

Office Use Only

Academic Year

Award YES NO

Total Award €

Date

# IAAC Admissions Office Needs-based Financial Support Applicant form and guidance notes

Before completing this application form, please read the Guidance Notes at the back of this booklet.

PART 1 - PERSONAL INFORMATION

PROGRAM YOU APPLIED FOR

**FAMILY NAME** 

FIRST NAME

TITLE Mr/ Ms/ Mrs/ Miss

**NATIONALITY** 

DATE OF BIRTH

FEE STATUS EU Non-EU Spanish

**CONTACT ADDRESS** 

**TELEPHONE NUMBER** 

**EMAIL ADRESS** 

HOW MUCH ARE YOU REQUESTING €

#### **PART 2 - PROGRAM DETAILS**

**DEGREE PROGRAM TITLE** 

PROGRAM DIRECTOR(S)

FULL TIME PART TIME ONLINE

START DATE OF PROGRAM

#### **PART 3 - YOUR LIVING ARRANGEMENTS**

DO YOU LIVE ALONE? IN A HALL OF RESIDENCE?

WITH YOUR PARTNER OR SPOUSE? WITH YOUR PARENTS OR GUARDIAN?

IN SHARED ACCOMMODATION?

HOW MANY OTHER ADULTS LIVE AT THIS ADDRESS?

DO YOU SHARE ALL YES NO

HOUSEHOLD EXPENSES?

DO YOU HAVE ANY CHILDREN WHO ARE FINANCIALLY DEPENDENT ON YOU?

YES

NO

PLEASE GIVE DETAILS OF DEPENDENT CHILDREN (IF YOU NEED TO, CONTINUE ON A SEPARATE SHEET AND ATTACH TO THIS FORM)

FIRST NAME DATE OF BIRTH RELATIONSHIP TO YOU

DO YOU HAVE ANY ADULTS WHO ARE FINANCIALLY DEPENDENT ON YOU?

YES

NO

PLEASE GIVE DETAILS OF DEPENDENT ADULTS (IF YOU NEED TO, CONTINUE ON A SEPARATE SHEET AND ATTACH TO THIS FORM)

FIRST NAME DATE OF BIRTH RELATIONSHIP TO YOU

### PART 4 - INCOME FOR THE CURRENT ACADEMIC SESSION RECEIVED TO DATE -Total amount you were **EXPECTED** - number of **INCOME YEAR** number of months from expecting from each months from today to source at beginning of October to the present end of the session the academic year Enter number of months Enter number of months Loan for tuition fees € € € (please give details) Loan for living costs (please give details) **IAAC Scholarship** (please give details) Parent/family contribution towards fees Parent/family contribution towards living costs Sponsor contribution towards fees Sponsor contribution towards living costs Earnings from employment Government benefits/credits Partner's earnings (if relevant) Other income of partner (if relevant) Other (please give details) TOTAL SECURED FUNDING TOTAL RECEIVED TO DATE **TOTAL EXPECTED TOTAL** Total INCOME Overdraft

(Received + Ex-

pected + Over-

draft Faciltiy)

facility (at

1st October

of this year)

#### EXPENDITURE YEAR Food € 1 € Household essentials 2 € 3 Laundry € Gas 4 Electricity € 5 6 Water € Telephone € 7 € 8 Transportation (daily travel during term time) Clothing € € Entertainment Please state whether your accommodation costs Accommodation (please give details) € include meals or any bills € Childcare costs € Private vehicle costs 13 € Books/course costs, including photocopying 15 Disability costs (please give details) Special financial commitments can include any 16 Special financial commitments € payments you are obliged to make eg, prescriptions, credit card repayments (you should include only the minimum monthly payment) (please give details) Insurance (excluding car/contents, € please give details) € **Total Per Month ADDITIONAL EXPENDITURE** Travel costs refers to travel from your permanent Travel costs (Perma-€ Spent residence to Barcelona eg, first travel to Barcelona for (re)registration, travel home for holidays, and at the end of your programme nent home € to institution) **Anticipated**

€

PART 5 - EXPENDITURE FOR THE CURRENT ACADEMIC SESSION

**Tuition fees** 

2

PART 6 - FURTHER INFORMATION			
1	When did you first encounter financial difficulties?		
2	Why are you encountering financial difficulties?		
3	What steps have you taken to resolve them?		
4	Can anyone in your family help you?		
5	Please add any other information which you think might be relevant. (Please continue on a separate sheet if necessary).		

#### PART 7 - SUPPORTING DOCUMENTATION CHECKLIST

Evidence of benefits/tax credits claimed or received, including Child Benefit

The last bank/building society statement for all accounts you hold. For any credit/debit over £100, please note beside it what this was for. A printout of an online statement is acceptable showing 1 full month of transactions

Evidence of rent/mortgage. If you are living with parents/relatives, please provide a letter from them confirming your rent

Evidence of Student Finance Master's or Doctoral loan

Any other relevant supporting documentation Please give details

#### **PART 8 - DECLARATION**

I declare that the information that I have given in this form is correct and complete to the best of my knowledge.

I understand that giving false information will automatically disqualify my application, it may also lead to disciplinary procedures resulting in possible expulsion from IAAC, and require me to repay any grants obtained by me as a result.

YOUR NAME (CAPITALS)	
YOUR SIGNATURE	DATE

## **In-Course Financial Support**

## Application form and guidance notes

#### 1. Eligibility

- 1.1. You must be a fully registered applicant or an enrolled student of IAAC to apply for financial assistance.
- 1.2. Financial assistance can only be provided in the form of a discount on the program tuition fees, not in the form of a direct bank transfer.
- 1.3. If you have reached the end of your degree program, including submission of a thesis, you are ineligible to apply.
- 1.4. If as a student you apply and are given an award, IAAC reserves the right to withdraw any part of the award yet to be dispensed, if you submit your final thesis. Awards are made to support students only to the point of submission.
- 1.5. Full, part-time and online applicants/students are eligible to apply.
- 1.6. Home Spanish, Home EU and Overseas applicants/students are eligible to apply.
- 1.7. You may apply more than once during an academic year but normally only if your circumstances change.
- 1.8. The normal maximum discount available is €3,000. Larger discounts may be made in very exceptional cases. If the amount you require to complete the academic year is higher than €3,000, we will need evidence of how you propose to close the gap from other sources before we can process your application. If you require a significant amount of support beyond €3,000, it may be advisable to consider interrupting your program of study to address your financial difficulties.
- 1.9. There are two central hardship funds:

#### **IAAC Living Costs Fund**

For applicants/students requiring assistance with general living costs.

#### **IAAC Student Support Fund**

For applicants/students experiencing financial difficulties which could not have been foreseen before applying.

These funds provide assistance to support the following groups of students:

1.9.1. Applicants/students who have registered with sufficient funds for the duration of their program of study where something unexpected has subsequently occurred to disrupt these

- arrangements or to cause additional expenditure. The unexpected circumstances must have occurred after the date of first registration at IAAC. IAAC cannot assist students who have knowingly registered without sufficient funds for their fees and living costs;
- 1.9.2. Students/applicants who require assistance with an emergency, one-off cost (eg, a plane ticket home). Please email the Applications Coordinator for more information. Pregnancy is not generally considered to be an unexpected event but each case will be considered on its own merits;
- 1.9.3. Home Spanish students/applicants who require assistance with general living costs (eg, rent, mortgage payments, food, utility bills, travel, childcare, etc). Priority groups are: second year students, students with children (especially lone parents), mature students, students from low-income families, students who have entered higher education from care, and students who have been homeless. This does not exclude Home Spanish students/applicants outside these priority groups from applying for assistance;
- 1.9.4. If you do not fall into any of these categories (eg, you are an Overseas student experiencing financial difficulties which may have been foreseen), you are unlikely to be eligible for support.
- 1.10. There is no general loan scheme available to students. Students who are offered a loan (see 3.2 and 6.3) must have satisfied the criterion that their financial difficulties are unexpected.
- 1.11. You are expected to have explored all other forms of potential support available to you before making an application. This might include:
  - 1.11.1. An overdraft facility;
  - 1.11.2. A loan: this would include the maximum Student Loan available to you;
  - 1.11.3. Part-time work: School guidelines allow students to work up to 15 hours per week;
  - 1.11.4. Additional family support
- 1.12. IAAC does not take a sympathetic view towards students/applicants who have failed to manage their money effectively. You are expected to seek advice on managing your money where necessary and to do everything you can to avoid serious financial difficulty.

#### 2. Confidentiality

2.1. All information submitted to us is treated with the strictest confidence. The data will not be passed to any other party without your consent, except when IAAC is required to do so by law. Your application for financial assistance has no bearing on, or connection to, academic-related matters.

#### 3. How Your Application Will Be Assessed

3.1. We will assess your application under a method that looks at the difference between your income and accepted reasonable expenditure

- 3.2. A discount can only be made if the calculated income is less than the calculated expenditure, unless the financial difficulties relate to a specific cash flow problem.
- 3.3. If you are a full-time student applying for help with general living costs (as opposed to assistance with a set of unexpected circumstances), we would normally expect you to have a certain level of income via sources such as part-time work, additional support from parents/partner, bank overdraft, savings, etc). For full-time students, an 'assumed income' level will be applied. Actual earnings from part-time work will be disregarded to allow you to earn larger sums without your application being affected. This 'assumed income' level may be adjusted according to your individual circumstances.

#### 4. Completing the Form

- 4.1. If you have any problems completing the application form, please contact the Applications Coordinator. You should try to ensure that you have made a start on your application form before contacting the Coordinator.
- 4.2. Please answer all relevant questions on the application form either digitally, or by printing clearly in ink.

#### 4.3. Part 1: Personal information

It is important that you complete this information accurately.

If we need to contact you about your application whilst it is being processed, we will email you. We will use your IAAC email account unless you specify otherwise.

#### 4.4. Part 2: Program details

Please provide details of your current IAAC studies. We will cross-check this information with your central School record.

#### 4.5. Part 3: Your living arrangements

Please provide details of your current living arrangements. If you have dependants, please give details. We are able to factor in the costs of supporting dependant children up to the age of 18 (where they remain in full-time education).

#### 4.6. Part 4: Income

On this page, you need to include all sources of income available to you for the current academic year. It is vital that you complete this section as accurately as possible.

There are three columns for your income information. The first column 'Total amount expected from each source at the beginning of the academic year' requires you to state how much money you were expecting from each of your sources of finance at the beginning of the academic year, regardless of whether you have to date received the amount you expected.

The second column requires you to state how much you have received to date (ie, at the time of completing the form) from each income source. The third column requires you to state how much you are expecting to receive until the end of your academic year. It will be necessary to

return estimates in this column.

The proportion of your income in either the 'Received To Date' or 'Expected' column will depend on when during the academic year you are making your application. For example, if you are a student studying for over 9 months and making your application at the end of November, you would complete the 'Received To Date' column with two month's information (October and November) and the 'Expected' column with seven month's information (December – June).

You should total your received income and your expected income, plus any overdraft facility available to you, to give a total income for the academic year.

If you have a partner who is living with you, please indicate any income they have if you are sharing your expenditure costs. See part 6 of the form.

#### 4.7. Part 5: Expenditure

On this page, you need to include all your expenditure for the academic year.

You may include expenditure relating to a partner, provided their income has been given in Part 5, and dependant children up to the age of 18, as long as they are in full-time education. Where you are living in any other form of shared accommodation, you should include only your personal contribution.

#### 4.8. Part 6: Further information

This section is an opportunity for you to explain why you are experiencing financial difficulty. If you prefer, you may answer the questions on a separate sheet of paper. You are also advised to explain any unusual or exceptional costs appearing under your expenditure. If you are not undertaking any part-time work, you should also explain why (eg, a disability).

#### 4.9. Part 7: Supporting documentation checklist

This section is intended to ensure you have submitted all relevant supporting documentation with your application. Applications submitted without all the necessary supporting documentation take longer to process.

#### 4.10. Part 8: Declaration

You need to sign and date your form to confirm that the information you have given is true and accurate.

#### 5. Supporting documentation

- 5.1. Supporting documentation is required in all cases. The documentation required will vary depending on the circumstances of your case.
- 5.2. Photocopies of supporting documentation are acceptable. Do not submit originals if you need them as they are not routinely returned. You may be contacted separately and asked to supply relevant original documents.

#### 5.3. **ALL** students must submit:

· One full, recent bank statement showing one month of transactions. Ideally, this will be the

most recent statement you have available, but you do not need to wait for your latest statement to arrive in the post. Please submit the most recent statement you have available. Online statements are acceptable, but not mini statements or just a statement of balance.

For any credit/debit over £100, please note beside it what this was for.

- Evidence of rent/mortgage (eg, copy of a tenancy agreement).
- If you are living with parents or relatives, please provide a letter from them confirming how much rent, if any, you are paying.
- 5.4. You should provide evidence of any exceptional costs, eg. if you have to travel back to your parental home to care for an ill relative you should supply evidence of tickets.
- 5.5. If you are applying for assistance with unexpected financial difficulties, you must provide relevant evidence relating to the nature of the problem. This will depend upon individual circumstances but some examples are:
  - Medical certificates, if the financial difficulties relate to illness;
  - · A death certificate:
  - Original scholarship/sponsorship letter and evidence of non-continuation;
  - A letter from your parents if they are no longer able to provide funding. This must cover how much they were originally going to provide, how much they are now able to give you, and the reason for the change;
  - An employer's redundancy letter, if you or a member of your family has been made redundant;
  - Evidence of exceptional currency fluctuation
- 5.6. All supporting documentation should be in English or a translated copy provided with the original.

#### 6. Outcome and notification

- 6.1. You will receive an email to acknowledge receipt of your application.
- 6.2. You should expect a decision to be made on your application within 10 working days. If your application is not complete, or further information or documents are needed, you will be contacted by email within 5 working days. This may extend the time taken to make a decision on your application.
- 6.3. We will email you with the outcome of your application.
- 6.4. Assistance for students with unexpected financial difficulties will be made in the form of a discount on the program tuition fees which does not have to be repaid.
- 6.5. If your application is declined, the reason or reasons will be provided. You are able to appeal an unsuccessful application. We will provide details of how to make an appeal in your decision letter. Any appeal needs to address the reason(s) for the decline.

6.6. We do not routinely return supporting documents. If after your application has been processed, you require your supporting documentation back, please advise when you submit the application.

#### 7. Contact Details

**Applications Coordinator** 

email: applications@iaac.net