



## UNIVERSITY OF SAINT JOSEPH'S HARDSHIP FUND

### POLICY AND PROCEDURES

This document sets out the policy and procedures for the Hardship Fund, to include benefits and safeguards for donors, recipients and the University.

#### 1. RATIONALE

- 1.1 The University of Saint Joseph is committed to the wellbeing of its students; its Hardship Fund is part of that commitment by providing support for students in challenging circumstances.
- 1.2 The University of Saint Joseph is committed to ensuring that its students are not prevented from studying at USJ by unforeseen and/or emergency financial hardships.
- 1.3 The University of Saint Joseph recognizes that, given the diversity of its student population, unforeseen and emergency challenges arise in many forms that threaten the ability of students to continue their studies at USJ, and it offers assistance to its students in this respect.
- 1.4 The Hardship Fund is an emergency fund for students whose immediate financial situation impacts negatively on their studies at USJ.
- 1.5 The Hardship Fund is available as a safety net, not a source of income, to the students.

#### 2. DEFINITIONS

- 2.1 'Hardship' is defined here as a particular adversity or deprivation, often but not exclusively of a financial nature, that presents immediate or emergency financial challenges to a USJ's student's ability to continue to study at USJ.
- 2.2 'Student' is defined here as any student registered for an academic programme at USJ.
- 2.3 'Emergency' is defined here as an unforeseen, unforeseeable, unexpected, unanticipated, immediate and often dangerous matter, crisis, event or situation that requires immediate action to be taken. Examples of this include, but are not limited to:
  - i. Accommodation;
  - ii. The need to move accommodation at short notice (e.g. for matters of safety);
  - iii. Serious family matters and travel costs involved;
  - iv. Bank account matters (e.g. suspension or closure of accounts);
  - v. Victims of crime, accidents or injury;
  - vi. Illness;
  - vii. Epidemics or pandemics;
  - viii. Accidents and/or damage to persons or property;
  - ix. Cash flow;
  - x. Sudden unemployment;
  - xi. Repatriation;
  - xii. Child care and dependants;



xiii. Diagnostic testing.

2.4 'Award' is defined here as a supplementary monetary payment that is a contribution towards addressing the hardship and need encountered by the applicant. It does not necessarily cover the full cost of the matter for which the application has been made.

### 3. SCOPE

- 3.1 This policy applies only to full-time USJ students who are currently registered as students of an academic Pre-University, undergraduate, Master's, Doctorate, Postgraduate Diploma or Associate Diploma programme.
- 3.2 This policy excludes exchange students studying at USJ.
- 3.3 This policy excludes USJ students who have already submitted their dissertation or thesis (including those who are resubmitting these).
- 3.4 This policy does not apply to the USJ Nursery.

### 4. PURPOSE

- 4.1 The Hardship Fund exists to provide immediate, short term discretionary support for USJ students who encounter sudden, immediate, short notice and/or unanticipated or unforeseen serious emergencies, crises and challenges to their ability to sustain themselves and their studies at USJ financially, by contributing to their ability to continue studying at USJ, disbursing funding for this.
- 4.2 The Hardship Fund is to provide for emergencies and crises; it is a short-term intervention, not a routine supplementary funding source and, save for emergencies, cannot normally be used to pay tuition fees, accommodation costs, study costs, other debts, as it is anticipated that these will have been factored into students' initial and ongoing deliberations and calculations in deciding whether to register at USJ.

### 5. ELIGIBILITY

- 5.1 Students must be matriculated students who are currently registered as full-time students of an academic Pre-University, undergraduate, Master's, Doctorate, Postgraduate Diploma or Associate Diploma programme. This includes USJ students studying as exchange students on these programmes at other institutions of higher education outside Macau.
- 5.2 The Hardship Fund is not open to those attending a Lifelong Learning programme or courses not included in (3.1).
- 5.3 Students must not be in a suspension period of their studies at USJ or in the final month of their registration.
- 5.4 Students must normally be studying at one of the USJ campuses; exceptions to this are considered by the Hardship Fund Committee.
- 5.5 Applicants must demonstrate that:
  - i. the request meets the definitions in (2);
  - ii. the request meets the purposes set out in (4);
  - iii. they meet the eligibility criteria set out in (5);



iv. they are in financial hardship.

5.6 Consideration may be given by the Hardship Committee to students whose exceptional circumstances do not meet all of these criteria for eligibility.

## 6. TYPE OF FINANCIAL SUPPORT

6.1 The Hardship Fund provides for two main types of financial support:

- i. Non-repayable financial hardship award; this is a grant which provides emergency support for students who are having to consider withdrawing from USJ because of immediate, short-term financial hardship;
- ii. Emergency, repayable loan: this is a loan to provide emergency cash-flow support for students who are encountering delays in available funding income or an unexpected crisis requiring immediate, short-term access to funds and in which the loan is repayable on a short-term basis.

## 7. LIMITS OF FINANCIAL HARDSHIP AWARDS

7.1 A Hardship Fund award is a contribution, not necessarily to cover the full costs of a financial need.

7.2 Hardship Fund awards are not normally given to students whose situation is financially unsustainable, i.e. the Hardship Fund Committee must be able to assure itself that the applicant has sufficient funding in place, regardless of the Hardship Fund, for the remainder of the programme.

7.3 Hardship Fund awards are not normally given to applicants who have already received a Hardship Fund award.

7.4 Hardship Fund awards are not normally given in anticipation of a future anticipated financial crisis.

7.5 The Hardship Fund does not normally support students whose external or family funding or contributions has run out or been withdrawn before the end of their programme, as the Hardship Fund Committee holds that such costs will have been covered, planned for in the initial application to USJ by the student; the Hardship Fund Committee may consider exceptional circumstances here.

7.6 The Hardship Fund does not normally support students whose funding has been negatively affected by fluctuations in exchange rates.

7.7 The Hardship Fund does not normally support students for their fieldwork, as these are assumed to have been anticipated in projected costs to the student.

7.8 The Hardship Fund does not take up existing debts that students owe to other parties.

7.9 Hardship Fund awards are discretionary, and not all applications are successful.

7.10 The Hardship Fund is not normally given for extraneous or family matters or dependants unless there are exceptional circumstances.

7.11 Students in need of funding to replace stolen or damaged property to their property are not normally considered for Hardship Fund awards, as they are expected to have taken out their own insurance cover.



7.12 The minimum amount of a Hardship Fund award is normally 1,000 MOP; the maximum amount of a Hardship Fund award is normally 20,000 MOP; exceptions to these are at the discretion of the Hardship Fund Committee. Awards of more than 20,000 MOP require the approval of the Rector.

7.13 Discretion in making awards is informed by:

- i. the amount of money held in the Hardship Fund;
- ii. the amount requested by the applicant;
- iii. reasons for the financial difficulty;
- iv. priority needs of applicants (the Hardship Fund Committee may take into consideration, for example: homelessness; single parent families; low-income families; dependants; students with disabilities; care givers; students with little or no family support or other means of support);
- v. existing income and circumstances of the applicant;
- vi. the intended use of the award;
- vii. evidence of need provided by the applicant;
- viii. evidence of financial status of, and demands on the applicant;
- ix. likely consequences of not receiving the award from the Hardship Fund;
- x. criteria set out in (2), (3), (4) and (5) above.

## **8. MANAGEMENT AND ADMINISTRATION OF THE HARDSHIP FUND**

- 8.1 The USJ Hardship Fund is managed and administered by USJ's Hardship Fund Committee, accountable to the Scholarship and Fellowship Committee, the Executive Council and the General Council of the University.
- 8.2 The Hardship Fund Committee is a sub-committee of the Scholarship and Fellowship Committee of University of Saint Joseph (USJ). Its members are appointed by the Scholarship and Fellowship Committee. Its membership, Terms of Reference, duties and operations are set out in the Document 'USJ Hardship Fund Committee'
- 8.3 The Hardship Fund receives on-line and in-person donations, with attention to due diligence.
- 8.4 Donors can be recorded as confidential, identified or unidentified.
- 8.5 The Hardship Fund Committee keeps and publishes regular audited reports on the uses and disbursement of the Hardship Fund, and its accounts are audited by the University and external auditors.
- 8.6 The list of beneficiaries is confidential, with disclosure of information in accordance with the laws of Macau.

## **9. APPLICATIONS FOR FUNDING**

- 9.1 Applications must adhere to the requirements for eligibility, criteria and constraints with regard to submitting applications and supporting documentation. Guidance for applicants and applications is available on the USJ website and/or from the Chair of the Hardship Fund Committee.



- 9.2 Applicants may be invited by one or more Hardship Fund Committee members for a confidential meeting to discuss the application. Such a meeting is conducted with due respect and sensitivity, and its outcomes are formally minuted by one member of the Hardship Fund Committee, subsequently to be sent to the Scholarship and Fellowship Committee members. The applicant may bring a friend or relative to the meeting, for support.
- 9.3 Applications are then reviewed, considered and decided by the Hardship Fund Committee.
- 9.4 In the event of consideration above the maximum set out in (7.12), the Chair of the Hardship Fund Committee will seek the decision of the Rector.
- 9.5 Applications are handled with confidentiality; sharing information outside the Hardship Fund Committee, the Scholarship and Fellowship Committee and the Executive Council is decided by the Rector and with required permissions observed. If it is necessary to seek further information from sources within or outside the University's in connection with the application, then permission must be obtained from the applicant before any such action is taken.
- 9.6 Once the decision is taken, the applicant is informed by the Chair of the Hardship Fund Committee.
- 9.7 In the event of an award being made from the Hardship Fund, a formal record of this must be made and given to the applicant, to which the applicant is a signatory; including the stipulation of: the amount of the award; the reasons for the award and the amount; the nature of the award (i.e. non-repayable, repayable loan); the conditions of the award; how to receive the award; the date and timing of the payment(s); the uses to be made of the award (how the money must be spent); where relevant, how long the money is intended to fund the matter in question; the date by which the funding must be spent; for loans, the date by which the loan must be repaid.
- 9.8 In the event of an award being rejected, a formal record of this must be made and given to the applicant which includes: the reason(s) for the rejection; the rights of the applicant to appeal the decision and how to lodge an appeal.
- 9.9 The applicant has an automatic right to appeal the decision, following the appeals procedure set out by the Hardship Fund Committee.

## 10. APPROVAL AND AMENDMENTS

The policy and procedures for the University of Saint Joseph's Hardship Fund, which are subject to the interpretation of the University's Executive Council, were approved by the Executive Council, and are subject to ongoing review and amendment, as appropriate.

**Author:** Hardship Fund Committee

**Approved by:** Executive Council

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