Access to Learning Fund for full-time undergraduate students 2016-17

1. What is the Access to Learning Fund?

Access to Learning Funds are intended to provide selective help to undergraduate students who have serious financial difficulties. Grants from the Access to Learning Fund are discretionary and needs related and are intended to help students access and stay in Higher Education. Grants are non-repayable and are awarded to help with day-to-day expenses and course related costs, such as the costs of accommodation, childcare, transport, books and utilities. Students considering leaving Higher Education because of financial problems are encouraged to apply.

2. Can Access to Learning Funds be awarded to assist with the payment of academic fees?

No. Home and EU undergraduate students can apply for a Tuition Fee Loan from Student Finance England by visiting www.gov.uk/studentfinance.

3. Am I eligible to apply?

The Access to Learning Fund is intended for Home (UK) full-time undergraduate students following a higher education course. Postgraduate and part-time students are also eligible to apply and should refer to the relevant web page for their FAQs.

You will need to show genuine financial hardship and that you have explored and exhausted all other ways of supporting yourself. Full-time undergraduates should have taken out their full entitlement of Student Maintenance Loan. The Fund is there to help eligible students who have particular financial needs, but we cannot meet every application we receive and we cannot always meet the costs that you might apply for. Priority is given to certain groups of students when deciding how to allocate funding, for example, students with dependants or disabilities. Other priority groups include:

- Students from low income families
- 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

If you are not in one of the priority groups you can still apply, but must provide as much evidence as possible to demonstrate why you have a particular need. Applications cannot be considered from students who have completed, permanently withdrawn from or abandoned their course, or whose entitlement to statutory support has been terminated by their funding body e.g. SFE.
4. **What is a Home Student?**

A Home student is defined as a student who meets certain residency conditions (the same conditions apply to eligibility for government financial support). Usually this means you must have an unrestricted right to enter and remain in the UK and you must have been ordinarily resident in the UK for three years prior to the start of your course. None of this time must have been spent in the UK wholly or mainly for the purpose of receiving full-time education. If you need further information on the residency rules, please contact the Student Funding team on 024 7615 0096 or email to studentfunding@warwick.ac.uk.

5. **I am an EU student. Can I apply?**

EU students cannot apply to the Access to Learning Fund unless you are in receipt of a Maintenance (Living Cost) Loan from the UK government. EU students may be eligible for tuition fee support from Student Finance England. For further information please visit [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance). In an emergency EU students will be considered for an award from the **International Students’ Emergency Fund**.

6. **As a Home student in financial need what help can I expect to receive?**

Grants from the fund are needs-related and assessed on an individual basis. As a result, we are unable to give a clear indication of the likely value of any possible award until an application has been submitted and the assessment process completed. Grants from the Access to Learning Fund do not need to be paid back.

7. **I am temporarily withdrawn from my studies. Can I apply?**

If you are a Home student and unable to attend your course due to ill health, caring responsibilities or other exceptional circumstances, you can apply for help from the Fund. Awards can be paid if you have not permanently withdrawn from, or abandoned your course and intend to return to your studies.

8. **How do I apply?**

An application form for university Hardship Funds can be downloaded from [www.warwick.ac.uk/hardshipfunds](http://www.warwick.ac.uk/hardshipfunds). Alternatively you can request a form from the Student Funding Office, Senate House. Once you have completed the form, you will need to return it to the Student Funding team along with the supporting documentation detailed within the form. Any receipts or invoices associated with the application must be on headed paper and dated and signed please.

9. **I have completed the application form and enclosed the necessary documents. What happens next?**

Once we have received your form and supporting documentation, the Student Funding team will contact you to arrange a short confidential interview with a specialist Student Funding Adviser which will take approximately 30 minutes. The interview will be informal and will give you the opportunity to discuss your individual needs and circumstances in detail. **Please ensure you bring your University ID card to your appointment.**

Please be assured that the Funding Adviser will consider your best interests at all stages of the assessment process. However, you should be aware that the Funding Adviser works within NASMA, NUS and university guidelines for the assessment of awards and distribution of funds. It may be necessary during the interview to refer to your bank statements, credit history and spending patterns. The discussion may also explore opportunities for part-time work and other funding that may be available to you. Any questions are not intended to be intrusive, but to allow the Funding Adviser to form a complete and comprehensive
assessment of your financial situation and, if possible, to recommend a successful outcome to your application.

10. What happens after the interview?

After your interview a short confidential report summarising your discussions will be prepared and your application will be assessed against the guidelines for the allocation of funds.

11. How will my application be assessed?

Your application to the Access to Learning Fund will be treated either as a ‘standard’ or ‘non-standard’ claim. We will assess ‘standard’ applications under an additional need method that looks at the difference between accepted essential expenditure and income. If you have unforeseen circumstances your application can then be considered under a ‘non-standard’ assessment. The majority of applicants require standard assessments in the first instance.

In certain circumstances students may be advised to seek specialist individual money advice or debt counselling, in addition to any financial help awarded from the Fund.

**Standard awards** can help to meet general costs associated with being a full-time 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 and books is available for all students including part-time and postgraduate students. A figure for general course related costs is pre-set at the start of the academic year and applied to the assessments. Students using childcare should complete and submit a Childcare Information Form signed by the childcare provider.

The National Association of Student Money Advisers (NASMA) and the National Union of Students (NUS) expect that students will be able to supplement their income from a variety of routes, for example, part-time or vacation work. The standard assessment procedure for full-time undergraduate students uses an assumed figure of £1,832 per year for non-final year students and £611 per year for final year students. This figure is set annually. The assumed income is not applied to students with dependants or those unable to work due to ill health or a disability.

The agreed guidelines also set an expenditure level for core living costs for essential living expenses such as food, clothes, utility bills etc. This is uprated annually in line with increases to benefit rates. The relevant amount will depend on your circumstances, for example if you have a partner and/or children living with you. Variable expenditure on items such as rent, travel and childcare costs will also be taken into account.

A cap of £137 a week is applied to include the cost of rent or mortgage, utilities and travel to and from the university. This is applied to students living on or off campus or in their parental home. All students, including those living at home, should provide evidence of an accommodation contract or regular rent payments. This cap does not apply to students with dependants or a disability.

For the majority of single students local travel is included at the bus pass rate. For students living further away from the university, for example, in their parental or family home, travel is capped at the cost of a weekly travel card or a reduced fare using a rail or coach card (available to full-time students of all ages). Evidence of travel costs should be provided. In some cases, for example for students with dependants or a disability, car costs may be considered. In these cases a standard mileage rate to include tax, insurance and maintenance of 28 pence a mile is applied.
Non-standard awards can help to meet exceptional costs, such as repairs to essential household equipment and assistance with priority debts. Emergency situations (such as travel costs for family illness or bereavement) can also be considered under the non-standard award assessment. In addition to these examples, costs for disabled students not met by Disabled Students’ Allowances (DSAs) can be considered.

If you are unclear about how your application will be assessed, the Student Funding Adviser will be happy to discuss this further with you at your interview.

12. How and when will I find out if my application has been successful?

If your application form is completed accurately and the appropriate documentary evidence supplied, an assessment and decision should be made within 10 working days of your interview. You will be notified of the outcome by email. Any award will be paid within a further 10 working days (providing you have submitted your bank details on receipt of your email, if applicable). Please note payments may be made in instalments.

However, in some cases we may need to defer your initial assessment or payment beyond 10 days to deal with a particular circumstance, for example additional evidence or bank statements may be required. If this applies to your application, we will let you know the reason for the delay.

13. Will I get my original documents back?

Any original documentation you supplied as part of your application will be returned to the address given on your application form following your appointment. However, should you prefer to submit legible photocopies of your documents this is acceptable and these documents will not be returned to you unless requested. Please note that spreadsheets of bank transactions will not be accepted.

14. Can I reapply to the Access to Learning Fund?

Students are assessed for the whole academic year and therefore should only need to apply once. However, you can reapply to the Access to Learning Fund during the same academic year providing you are still fully registered on your course. If your circumstances have changed since your original application please complete a new application form and provide documentary evidence for the change in circumstances. A change of circumstances may include marital status, number of dependents or a change in household income/expenditure. Please also provide bank statements for the last 3 months for all of your accounts.

If you are reapplying to the Fund for reasons other than a change in circumstances, for example in the case of an emergency situation, please complete a Student Hardship Funds Re-application form and provide your bank statements for the last 3 months for all accounts and any other relevant documentary evidence.

In all cases you will be asked to attend another brief appointment with a Student Funding Adviser and you will be notified of the outcome of your re-application as above.

15. Can I apply in the summer vacation?

If you are in financial difficulty you can apply to the Access to Learning Fund in the summer vacation, although usually this applies to mature students or students with dependants or a disability. This will require a new application form as your income details will be different from those in your original
application. Students applying after the 1st August will need to complete an application form for the new academic year. Students applying directly before the end of the university financial year on the 31st July, may be issued an emergency loan prior to an interview with a Student Funding Adviser at the beginning of August. Students who are eligible for means-tested benefits during the summer vacation i.e. lone parents, student couples with dependants and students with qualifying disabilities, are expected to apply for them prior to applying to the Access to Learning Fund.

The Access to Learning Fund can also offer short term help at the start of the new academic year (usually September) to eligible continuing students whose Income Support, Jobseeker’s Allowance or Universal Credit has stopped and Housing Benefit/Local Housing Allowance has been reduced, but who have not received their student maintenance loan and any supplementary grants.

16. Will an award from the Fund affect my entitlement to benefits?

Payments from the Access to Learning Fund may have implications for your entitlement to benefits. If you receive help from the Fund you can request a document to present to the Jobcentre Plus/Housing Benefit office to explain the circumstances of your award.

17. Can I apply for the cost of a diagnostic test in order to claim Disabled Students’ Allowances?

Home (UK) students may be eligible for an award from the Access to Learning Fund to help with the cost of a preliminary diagnostic test. All claims must be submitted within three months of the date of your assessment appointment and will only be considered following initial screening by the University Disability Service.

Please complete the online form within three months of the date of your test. Ensure that you upload a scanned copy of your invoice or receipt which clearly shows the date of your diagnostic test appointment. Please enter your bank details using the secure link provided.

Please note that applications cannot be considered from students who have completed, permanently withdrawn from, or abandoned their course.

18. Can I apply for an emergency loan?

Yes, if you are requesting an emergency loan or other short-term help, applications should be processed and paid within 2 working days and depending on your situation may be processed and paid within 24 hours. In order to obtain a short-term loan, you will need to show your student ID card and bring evidence of your current bank balance. You may also be asked to complete a Declaration of Eligibility questionnaire and provide evidence of your residency status. Please note that you will be limited to a maximum of 3 emergency loans in any 12 month period.

19. Evaluation

As part of our ongoing commitment to improving our service to students, you may be requested to complete an online evaluation of your application and assessment experience.

20. Appeals Procedure

Download the Hardship Funds Appeals Procedure
21. Who should I contact if I have any questions?

If you have any questions related to the Access to Learning Fund, the application process or Student Funding in general, please do not hesitate to contact the Student Funding team on studentfunding@warwick.ac.uk, or by telephone on 024 7615 0096.