again.

Further, the processing of this data ensures we are able to monitor the quality of advice provided to you and ensure that we are complying with our service policies and this includes the auditing of case files.

In some circumstances Union Advice may need to retain data for the establishment, exercise, or defence of legal claims against City St George’s University of London Students' Union.

The Union Advice service uses special category data anonymously for statistical purposes to help us identify trends and to assess and improve the performance of our service.

Union Advice naturally receive data (information, correspondence) about your issues in the course of the provision of advice.

You can request a copy of the data we hold, update or correct your data at any time.

You have the right to request the erasure of your data which will not be withheld save for our right under Article 17(3)(e) where the service has a need to retain the data for the establishment, exercise, or defence of legal claims against City St George’s University of London Students' Union.

You have the right to instruct us to transfer your data to another data controller at any time.

As a Union Advice user you also have the right to object (General Data Protection Regulations 2018, Article 21) to us continuing to process your data. We will cease processing your data upon your objection, save for our right under Article 17(3)(e) where the service has a need to retain the data for the establishment, exercise, or defence of legal claims against City, University of London Students' Union.

With regard to any case file with Union Advice you can exercise the above rights at any time by contacting us by email at unionadvice@city.ac.uk.

All data which personally identifies you will be destroyed or anonymised after a period of 6 years.

If you believe our use of your personal data to be in breach of your rights, please let us know by contacting Phil Gilks, Chief Executive/Data Protection Officer - Philip.Gilks@city.ac.uk so we may rectify the problem as soon as possible. If you are still not satisfied, you have the right to lodge a complaint with the [Information Commissioner’s Office](https://ico.org.uk/make-a-complaint/).

|  |  |
| --- | --- |
| INTERNAL USE ONLY**Advisor:**Click or tap here to enter text.**AdvicePro Case Number:**Click or tap here to enter text. | **Total loan approved:**£Click or tap here to enter text. |

|  |  |  |
| --- | --- | --- |
| **Item agreed for purchase** | **Relevant item details** (e.g. links to where to procure, name of product or company)  | **Price, including VAT** (in £) |
| e.g Train ticket | London Victoria to Manchester on 20th August 2020 | 100.00 |
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