

Guidance notes for students completing the Access to Learning Fund Application Form

The Access to Learning Fund (ALF) is a government fund distributed by the University of Worcester (UW) to students experiencing severe financial hardship. The fund is non-repayable and may be applied for at any time during the academic year.

Awards are discretionary and certain criteria **MUST** be met for an application to be considered.

Applicants may apply more than once during an academic year but usually only if their circumstances have changed.

Please try and avoid leaving claims until your finances reach a crisis situation – applications normally take up to 4 working weeks to be processed.

Important

Before applying to the Access to Learning Fund, you **must** have applied for the maximum student loan and other financial support to which you are eligible, following financial assessment by Student Finance (or a Professional and Career Development Loan if relevant)

Eligibility

The fund is for **home** students registered on a course in one of the following categories:

Undergraduates - All full time or part time, including distance learners, following a higher education course, including sandwich courses and any periods of placement.

Postgraduates – All full time or part time, following a course of higher education at a level above first degree.

Students studying all or part of their course at a Partner F.E. college but registered at UW who fall into the above categories should also apply to UW

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).

Part time students must be studying at a minimum rate of 50% of a full time course in order to be eligible. However, disabled students whose disability prevents them from studying at least 50% of a full time course, may apply to the Access to Learning Fund if they are studying at least 25% of a full time course. Students undertaking a taster module may also apply.

NHS & Social Work Bursary Holders – Healthcare students who receive either a means tested or non means-tested NHS bursary are eligible to apply to the Fund.

Students on Leave of Absence - who have not permanently withdrawn from studies and intend to return after time out, are eligible to apply for help from the Fund. E.g. if you are unable to attend your course for health or caring reasons or for some other unavoidable circumstance you can apply for help.

Priorities for Assistance

Access to Learning Funds are limited and not all applicants will receive financial help or cover for their entire financial shortfall. Priority will be given to the following groups:

- 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
- Students without sponsorship or other funding (postgraduate students)

Various criteria are considered, such as number and ages of dependent children, distance needed to travel to university, size of debts, childcare costs, extra course costs and so on.

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.

Access to Learning Funds cannot be used to help students pay their tuition fees (with the exception of some undergraduate part time students who have exceptionally low income).

If a student changes from full time or part time, or suspends their studies, some of the amount awarded may have to be returned

If you require clarification before submitting your application form please contact the University Student Welfare and Financial Advisers whose contact details are listed at the end of these notes.

Important

Your application will not be considered until it is fully completed and all the necessary requested documentary evidence has been received. There is a documentation checklist for your use, on page 8 of the application form

Awards and Payment

Awards will be either **standard** – some of the difference between accepted income and reasonable & necessary expenditure, or **non-standard** – paid due to unforeseen circumstances.

Applicants will be informed by letter of the result of their application, normally within four working weeks of its receipt. Awards over £750 are usually made in two instalments. Payments are usually made into your bank or building society account the applicant has listed on page 7 of the application.

HOW TO APPEAL

If you are not satisfied with the decision you may submit an appeal in writing to Susan Richardson, Senior Welfare and Financial Adviser, Room 74 Woodbury Building, University of Worcester. You may also write if your circumstances change and you wish your award to be reviewed.

You will receive a written response to your appeal, normally within 4 weeks of submission, this decision is final.

A NOTE FOR STUDENTS ON BENEFITS

Applicants are advised that payments from the Access to Learning Fund may have implications for their entitlement to Social Security benefits, particularly Income Support, Housing Benefit and certain payments from the social fund. For example, the Department for Work and Pensions will treat payments as capital if they are for general living expenses but will disregard them if they are for childcare, travel, books or equipment. The Welfare and Financial Advisers can supply you with a statement confirming the nature of the payment if necessary. Any queries on this subject should be taken up with the appropriate Benefits Agency.

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 concerning benefits please speak to the University's Welfare and Financial Advisers.

COMPLETING THE APPLICATION FORM

Section 1: About You

- UW Student number – as shown on your UW student ID card (you will also need to provide a photocopy of this card)
- Age - as at 1st September 2011.
- Address -please put the address (include the postcode) that is to be used for correspondence and your home (permanent) address
- Telephone number - please include the area code

Section 2: About your course

- Please ensure that you answer all the questions in this section.
- Name of campus/partner institution attended – Please indicate where you attend your course for most of the time i.e. UW St John's campus, City campus or another college.
- Part time students – please indicate how many modules you are studying per **Semester** (there are 2 semesters in an academic year)

Section 3: About Your Circumstances

- You must tick yes or no for each of the questions in this section
- Where you live - please tell us about where you live whilst you are studying at the University of Worcester & any other adults who also live in your home. Nb. If you share your home with a boyfriend/girlfriend, partner or spouse you must list their income on page 4 of the application.
- Dependants – Please list any children and/or adults who live with you and are financially dependent upon you, in the appropriate section.

Section 4: About your needs

- Complete this section if relevant.
- Disabled students, other than those with dyslexia, may wish to apply for a preliminary diagnostic test, prior to applying for a Disabled Students Allowance. A separate arrangement has been made to assist with diagnostic costs for dyslexia, students wishing to take a diagnostic text for Dyslexia, should contact the University's Disability and Dyslexia Service in the Woodbury building, telephone 01905 855413.

Section 5: About help for part time undergraduate students from the Additional fee Support Scheme.

- Eligible Part time undergraduate students may be able to get help with the cost of tuition fees through this scheme. *For example, those on a particularly low income.*
- It is important that you tell us about any support you are already receiving and provide a copy of your decision letter from the Student Loan Company, which confirms your entitlement.
- Full time students and postgraduates are not eligible for this assistance and need not complete this section of the form

Section 6 – About Your Household Income.

- Please list income details for you and any boyfriend/girlfriend, partner or spouse who shares your home (under 'partner' heading).
- **Student Loan** - Please put in the full amount of loan you are eligible to receive.

- You will need to supply proof of your and your partners income (see page 8 of the application form)
- It is important that you fill in these sections as accurately as possible. Please state figures in either weekly or annual amounts.

UW Bursary

All eligible full time undergraduates are awarded a UW bursary of at least £500 per annum. If you are in receipt of all or part of the maintenance grant from Student Finance England you may be entitled to a higher rate bursary of up to £785. If you think you are entitled to the higher rate but are not receiving it you should take your Student Finance England award letter to the cashiers office in main reception, so that they can amend your award if appropriate.

- **Other bursary** - If you receive any of the following please include this in the box labelled 'Other bursary' and specify which one you receive:
Welsh Assembly Learning Grant
Young Persons Bursary from Scotland
Mature Student Bursary from Scotland
Social Work Bursary
Teacher Training Bursary
Any other bursary not named above
- **Scholarships, Trusts or Grants** - If you are a postgraduate student in receipt of a research grant, scholarship or other grant, please include this funding under this heading.
- **Other Income / Savings** - Please include any other income you have and specify what that income is. You must also include details of savings for yourself and your partner.

Section 7 – About Your Household Expenditure

- Please list requested expenditure for you and any partner whose income you listed on page 4.
- Please list bank account info. for all of your (and your partners) accounts (You will need to provide copies of last 3 months bank statements for all of these accounts)
- Please give details of any debts held by you or your partner and tick if they are no longer available as a source of credit i.e. the debts are frozen or in recovery.
NB. Bank loans with regular repayment plans are counted as ongoing credit unless they have moved into recovery because you have not kept up with the agreed repayments.

Section 8: Your supporting statement

- Please submit a supporting statement, explaining your reason(s) for applying. The information included in your supporting statement allows us to make a more accurate assessment of your financial situation. Please include details of any exceptional or unexpected costs and give actual or estimate figures.

- Part time students may be eligible to receive a childcare grant subject to further conditions. This award is not available to students who are in receipt of childcare as part of their working tax credit (this does not mean child tax credit) .Qualifying students will be in receipt of full or partial fee and course grant from Student Finance.

Section 9: Your Bank/Building Society Details

- Please provide details of the account into **which you would like any monies awarded to you, paid.**

Documentation needed

This is a list of documents (photocopies) you will need to submit with your completed application form. If you have any questions on which documents you need to provide please contact the **Student Welfare and Financial Advisers.**

- Financial Support Notification Form (from Student Finance England)
- Loan request form/Payment schedule letter (from Student Loans Company)
- NHS Bursary statement
- Itemised Bank/Building Society Statements (for all accounts)*

*You should supply copies of your statements for the last three months. These statements should show your/your partners name and bank details. Internet banking statements are acceptable but mini-statements are not.

You will also need to provide evidence of:

- Rent or mortgage
- Childcare costs (e.g. receipts, invoices)
- Earnings (e.g. wage slips) (including any partners earnings)
- Welfare Benefits claimed by you and/or a partner (i.e. most recent Tax credit or Benefit award letters)
- Sponsorship and bursaries
- Copy of current car insurance certificate (if applicable)
- Evidence relating to any special circumstances noted in your supporting statement e.g. car repair bill, CCJ, final demands, eviction notice etc

Declaration & your consent

You must sign and date the declaration and consent section

Please try and avoid leaving claims until your finances reach a crisis situation because of the amount of time needed to process applications.

Getting Further Advice

Student Welfare and Financial Advice Service

Welfare and Financial Advisers

Susan Richardson and Jackie Bryant

Room 74 Room 72

Woodbury Building

University of Worcester

Henwick Grove

Worcester

WR2 6AJ

Telephone: 01905 855501 and 542091

E-mail moneyadvice@worc.ac.uk

Website www.worcester.ac.uk/wfa

Advice is available on student loans and grants, bursaries, trust funds and charities, welfare benefits, debt management, Tax Credits and general financial queries. Susan and Jackie also administer the Access to Learning Fund.

Susan and Jackie have an open door policy for students to drop in between the hours of 10.00am and 4.00pm, although an appointment can be made if preferred.

USEFUL BUDGETING TIPS

- Spend time planning expenses
- Prepare a budget sheet (available from the Welfare and Financial Advisers)
- Don't ignore money problems
- List essential expenditure
- Keep a record of expenditure – to be aware of spending patterns
- Consider standing orders or direct debits for priority bills
- Plan for extra expenses at the start of the year e.g. birthdays
- If you need to borrow, use only interest free overdraft facilities
- Use a student bank account

SPECIALIST DEBT COUNSELLING

- Worcester Citizens Advice Bureau & WHABAC offers a free specialist debt advice service- telephone 0844 4111 444 or visit www.cabwhabac.org.uk
- Consumer Credit Counselling service telephone 0800 1381111
- National Debtline Telephone 0808 808 4000 www.nationaldebtline.co.uk

