

# **Crisis Support FAQs**

### What is Crisis Support?

Crisis Support is a one-off, short-term emergency fund which can help if you have very little money left in your bank and cannot afford essentials such as food, hygiene products, travel to lectures or essential medication. It can also help with moneyrelated emergencies, such as unexpected homelessness.

It's not a guaranteed source of income and cannot help with larger, ongoing costs such as rent, outstanding bills and debt. If you need help in these areas, you can apply for <u>Day to Day Support</u>.

#### Who can apply?

Anyone at Manchester Met University can apply for Crisis Support. You must be at a point where you have very little money left to cover food and other essentials. You can also apply if you need help with an unexpected, emergency cost.

When you call to apply, we will check that Crisis Support is best way for us to help with your financial difficulties.

### When can I apply?

Crisis Support is open all year round (subject to availability of funds) but if you are a few weeks away from getting your next maintenance loan from Student Finance, you may be offered a <u>Bridging Loan</u> instead of Crisis Support. We will discuss this with you when you call to apply.

#### Can I apply every year?

Yes - you can apply in every year of your course.

However, if you received a payment last year, the same payment is not guaranteed again this year. Several factors can affect how much we can offer to each student, including the volume of applications received and our hardship budget allocation. We also update our assessment guidelines each year, so even if your circumstances haven't changed since last year, we cannot guarantee the same level of support in every year of your course.

Also, you should not rely on Crisis Support every year, and wherever possible, should put other measures in place to improve your financial situation.

### Can I apply more than once a year?

Crisis Support is a one-off, emergency fund, so you will only be able to submit one application per academic year as standard. If you do access Crisis Support, we will also send you information and guidance to help you take the necessary steps to improve your financial situation and reduce the need to access Crisis Support again.

However, we do appreciate that unexpected events can happen which may lead to you needing Crisis Support for a second time. Whilst we cannot guarantee that we can offer any further Crisis Support, we encourage you to contact the Student Financial Support helpline on 0161 247 1045 to discuss your circumstances. Following our conversation, we will be able to determine whether we can offer any further financial support.

### What evidence will I be asked to provide with my application?

The Crisis Support application form will ask you to upload evidence of your current bank balance. If you have children living with you, you will also need to send evidence of how many children are dependent on you (normally a universal credit statement or proof of child benefit).

When we assess your application, we may ask you for more information before we reach our decision. This is normally where the evidence on the application form is not sufficient, or if we need to verify something that you have written in your application. Remember to keep an eye on your student email for updates.

### How is my application assessed?

Our Student Financial Support team follow detailed assessment guidance to assess each application consistently and fairly. Our assessment primarily focuses on how much money you have currently available to cover essentials.

If you need Crisis Support for a specific emergency, aside from covering the cost of essentials, we may carry out a more detailed assessment to ensure that you are getting the right level of support for your circumstances.

### Does everyone who applies to Crisis Support receive a payment?

Not all applications are successful. If your application is unsuccessful, we will offer advice on other support available.

If your application is successful, you will receive a non-repayable contribution towards food and other essentials (as per the table shown <u>here</u>). If you are applying due to a specific emergency, aside from covering the cost of essentials, your payment will depend on the nature of the emergency.

# How quickly will I receive a payment from Crisis Support?

We aim to process applications within five working days. If your application is successful, you will receive the funds on the next working day after we approve your application. If these timescales will cause you significant issue, please mention this to us whenever you call to apply, and we will let you know if there is anything else that we can do to help.

# I think you have made the incorrect decision on my application. What can I do?

In the first instance, you can either call our helpline on 0161 247 1045, or you can reply to your decision email outlining your concerns. This will then be picked up by a member of the Student Financial Support management team.

### Where else can I turn for help?

Crisis Support is paid to give you time to explore all possible options to improve your financial situation.

All students who receive Crisis Support are encouraged to seek help from the <u>Students' Union Advice Centre</u> for advice about budgeting and how to meet their ongoing financial commitments. Your decision email will also contain signposting to other services that are relevant to your circumstances.

You may also wish to consider finding <u>part-time work</u> alongside your studies for an additional source of income.

If you find that your income doesn't stretch to cover your essential costs, or you have recently had an unexpected cost, you may also be able to apply for <u>Day to Day</u> <u>Support</u>, but please remember that Day to Day Support is not guaranteed for any student, and Day to Day Support takes at least 4 weeks to process.