

University of Essex

Late Funding Loan 21/22 (UK Home students only)

The Late Funding Loan is for students who have applied for a student loan from Student Finance or the bursary from the NHS but have not yet received payment for some reason (other than usual processing time after registration). The loans are therefore only available to UK (home) students.

Terms and conditions

1. Eligibility

Below is a list of the full eligibility criteria for the Late Funding Loan. You must meet all of the following criteria:

- You are a current full time or part-time **registered** (UK Home) student at the University of Essex for academic year 2021/22
- You are undertaking Undergraduate or Postgraduate study
- You are able to provide evidence that you have submitted your funding application for 2021/22 and are aware of the reason for the delay
- You have not received ANY payment of your loan/bursary

2. Evidence

You **MUST** provide evidence that you have applied for your Student Loan/PG Bursary/NHS Bursary when applying for the late funding loan.

Evidence should be in the form of a print out from your online account showing that your application is being processed, or an official letter confirming receipt of your application.

If you cannot provide this evidence you should contact the [Funding Team](#) for advice.

3. How to apply

1. Ensure that you meet the eligibility criteria above
2. Carefully read these guidance notes
3. Register for the [Blackbullion](#) online money management website
4. Click the 'Funds' tab and select 'UoE Late Funding Loan'
5. Submit your Application form, Declaration and evidence

Note: your application will not be assessed until you submit a full and complete application form, including all evidence necessary to complete an assessment.

4. Award and Conditions

Maximum Loan amounts 2021/22 (4 week period)

	Maximum Loan amount*
Single student or student with partner	£300
Student with one child	£370
Student with two children	£430
Student with three children	£490
Student with four children	£550
Student with five or more children	£610

You **must** repay the loan within 10 days of your funding coming through or if you leave the course (whichever is the earliest date). If you have not repaid your loan by Friday 17 December 2021 you will be invoiced for the amount and it will become a debt to the University.

*if you require assistance with mortgage payments or childcare payments we will contact you separately to discuss

5. Payment Arrangements

- Your application will be assessed within **2 working days of all requested evidence being received**
- Payment will be made via BACS to your nominated bank account normally within 5 working days.

6. Can I hold this with other awards?

The Late Funding Loan can be held in conjunction with other University awards that you may be eligible for.

7. Appeals

If you are dissatisfied with the decision of your outcome of your application, you can appeal within 10 working days of your outcome email from Blackbullion. Appeals should be sent to the [Funding Team](#).

Your appeal will be considered at the discretion of the Student Services Manager or his/her nominee.

8. Resolution of disputes

Acceptance of the Late Funding Loan constitutes acceptance of these terms and conditions. Registered students should contact the [Funding Team](#) in the first instance for guidance regarding this award. In cases not covered by the above terms and conditions, or where a student claims exceptional circumstances, or disputes a decision not to make payments due under this scheme, final appeals on decisions regarding eligibility must be made via the [Student Complaints process](#). The Academic Registrar or his/her nominee will review the case and his/her decision will be final.

NOTE: These terms and conditions apply to the Late Funding Loan awarded to students for the academic year 2021-22. The University of Essex reserves the right to update these terms and conditions as necessary.