

Guidance for Dean's Benevolence Fund applications

How do I work out how much financial help I need, before applying to DBF?

You are encouraged to plan a careful budget to identify how much additional funding you require for a specific period e.g. the remainder of an academic year. This will involve working out how much income you have from all sources for a specific period, and how much expenditure you have over the same period. You then need to compare the two, to help the DBF to understand exactly how much of a financial shortfall you have.

You are encouraged to see a Welfare Adviser in the QM Advice and Counselling Service to help work out your budget and financial shortfall, and to help prepare your application to the DBF.

See: www.welfare.qmul.ac.uk or call 020 7882 8717. You may also find the following budget planners useful:

<http://www.welfare.qmul.ac.uk/documents/leaflets/budgeting/5065.pdf>

<http://www.money4medstudents.org/content.asp?id=206>

What other criteria do I need to meet to get an award?

Awards tend to be made to applicants who either:

- (a) since starting their studies have experienced unforeseen circumstances beyond their control, which have in turn had an adverse effect on their finances, **or**
- (b) have compelling personal circumstances which have an adverse effect on their finances, **or**
- (c) have exhausted all sources of funding and require financial help in order to complete their studies

Awards from the DBF tend to be made to students who are closer to the end of their studies than the beginning, although this does not mean that you cannot apply sooner than this if you need to.

What types of awards are usually made?

Awards are normally one-off, and are intended to enable you to complete your course. In some cases, where applicants require several thousands of pounds, awards may not be made as the required amount may be beyond the scope of the fund. E.g. an applicant who requires £20,000 would not be awarded DBF funding as any award DBF could make would not be enough to enable the student to complete their course. Students who require large amounts of funding, and who are pursuing other funding options, are encouraged to pursue these other options first and then apply to the DBF once their financial need is less.

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If I am made an award, will it be a grant or a loan?

Awards are made either as interest free loans (with repayments beginning after foundation training, in instalments) or as a grant, or a combination of both. Decisions about which type of award to make are based on a number of factors including: The existing level of debt that you have, the nature of the personal or unforeseen circumstances affecting your finances and the stage that you are in your studies.

Where can I get more help with my DBF application?

You are encouraged to see a Welfare Adviser in the QM Advice and Counselling Service to help you to work out your budget and financial shortfall, and to help prepare your application to the DBF.

See: www.welfare.qmul.ac.uk or call 020 7882 8717.

If you have questions about the decision making process, or any other administrative aspect of the application process, please contact Kate McFarlane in the Student Office at Whitechapel. k.mcfarlane@qmul.ac.uk or 020 7882 2124.