

Cost of Living Bursary

Terms and Conditions

What is the Cost of Living Bursary?

The **Cost of Living Bursary** is a bursary provided by ARU London to assist undergraduate and postgraduate students who are experiencing financial hardship and their Student Finance Maintenance Loan does not cover their expenses. A bursary of up to £500 will be awarded to undergraduate students with a successful application that does not need to be paid back. A bursary of up to £250 will be awarded to postgraduate students with a successful application that does not need to be paid back.

When applying for the bursary relevant evidence will be requested to demonstrate how your financial difficulty is impacting on your essential day-to-day living and how your Maintenance Loan is not covering your daily expenses.

Each request will be processed in line with this guidance but we will take each individual's circumstances into account.

Who is eligible to apply for the Cost of Living Bursary?

Students who satisfy **all** of the following are eligible to apply:

- Undergraduate and Postgraduate full-time student
- Registered on a course leading to a recognised qualification at ARUL
- Has applied to **all** available funding (including benefits) that they are entitled to
- Exhausted all other possible sources of income before applying for financial relief
- Able to provide documented evidence that they are experiencing long-term financial issues
- Must be registered and in attendance (excluding authorised periods of absence)
- Good academic standing
- ***Only available after the first semester for new students***

Please note: Academic results and attendance records will be considered when assessing the application. For postgraduate students, students can only apply once.

The following categories of students **are not** eligible to apply for the **Cost of Living Bursary**.

- Students who are in debt to the university (both self-funding and SFE funded students)
- Students who started their course before September 2016
- Students who are not engaging with their studies

Are there any other conditions?

All students will need to speak to a member of staff from the ARUL Finance Team if they wish to apply for the **Cost of Living Bursary**. This can be done before or after the submission of the application form.

Applicants are expected to engage with any financial capability activity that the ARUL Finance team deem necessary.

How are the students assessed?

Students will be assessed on their individual circumstances based on their income vs expenditure. Contribution would be made towards any shortfall where the Student Finance Maintenance Loan does not cover the expenses.

How can I apply for the Cost of Living Bursary?

You can access the application by getting in contact with the Finance Department directly via email.

The application form and evidence can be sent to us via email to finance@london.aru.ac.uk

When can I apply for the Cost of Living Bursary?

For the September intake – 14th September 2026 to 31th August 2027

For the January intake – 13th January 2027 to 18th December 2027

For the May intake – 05th May 2027 to 30th April 2028

Students would need to ensure they are registered and in attendance. Please ensure the application form has been completed and the relevant evidences has been attached with the application.

How and when will I receive my payment?

Successful applications will receive an email (University student email) stating the amount they have been awarded and to confirm their bank details via email. Once we have received your bank details a payment will be made into the account in 3 to 5 working days. You will be solely responsible for entering the accuracy of these detail. ARU London will not be liable for any loss as a result of incorrect payment details.

Do I need to submit evidence with the application form?

You will be asked to provide as much supporting evidence as possible. We accept the following types of evidence:

- Bank statements for the last three months for all bank accounts held in your name (including current accounts, savings accounts, and any account declared to Student Finance England). The statements must clearly show your name, account number, transactions, and current balance. (PDF)
- Student Finance Entitlement Letter for current year (PDF)
- Evidence of income (3 months of your recent payslip) (PDF)
- Evidence of tenancy / rent agreement (PDF)
- Any other evidence which can support your application. (PDF)

Why do I need to submit bank statements?

We ask for 3 months' bank statements so that we can confirm the income and expenditure you have declared on the application form is correct. Any amount over £100 would need to be explained in order for us to identify any expenditure/income not declared in the application.

How do I know if my application is successful?

Once your application has been assessed, you will be informed of the outcome of your application within 14 working via email (**University email address**). The email will explain if your application has been successful or unsuccessful and what grant, if any, will be granted. Anglia Ruskin University, London has absolute discretion on the outcome of your application and the decision is final.

Can I apply more than once in the same academic year?

Due to the limited amount of funding available, no. Students are only able to access a maximum of £500 per academic year.

For postgraduate students, no. Students can only apply once during the duration of their course.

My question is unanswered above, what do I do?

Please contact the ARUL Finance team at: finance@london.aru.ac.uk or call 020 7400 6789.