



Access to Learning Fund Guidance Notes 2011/12

The notes are divided into several sections (shown below). If you still require clarification before submitting your application form please contact Student Money Advice or telephone the SiD Helpdesk: 0300 300 0042.

These notes give the following information:

- Who can apply
- Information on how your application will be assessed
- Timetable for making a decision
- How to complete the application form
- How to appeal
- Details of information and documentation required
- Tips for budgeting

PLEASE NOTE

Your application **will be assessed once it is fully completed and all the necessary documentary evidence has been received.**

An incomplete application and or missing documentary evidence will create delays in the processing of your application.

The closing date for 2011/12 is Friday, 1st June 2012

What is the Access to Learning Fund?

The Access to Learning Fund provides discretionary financial assistance for students to help them access and remain in higher education – particularly those students who need financial help to meet extra costs that cannot be met from other sources of support. The Fund can help to alleviate unexpected financial hardship. Students who may be considering leaving higher education because of financial problems are particularly encouraged to apply. You can apply to the Fund at any point throughout the academic year. Any help you receive from the Fund is usually non-repayable.

Who Can Apply?

All 'home'* students who have taken out their full funding entitlement from Student Finance England.

* A 'home' student is defined as a person who meets certain residency conditions (the same conditions apply to eligibility for student support, for example, the student loan). Usually this means you must have an unrestricted right to enter and remain in the UK, and you have been ordinarily resident in the UK for three years prior to the start of the course. None of this time must have been wholly or mainly for the purpose of receiving full-time education.

If you need further information on the residency rules please speak to one of the advisory staff members. EU students cannot apply to the Access to Learning Fund.

The Access to Learning Fund can help 'home' students registered on a course in one of the following categories:

- Undergraduate students, either full-time or part-time, including part-time distance learners, following any eligible higher education course.
- Students on sandwich courses, including during any periods of work placement and students who are studying abroad as part of their course.
- Students on PGCE courses, who can receive help to cover costs during the period of study.
- Postgraduate students, either full-time or part-time (including distance learners), following a course that is a minimum of one year and providing that part-time postgraduate students are studying at least 50% of a full-time equivalent course
- NHS students (both means-tested and non-means-tested) Bursary holders and NHS salaried employees.

Interruption of studies

If you are a 'home' student and you have not permanently withdrawn from your studies and you intend to return after your time out you are eligible to apply for help from the Fund. For example, if you are unable to attend your course for health or caring reasons or for some other unavoidable circumstance you can apply for help.

Franchise students

If you are studying a franchised course you should contact any SiD Helpdesk or telephone: 0300 300 0042, or visit the University website under *'fees and funding'* for an application form and further information.

Help with tuition fees

The Fund cannot help with paying for tuition fees for any full-time undergraduate student.

Additional Fee Support Scheme

An Additional Fee Support Scheme for part-time undergraduates was introduced in 2006/07. The AFSS is to allow additional fee support for low income part-time students whose statutory fee support is insufficient to meet the full tuition fee, which would prevent the student from accessing and remaining in higher education because of financial hardship. Please see the separate Additional Fee Support Scheme guidance notes and application form available from any SiD Helpdesk, or visit the University website under *'fees and funding'*.

How your application for assistance from ALF will be assessed

Your application will be treated either as a 'standard' or a 'non standard' claim. We will assess 'standard' applications under an **additional need method** that looks at the difference between accepted *reasonable* expenditure and *expected* income. If you have unforeseen circumstances your application can then be considered under a 'non-standard' assessment.

The assessment process for 'standard' and 'non-standard' awards is designed to identify students who have particular financial needs and those who are in unforeseen financial difficulty. This should result in most of the available funding being directed towards students with a low income and those who have exceptionally high course related costs.

What are Standard Awards?

Standard awards can help to meet general costs associated with being an undergraduate student such as living costs e.g. rent, mortgage payments, food, utility bills etc.

In addition, assistance with course related costs such as childcare, travel, books and field trips is available for all students including part-time and postgraduate students.

For full-time undergraduate students being assessed for a standard award there is an assumed income, set at a realistic level - £1,694 per year for full year students and £565 per year for final year students. This assumes income from a number of sources including part-time work / additional support from your parents /partner / bank overdraft / savings etc. The assumed income is not used for students with dependants (even if the student is working), or those unable to work due to ill health or disability.

For full-time postgraduate students a weekly notional postgraduate income amount is applied to standard assessments. This is set at £161 for those studying outside London and £194 for those studying in London. For students with children, or who are unable to work due to a disability these amounts will be £129 for those studying outside London and £161 for those studying in London.

For part-time students actual net earnings are taken into account in the assessment.

There will also be a set expenditure level, known as *Composite Living Costs*, based upon state benefit amounts for general living costs such as food and usual household costs such as utility bills. The relevant amount will be set depending on your circumstances, for example if you have children.

What are Non Standard Awards?

Non standard awards can help to meet exceptional costs, such as repairs to essential household equipment, high costs for students dependent on continuing medication, and assistance with priority debts. Emergency situations (including travel costs for family illness or bereavement and hardship due to burglary or fire) can also be considered under the non standard award assessment. In addition to these examples, costs for disabled students not met by the Disabled Students Allowance (DSA) can be considered.

Priorities for assistance

The Fund is there to help any eligible student who has a particular financial need but we cannot meet every application we receive and all of the costs that you might apply for. The Government asks us to give priority to the following groups of students when deciding how to allocate the funding:

For full-time undergraduate students the priority groups are:

- Students with children (especially lone parents)
- Mature students (especially those with existing financial commitments, including priority debts)
- Students from low income families
- Disabled students (especially where the DSA is unable to meet particular costs)
- Students who have entered higher education from care
- Students from Foyers or who are homeless
- Students receiving the final year loan rate, who are in financial difficulty

For postgraduate and part-time undergraduate students the priority groups are:

- Students with children (especially lone parents)
- Students without sponsorship or other funding (postgraduate students)
- Disabled students (especially where the DSA is unable to meet particular costs)

If you are not in one of the priority groups you can still apply but you must provide as much evidence as possible to show why you have a particular need.

If your circumstances change during an academic year, you may be eligible for further assistance from the Access to Learning Fund. You will be asked to provide documentary evidence for the change in circumstance.

If you think you are likely to experience financial difficulties during the summer vacation period you may be able to apply to the Fund for additional help.

Please contact Student Money Advice or telephone: 0300 300 0042.

Disabled students

Disabled students, especially those with dyslexia, can apply for help towards the cost of their preliminary diagnostic test, prior to applying for a Disabled Students Allowance. You will need to complete the disability section on the application form if you want to apply for this. Or contact the Disability Team.

Timetable for making a decision

Provided your application form has been accurately completed and the appropriate documentary evidence supplied, an assessment and decision should be made within 4 working weeks of submission. You should also normally expect to receive a payment in this time. However, in some cases, we may need to defer your initial payment beyond 4 weeks to deal with a particular circumstance. If this applies to your application we will let you know in advance.

If you are requesting an emergency loan or other short-term help, applications should be processed and paid within 1 working week and, depending on your situation, may be processed and paid within 48 hours.

Application Forms and Guidance Notes may be obtained in person from all Campus Centres.

You can also email: sid@beds.ac.uk or telephone: 0300 300 0042.

Alternatively, you can download an application form from the website <http://beds.ac.uk/money/funding> (selecting 'All UK students' from the headers).

Applications can be accepted throughout the academic year 2011/12. Closing date 1st June, 2012.

Applicants are advised that payments from the Access to Learning Fund may have implications for their entitlement to Social Security benefits. Students who receive help from the Fund may request a document to present to their local JobCentre Plus / Housing Benefit office to help them in claiming benefits.

The Access to Learning Fund can also offer short term help to continuing students at the start of the new academic year (usually September) for those whose Income Support has stopped and Housing Benefit has been reduced but who cannot yet receive their student loan and supplementary grants. If you have any questions or would like further information please speak to Student Money Advice.

Short term loans from the Access to Learning Fund

If you have not received your student loan cheque/BACs payment from Student Finance England at the start of term, you can apply for an interim loan from the Access to Learning Fund. **You will be expected to repay this loan when your first student loan instalment arrives.** You should make it clear in the supporting statement on the application form if you are applying for a short-term loan.

How to complete the application form

It is important that supporting documentation is enclosed with your application form, please provide legible copies. Student Money Advice prefer not to accept original documents except if being scanned directly into the system, but in certain circumstances you may be contacted separately by the Student Money Administrator and asked to supply relevant original documents.

Applications that do not have supporting documents are incomplete and cannot therefore be processed, which will delay the assessment.

Answer all questions on the application form by printing clearly in black ink or by ticking the appropriate boxes.

Part 1 Personal Details

Complete all sections.

Age - as at 1st September 2011.

Address - please put the address (include the postcode) that is to be used for correspondence.

Telephone number - please include the area code.

Email address - please print clearly.

Part 2 Course Details

Complete all sections.

Part 3 Personal Status / Accommodation details

Complete all relevant sections.

Part 4 Dependants

Complete this section, if relevant, giving details of any children and / or adults who are financially dependent upon you.

Part 5 Disability / Special medical needs

Disabled students, especially those with dyslexia, may wish to apply for a preliminary diagnostic test, prior to applying for a Disabled Students Allowance. Assistance in meeting this cost may be provided through Access to Learning Fund.

Income / Expenditure

Complete both income and expenditure sections.

It is important that you fill in these sections as accurately as possible.

Please state whether these figures are weekly / monthly or annual.

Only put in a total amount if all figures are weekly / monthly or annual.

Please estimate costs of essential items where you are unable to make payments because of insufficient income.

Part 6A Your income

If you receive **any** of the following please include under this heading and specify which one you receive:

Maintenance Grant or Special Support Grant of up to £2,906

Part-time Fee and Course Grant

University / College Bursary's

Welsh Assembly Learning Grant

Young Persons Bursary from Scotland

Mature Student Bursary from Scotland

NHS Bursary (administered by NHS Student Grants Unit)

East of England Bursary (administered by East of England Strategic Health Authority (SHAH))

NHS Social Work Bursary (administered by NHS Business Service Authority [NHSBSA])

Secondary Subject Shortage Scheme (SSSS) funding

Initial Teaching Training Bursary

Career Development Loan / Research Council Grant

Student Loan

Please put in the full amount of loan you are eligible to receive.

If eligible those students applying for a Student Maintenance Loan through Student Finance England, must be financially assessed and have taken out their full assessed entitlement, to be considered for the Access to Learning Fund.

If your parents have refused to complete a financial assessment form, or where parents earn over the income threshold and you are therefore only able to take out the non means-tested element of the loan, this does not make you ineligible for the Fund but further information may be required.

Scholarships / Trusts / Grants / Career Development Loan

If you are a postgraduate student in receipt of a research grant, scholarship or other grant please include any funding under this heading. Postgraduate students are expected to have in place reasonable provision to cover basic living costs while studying.

Other income

Please include any other income you have including savings and specify what that income is.

Part 6B Partner's income

If you have a partner [who is living with you] please indicate any income they have under section 6B.

If you have used all weekly / monthly or annual figures then add together your income under 6A and your partner's income under 6B and put this figure in the overall total box.

Part 6C Expenditure

Please include all expenditure that you (and your partner) have and state whether these figures are weekly / monthly or annual. If you have children the expenditure should include costs related to them as well. For example the food total for the household is likely to be higher for a student with children. When considering your application a set figure will be used for certain elements of your expenditure, such as food, household bills, clothes etc. this is known as **composite living costs** and the amount designated will depend upon your circumstances. A full list of composite living costs can be found on page 6.

Part 7 Supporting Statement

You are advised to submit a supporting statement, succinctly explaining the reason(s) for applying and what you would like assistance with.

Part 8 Bank Details

You must supply copies of your last three months bank / building society statements for **all** accounts you currently have and show savings books. Please explain in writing **all transactions of £100 and over** that appear on your statements.

Part 9 Declaration

Please tick all the relevant boxes that apply to your circumstances and remember to sign and date your application form.

Details of information required

On the back page of the form is a list of documents you will need to submit with your completed application form (reproduced overleaf). If any evidence is missing no assessment will be made. In addition to this, you may need to send in further (photocopies of) documents specific to your situation. For example, if you are requesting funding for a dyslexia assessment you should submit evidence, such as a letter from your Disability Adviser. If you have to travel back to your parental home to care for an ill relative you could supply evidence of coach / rail tickets.

If you have any questions on what documents you need to produce please contact Student Money Advice or telephone: 0300 300 0042 for further details.

Confidentiality

It should be noted that the University observes a corporate policy of student confidentiality so, while applications for financial assistance may be received initially by members of the Student Information Desk all applications and decisions are dealt with by Student Money Advice in the strictest of confidence.

Composite Living 11/12

Single student

Composite Living Costs Elsewhere per week	£69
Composite Living Costs London per week	£107

Student with partner

Composite Living Costs Elsewhere per week	£109
Composite Living Costs London per week	£147

Children

For each child add the following amount to the student rate.

Composite Living Costs Elsewhere per week	£64
Composite Living Costs London per week	£64

In addition add an extra one-off cost of £18 (family premium) where a student has at least one child.

Examples

Student with partner and 2 children <16 years

Total CLC Elsewhere per week	£255
Total CLC London per week	£293

Lone parent with 2 children <16 years

Total CLC Elsewhere per week	£215
Total CLC London per week	£253

If the child is in full-time relevant education (in school, 6th form College, FE College etc.) they are dependants up until the age of 19 unless they are studying on a HE course.

How to appeal

If you are not satisfied with the decision you may appeal in writing to: Anne Chawk, Senior Student Money Adviser, Campus Centre, Park Square, Luton LU1 3JU.

Any appeal must be made within 4 weeks from the date of the original decision (this is indicated on the letter) and contain detail as to why you are appealing, including additional information not originally submitted, along with up to date bank statements.

The Appeals Panel will usually meet once a month. The decision of the Appeals Panel will be final.

Documents needed where applicable to support your application:

- Student Finance Breakdown letter from Student Finance England
- Payment Timetable letter from Student Finance England
- NHS / Social Work Bursary letter
- Other Bursary notifications
- Postgraduate Career Development Loan or Research Council Grant
- Part-time fee and course grant notification
- Enrolment form / Student Status letter / Placement notification
- Evidence of fees paid / payment plan
- Childcare / Dependants' Grant notification
- Evidence of **all** benefits received i.e. Child Benefit, Working Tax Credit, Child Tax Credit, Income Support, Job Seekers Allowance, Council Tax and Housing Benefit
- Birth certificate for child / children
- Evidence of childcare costs i.e. childminder contract / receipts
- Evidence of CSA contributions / child maintenance costs
- Three months bank / building society statements with a current balance, with **all** transactions over £100 explained in writing for **all** accounts
- Evidence of rent / mortgage i.e. tenancy / mortgage agreement / receipts
- Current University ID. card
- Field Trips, a supporting letter is required from your tutor confirming the cost
- Evidence of partner's income
- Evidence of travel costs – (travel tickets / car insurance certificate)
- Placement form
- Debt paperwork
- Other - documents you may like to include supporting your application not already mentioned above

Tips for budgeting

- Spend time planning
- Prepare a Budget Sheet
- Confront your fears
- List essential expenditure
- Keep a record of everything you spend – this helps identify regular / occasional spending patterns
- Consider setting up standing orders / direct debits - these can help you to plan and make consistent regular payments to all the places you need to
- Plan for extra expenditure such as start of year costs / special occasions / family birthdays etc.
- If you need to borrow money then use only interest free overdraft facilities
- Get a student bank account if you have not already got one
- Try and find employment, especially during breaks and summer period to accumulate funds
- Returning students – please ensure you apply for the next academic years' funding in good time to avoid unnecessary delays

Contact Details:

Student Information Desk (SiD) at any site, or telephone: 0300 300 0042, or email: sid@beds.ac.uk

Additional Contact Numbers**Luton Campus**

Anne Chawk, Senior Student Money Adviser: 01582 489121

Maxine Frampton, Student Money Adviser: 01582 743157

Lynda Thomas, Student Money Administrator: 01582 743351

Email: Anne.Chawk@beds.ac.uk
Maxine.Frampton@beds.ac.uk
Lynda.Thomas@beds.ac.uk

Bedford Campus

Jo Mealey, Student Money Adviser. 01234 793246

Email: Jo.Mealey@beds.ac.uk