

BDA Benevolent Fund

64 Wimpole Street, London, W1G 8YS

0207 4864994

generalmanager@dentistshelp.org

www.bdabenevolentfund.org.uk



GUIDANCE FOR DENTAL STUDENT APPLICANTS - Please read prior to completing the application form.

We have tried to make asking for help as simple as possible. Below is some extra information about how we work to assist you with completing the form.

How do I get help from the British Dental Association (BDA) Benevolent Fund?

You have to complete and return a form, giving details about your circumstances and particularly your financial information such as income and expenditure, any savings, assets and debts. Please fill out the form to the best of your ability. The form should be submitted along with copies of your bank statements covering the last three months and your student finance letter. We cannot consider your request without this. The form and supporting information can be sent in the post or electronically.

Please answer the details on the form as fully as you can, which will help us to speed up your request.

Who is eligible for assistance from the BDA Benevolent Fund?

The remit of the charity is to give financial or other help to people resident in the UK who may be in need of assistance and;

- A. Whose names are or have been on the dentists register of the UK, or
- B. Are dependents of such dentists, or
- C. Are students at UK dental schools

The BDA Benevolent Fund is an independent charity - you do not need to be a current or past member of the British Dental Association to apply for help.

For dental student applicants, we would have expected you to have also sought assistance from your University's Hardship Fund.

Unfortunately, our remit doesn't extend to helping other dental registrants (unless they are the dependent of a dentist). Help can be found by using the search tool on the Turn2us website instead; <https://grants-search.turn2us.org.uk/>

If you are unsure about whether you are eligible for help, or about any of the details, please contact us on the above details for further advice.

What kind of help might I receive?

No two requests for help are the same and we aim to be flexible and to determine assistance that best meets your needs, within our resources. This is typically in the form of a one-off or longer-term grant (i.e. funding that is gifted to you, that we do not expect you to repay), in order to help with day-to-day living costs. This is usually for food, utility bills, rent/ mortgage payments, deposits or an unexpected expenditure such as home repairs or replacement goods.

There is a section on the form where you can articulate about what help you are asking for. Please be specific and say what you need financial assistance with, and why it is important. There is no judgement associated with this – it helps us to know how the charity can best help you at this time. Whilst we appreciate that you might need assistance in more than one area, if you say ‘any help you can give’ this will delay us processing your request while we find out further information.

We cannot consider requests that haven’t verified their information by providing their bank statements. Applicants are only usually not eligible when it considered that your income is enough to meet your needs and/ or you have significant savings. We are also unable to assist with funds towards business costs, private health care, private school fees or tuition fees, legal fees (with the exception of bankruptcy/ debt relief related expenditure) or large debts.

What happens to my application form after it has been sent in?

It will be processed by the General Manager. A follow up phone call will be made to make you aware that the application has been received and to go through some of the details. Should you be eligible, your application will be taken to the next meeting for consideration along with a recommendation based on what need you have identified. You will be informed of any timescales. You may be visited by the General Manager or a local volunteer to help you with the process (if you request this) and/ or an opportunity to clarify information and receive face-to-face support.

What happens if I cannot wait until the next meeting or need emergency help?

We would not keep anyone waiting for a decision longer than is necessary and by providing all the relevant information, we aim to assist you either we support or with information about when your request will be considered within 72 hours.

Is my application confidential?

All the information send in and discussed is confidential and will be only be viewed by the people who are processing and deciding upon your request.

What happens if my application is unsuccessful?

We cannot consider requests that haven’t verified their information by providing their bank statements. Requests may not be granted when it considered that your income is enough to meet your needs and/ or you have significant savings. We are also unable to assist with funds towards business costs, private health care, private school fees, legal fees (with the exception of bankruptcy/ debt relief related expenditure) or large debts.

If your application is turned down, your data will be removed and shredded. You can appeal any decisions by putting a request in writing to the Chairman via 64 Wimpole Street, London, W1G 8YS or emailing generalmanager@dentistshelp.org. You are welcome to re-apply at any time should your circumstances change.

If we are not able to help, we may be aware of other organisations that are more relevant or better equipped to assist you.

We look forward to receiving your application

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This application can be returned via post or email using the above details. It must be submitted with bank statements covering the last three months.

First name			
Surname			
Title (e.g. Dr/Mr/ Mrs/Ms/ Miss)		Gender	
Address			
Email address			
Home phone number		Mobile no.	
Date of birth		GDC no.	
Marital status			
Spouse/ partners age and occupation			
Where did you hear about us?			

Do you have anyone that is dependent on your income?	YES/ NO		
If yes, please give details here			
Name	Relationship to you	Date of birth	Where living

The BDA Benevolent Fund supports dental students who are living in the UK and in financial need i.e. facing undue hardship. Please give details of your qualifications and employment history so we can verify your eligibility.

University and course name	Date

Current employment (if applicable)

Job title	
Address	
Dates of employment	

Previous employment

Please give details of your employment history for the last 2 years.		
Job title	Employer	Dates

Other sources of help/ income

Have you applied to the BDA Benevolent Fund before?	YES / NO
Is yes, please indicate when	
Have you applied to any other charities?	YES / NO
Is yes, please indicate which ones and the support you have been offered.	

Financial information - assets

Do you live in rented accommodation?	YES/NO			
Do you/ your partner own any property?	YES/NO			
If yes, please give details below				
Cost	Date of purchase	Current value	Outstanding mortgage	Years left to pay

Do you/ your partner own any vehicles?	YES/NO			
If yes, please give details below				
Original cost	Date of purchase	Current value	Outstanding amount to pay	Years left to pay

Assets (money in credit)	Total amount - you	Total amount - partner
Current account		
Current account		
Other account		
Savings account		

Financial information - debts

Debts/ liabilities (money owed)	Overall Outstanding amount	Monthly payment (You)	Monthly payment (Partner)
Current account overdraft			
Other account overdraft			
Bank loan			
Bank loan			
Hire purchase			
Credit card			
Credit card			
Credit card			
Store card			
HMRC			
Family/ friends			
Rent/ mortgage arrears			
Utility arrears			
Other			

What assistance are you seeking and why?

Please tell us how best we can financially assist you and try to be as specific as possible to help us deal with your request. Use another sheet if necessary. Please note that we try to tailor support to a specific need and therefore, saying 'any help' can delay us processing your application.

Income and expenditure

Please complete the below information as systematically and accurately as possible ensuring all figures are **ANNUAL** covering the current academic year.

INCOME	You	Partner	EXPENDITURE	You	Partner
Salary			Rent		
Practice Drawings			Mortgage		
State Pension			Secured loan		
Occupational Pension(s)			Mortgage endowment		
Widow/ers Pension			Service charge/ ground rent		
Private Pensions			Water		
Pension Credit			Council tax		
Employment Support Allowance (ESA)			Gas		
Income Support (IS)			Electricity		
Job Seekers Allowance (JSA)			Other household fuels		
Housing Benefit			Telephone & internet		
DWP Towards Mortgage			Mobile		
Council Tax Benefit			TV licence		
Incapacity Benefit			Other television bills		
Disability Living Allowance (DLA)			Buildings/contents insurance		
Personal Independent Payment (PIP)			Life insurance		
Universal Credit (UC)			Childcare		
Carers Allowance			Child maintenance		
Attendance Allowance			Car insurance		
Child Benefit			Car tax		
Child Tax Credit			Car service & repairs (average)		
Contributions towards children			Petrol		
Other benefits (please specify):			Public transport		
Student loan			Food and house keeping		
NHS bursary			Pets and pet insurance		
Income From Property			Medicine/ prescriptions		
Payments From Charities			Professional fees		
Other income (please specify)			Indemnity		
			Loan and HP repayments		
			Credit card repayments		
			Other <u>essential</u> living costs (please list)		
TOTAL INCOME	£	£	TOTAL EXPENDITURE	£	£

Permissions and declarations

The BDA Benevolent Fund is committed to safeguarding your privacy and it will take every precaution to protect and ensure your information remains confidential and within data protection rules and legislation.

Please read the full statement and terms and conditions and sign to demonstrate your agreement.

- The details I have given in this form are correct to the best of my knowledge and that my application can be refused or delayed if there are discrepancies.
- I will inform the BDA Benevolent Fund of any change in circumstance throughout the processing of this application.
- I understand that the information expressed in this form will be kept confidential and to only be used to make an informed decision.
- I consent to my personal data being processed and maintained by the BDA Benevolent Fund for the purposes of administering my application.
- I understand that the form and supporting information will be kept in accordance with the BDA Benevolent Fund’s retention policy, which can be found on our website and/or requested from the office.

The country in the world I am resident of for tax declaration purposes is	UK/ Other
If other, please list country/ies here	

Signature.....Date.....

Print name.....