KENT EMERGENCY STUDENT LOAN INFORMATION

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The purpose of the Kent Emergency Student Loan (KESL) is to aid students suffering from financial difficulty who need help with their immediate essential living costs such as food & travel etc.

Students can have access to the following support:

**KESL up to a maximum of £240: £60 cash & £180 faster payment**

Students can receive an emergency loan from the Financial Aid Office (FAO) of up to a maximum of £240: £60 cash and £180 faster payment, after submitting a completed application.

Turnaround for applications is usually no more than 24 hours as long as all relevant documentation has been supplied.

If an application is successful cash can usually be given within 24 hours and a faster payment should be made within 4 working days.

The FAO will need to see **bank / building society statement(s) showing one month’s transactions up to date** in order to assess whether or not a loan will be awarded. Online bank statements are encouraged. ATM printouts can only be used to bridge the gap of no more than 7 days.

**Assessing an Application**
The following criteria will be taken into account when considering whether or not to give a loan:

- Will the student be in receipt of sufficient income to repay the loan?
- Will receipt of the loan improve the student’s capacity to study?
- Could the student benefit more from a permanent / non-repayable fund i.e. income-assessed student support, Access to Learning Fund, International Financial Support etc.?
- Does the student have an outstanding debt to the University?

The University reserves the right to refer a student to a Student Adviser before a loan is authorised.

Students cannot receive a further KESL if they have £240 outstanding from previous loans.

**Repayment of KESL**
Students must agree a repayment date at the time of application. This date will be 3 months from the application date.

1.5% interest will be charged to all KESLs not repaid by their agreed repayment date.

**How to Appeal**
Students who are unsuccessful in their application may appeal against the decision. Any appeal must be made in writing within 4 weeks from the date of the original decision, marked confidential and sent to:

  Odette Collard-Woolmer  
  Head of Student Financial Services (KESL Appeals)  
  The Registry, University of Kent, Canterbury, CT2 7NZ