



COVID-19: Implications on your finances and housing as a student

Please note that the guidance and information around covid19 is always changing – students must follow the government advice and also the universities guidance.

<https://www.gov.uk/coronavirus>

<https://www.reading.ac.uk/coronavirus/>

When you enrolled as a student you agreed to the student code of conduct. It is your responsibility to make sure you are aware of the updated policies and communication from the university. You can see up to date communications here: <https://www.reading.ac.uk/essentials/Student-life>

With covid regulations if you are found to be in breach of restrictions you run the risk of having a fine from the police but also going through the university disciplinary procedure. If you find yourself in this situation, please contact the Advice Service who can give you information on this process.

Student Finance

Student Finance have published a FAQ question sheet that you can find here:

<https://www.gov.uk/guidance/guidance-for-students-from-england-wales-and-northern-ireland> this is for students from England, Northern Ireland and Wales. For Scottish students please look here:

<https://www.studentinformation.gov.scot/coronavirus>

Staff working for Student Finance are still working remotely so it may take longer for them to process information or for you to speak to someone on the helpline. Applications and forms are being processed as normal. Student Finance have also changed their system so that the majority of forms can be uploaded via your Student Finance Portal or emailed to the team directly. If you need more information about how you can submit your evidence remotely or have had your evidence rejected, please contact the Advice Service.

If you're application requires financial information from someone else – usually your parents, someone acting in place of your parents, or your partner – and their income has decreased as a result of the Coronavirus, you might need to submit a Current Year Income (CYI) assessment to ensure that you get the maximum amount of funding you are entitled to. If you feel you need support with this process, then again, the Advice Service can help.

University Financial Student Support

The University Student Support Funds exist to help those students who find themselves facing financial difficulties. Some students may be struggling with financial problems due to the coronavirus outbreak – things like unexpected expenses or loss of income – and this will be causing additional worries. Applications for the support fund is available via the RISIS account.

For more information speak to Student Financial Services or apply for one of their virtual drop ins at:

https://www.reading.ac.uk/essentials/Money_matters

Government Support for Businesses and Employees

The Chancellor has set out a package of temporary, timely and targeted measures to support public services, people and businesses through this period of disruption caused by COVID-19.

These measures include schemes to support employees who are under threat of losing their employment/income due to the disruption. This applies to employees who have been asked to stop working,



but who are being kept on the pay roll, otherwise known as 'furloughed workers'. HMRC will reimburse 80% of their wages, up to £2,500 per month. This is to safeguard workers from being made redundant. You will need to check with your employer if you qualify for this scheme.

Support for the self-employed has also been put into place. To find out more about the schemes and support available, you can check on the gov.uk website: <https://www.gov.uk/coronavirus/business-support>

Statutory Sick Pay

In the same way as other employees, students can claim Statutory Sick Pay if they are in employment and unable to work due to sickness. Citizens' Advice have some useful information about this, including details on eligibility and how to claim: <https://www.citizensadvice.org.uk/work/rights-at-work/sick-pay/check-if-youre-entitled-to-sick-pay/>

Universal Credit

Although the UK Government has tried to make Universal Credit more accessible during this difficult time, most full-time students will still not be eligible to claim. There is information on the gov.uk website about which full-time students are eligible, <https://www.gov.uk/guidance/universal-credit-and-students>

If you aren't sure of your eligibility for Universal Credit, or think you are eligible and would like some support in claiming, a RUSU Money Adviser will be able to support you with this

Council Tax

Full-time students are typically exempt from paying Council Tax during their period of enrolment. If you are unclear if this exemption applies to you, we have some information on our webpages <https://www.rusu.co.uk/advice/money/council-tax/>

If you are liable to pay Council Tax (part-time students, students on pre-sessional courses, etc) you can contact your Local Authority to ask them to use their discretion to adjust monthly payments. For example, a Council Tax Bill is paid over 10 months from April to January of the tax year but the Local Authority may agree to adjust monthly payment of the bill from June to March instead.

Returning to Campus

At the current time students should only return to campus in exceptional circumstances or if their course falls under those outlined by the government. If you are unsure if this applies to your, there are some FAQs available on the Office for Students' website: <https://www.officeforstudents.org.uk/for-students/student-guide-to-coronavirus/returning-to-university-in-2021/>

Students in University Halls Accommodation

If students wish to apply for an early release from their accommodation contract, they need to fill in an "Accommodation Contract Cancellation Request Form", which can be found here: http://www.reading.ac.uk/internal/accommodation/Accommodation_Contract_Cancellation.aspx

Student will remain liable for all rent payments whilst they are under contract. If the University agrees to release you from your contract, you will be asked to pay four weeks of rent starting from the day your contract ends; however, you will not have to pay this if a suitable replacement for your room has been found.

A temporary fee waiver has been agreed by the University for students who are not currently living in their halls of residence during the national lockdown. This only applied to halls which are run by UPP. There is



further information about this on the University website here: <https://www.reading.ac.uk/essentials/Student-life/Halls-Fee-Waiver>

A temporary rent discount of 50% reduction has been agreed by Unite for students who are not currently living in their halls room during the national lockdown. Student who are eligible for this should be sent an email with a link to a webform not later than 22nd January 2021. More information can be found on Unite's website here: <https://www.unitestudents.com/the-common-room/health-and-wellbeing/an-update-from-us-on-covid-19>

We would recommend checking on the Essentials webpage on the University website for updates relating to Accommodation: <https://www.reading.ac.uk/essentials/Student-life>

Students in Private Rented Accommodation and Private Halls

The Government have outline the support that they can offer to landlords and renters in the private rented sector. This information is available on the gov.uk website here:

The support available focuses on:

- Putting measure in place which delays eviction
- Encouraging tenants and landlords to work together to set up rent payment schemes.

However, tenants – including students renting in the private sector – remain liable for their rent. Financial support for students is outlined in the previous sections of this information.

The University has produced a letter, which has been signed by the Vice-Chancellor, which is recommend that students give to their landlords. The aim is to encourage landlords to work with students to find a solution. The letter can be found on the University website

There is some useful information on the Advice Service pages concerning the circumstances in which an individual in an Assured Shorthold Tenancy can end their tenancy. This information can be found at <https://www.rusu.co.uk/pageassets/advice/housing/Leaving-Your-Tenancy-Early-June-2018-3.pdf> . Currently, despite the Coronavirus pandemic, there have been no changes to housing law, and it is our understanding that this information remains the same.

If you are not in an Assured Shorthold tenancy, or you are not sure what type of tenancy you have, we would recommend that you check your housing agreement, or look on Shelter's Tenancy Checker, which can be found on their website here:

https://england.shelter.org.uk/housing_advice/downloads_and_tools/tenancy_rights_checker

If you would like to speak to someone about your rights and responsibilities within your housing contract, our Housing Adviser will be able to support you.

Students in Private Rented Accommodation – Bills

It is important to be aware that you are likely to remain liable for bill in your private rented property, even if you are not living there. This includes gas, electricity and water, and may include other bills, too.

If you think that you will struggle to pay energy bills, the advice from Ofgem is to check information from your supplier, and to contact them to see what help they can offer. This information can be found on the Ofgem website: <https://www.ofgem.gov.uk/coronavirus-covid-19>

The same information applied for the payment of water bills. Most homes in Reading will be covered by Thames Water, and information about help with paying your water bill can be found on their website <https://www.thameswater.co.uk/help/coronavirus>. If you are not sure that your water is supplied by Thames



Water, or if you don't live in Reading, then you can check who supplies your water on the water.org.uk website here: <https://www.water.org.uk/advice-for-customers/find-your-supplier/>

Contents Insurance

If you have contents insurance for your belongings, we would recommend that you contact your insurance provider to check whether your contents are covered and insured whilst you are absent from the property.

Further Links

- Information from the University of Reading can be found on their website: <https://student.reading.ac.uk/essentials/support-and-wellbeing/medical-and-general-health/coronavirus-covid-19-advice-and-support.aspx>
- Information from the UK Government can be found on their website: www.gov.uk/coronavirus