

*University College*  
**FALMOUTH**

**Access to Learning Fund**

How to apply



2010/2011

## Access to Learning Fund 2010-2011 Information and guidance for completing an application

### What is it for?

The Government gives the College money each year – called the Access to Learning Fund – to help students who face financial problems, or higher costs than they expected, during their course. The Fund can meet course-related costs such as childcare, books/equipment, travel or general living costs such as rent. If you qualify for a payment from the Fund, it will not usually have to be repaid.

If you think that you might need help from the Fund, don't wait until you have run out of money.

### Contact **FXU Student advice service**

Tremough Campus,  
The Annex, Tremough:  
Tel: 01326 370447  
E.Mail: [advice@fxu.org.uk](mailto:advice@fxu.org.uk)

Woodlane Campus  
Learning Resource Centre, Woodlane  
Tel: 01326 213742  
Email: [advice@fxu.org.uk](mailto:advice@fxu.org.uk)

### FXU can

Make an appointment for you to see a **Student Adviser**. The FXU Adviser can give you in-depth help to fill in the form correctly and provide the right documents. They can also advise you what to do if you are not happy with the decision and if appropriate help you draft an appeal letter.

### Student services can:

- 1) Provide you with an application form. (You can also download the application form from the student services section of the Intranet. <http://intranet.falmouth.ac.uk/html/student-services>)
- 2) Receive the completed application form.
- 3) Help you check on the progress of your application at all times during the process.

### Who can apply?

To qualify for help, you must have home fee status and you must have been ordinarily resident in the UK for at least three years before the start of your course, this residence **not** being wholly or mainly for the purpose of receiving full-time education. All undergraduate students who are receiving support from their Local Education Authority are eligible to apply.

International students, EU students who are only eligible for tuition fee support, and students from the Channel Islands or Isle of Man cannot apply to the Access to Learning Fund.

If you are studying part-time you must be on a course that is at least a half of an equivalent full-time course.

You must be registered with the College for the current academic year. If you have interrupted your studies, or you are not required to register, you should go to FXU who will make an appointment for you to see the Student Adviser.

If you are eligible for a student loan you must have taken up this loan and have received the first instalment before any assistance from the Fund can be paid to you.

The rules are complex; if you are not sure whether you qualify, please check with the FXU Student Adviser.

Provisional assessments may be made for eligible students during the summer vacation 2009, but payment will not be made until October, after you have enrolled at University College Falmouth.

### **Priorities for assistance**

We cannot meet every application we receive and we cannot always meet all of the costs that you might apply for. The Government asks us to give priority to the following groups of students:

- Students with children (especially lone parents)
- Mature students (over 25), especially those with existing financial commitments, including priority debts
- Students from low income families
- Disabled students (especially where the Disabled Students' Allowance – DSA – is unable to meet particular costs)
- Students who have entered higher education from care
- Students who are Foyer residents or who are homeless
- Students receiving the final-year loan rate who are in financial difficulty
- Students getting a Fee Waiver (eligible part-time undergraduate students)
- Students without sponsorship or other funding (postgraduate students)

If you are not in one of the priority groups you can still apply, but you should provide as much evidence as possible to show why you have an exceptional need for help.

### **Short-term loans**

If you have not received your first student loan payment from the Student Loans Company at the start of the first term, because you have not yet received your support notification from your Student Finance England (SFE), you can apply for an interim loan from the Fund, provided that you have no other funds available to support you. 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. Please speak to Accommodation & Welfare about these loans.

### **Tuition Fees**

The Fund cannot be used to meet the cost of tuition fees or for any full-or part-time student except for

- **Continuing part-time students who have received a fee waiver in 2003/2004 (whose circumstances have not changed) and who are receiving the full amount of the statutory support package relevant to the intensity of their course in 2007/2008 but whose fees exceed the relevant maximum fee banded level of statutory fee support for their course.**
- **Part-time students eligible for help from AFSS (Additional Fee Support Scheme)**
- **Those students with little or no experience of higher education who wish to undertake a taster module.**

### **What if your parent/partner does not pay their assessed contribution?**

If you are an undergraduate, SFE will have assessed how much your parents or partner should contribute towards your tuition fees and/or living costs. The Fund will not make good any assessed contribution that your parents/partner **chooses** not to pay. However, if their household income is genuinely less than they expected, you can apply to the Fund. If their income has changed by at least 15% since the SFE assessment was made, they may be eligible to be reassessed. If you are not due to receive an assessed contribution, or your parents have refused to be financially assessed, you should say so in your supporting statement and explain why.

The Assessors may require a signed statement from your parents/partner to confirm their circumstances; in this case you will be contacted after your application has been submitted.

### **Disabled students**

Disabled students, especially those with dyslexia, can apply for help towards the cost of their preliminary diagnostic test, before applying for a Disabled Students' Allowance. Please complete the disability section on the application form (Part 4). In most cases the disability test costs will be reimbursed direct to the Disability Service, and you should ensure a member of staff there has countersigned your application form.

### **If you have interrupted your course**

If you have interrupted your course, particularly for health reasons or because of caring responsibilities, you can apply for help from the Fund, provided that you have not permanently withdrawn from your studies and intend to return after your time out.

### **Postgraduate students**

If you are a postgraduate student you will be expected to show that you can meet your tuition fees and that you have made reasonable provision to support yourself through your course before we will consider your application to the Access to Learning Fund. Reasonable provision would be equivalent £157 per week.

### **Students with children**

Students with children are now eligible for the Child Tax Credit (CTC). As most students receiving the full CTC should also receive free school meals, you can no longer apply for the School Meals Grant from your LEA. If you previously received this grant but are not eligible for free school meals for your children, you may get equivalent help from the Access to Learning Fund. Please explain this in your supporting statement.

If you are a single parent with one child, the amount you get in CTC may not be the same as you previously received from the LEA for your dependants' grant. If you think you need additional financial support to enable you to stay on your course, please explain this in your supporting statement.

If you study outside the UK for more than eight weeks as part of your course, you will not be able to receive Child Tax Credit. You must also tell HM Revenue & Customs before you go; as you will have to pay back any tax credits that are paid to you while you are abroad. You can apply to the Access to Learning Fund for additional help whilst you are unable to receive Child Tax Credit.

If you have not yet applied for Child Tax Credit you should do so immediately. You can get an application form from HM Revenue & Customs by telephoning 0845 300 3900; or look at their website [www.inlandrevenue.gov.uk/taxcredits](http://www.inlandrevenue.gov.uk/taxcredits)

### **How to apply**

You can apply for help from the Fund at any time during the academic year but as the student year ends funds may become limited depending on the number of applications during the year, and there may be no funds left. A student's assessment will take account of their circumstances across the course of one academic year/period of study regardless of when a student applies for support **and there should be no need for** any re-assessment. **However if a student experiences a significant change of circumstances** during the year they may submit a second application.

### **Students entitled to claim social security benefits**

If you are entitled to claim Social Security benefits, payments from the Access to Learning Fund may affect your benefit payments. Students who receive help from the Fund will be given a letter to present to their local Job Centre Plus / Housing Benefit Office to explain why a payment has been made and whether the payment should be disregarded for benefit purposes.

At the start of your second or later academic years (1 September), the Fund can offer short-term help if your Income Support has stopped and Housing Benefit has been reduced, but you have not yet received your student loan and supplementary grants. This short-term loan is repayable when your Student Loan arrives.

### **How we assess your application**

General payments from the Fund ('standard' awards) are based on the shortfall between your expected income and what we consider to be 'reasonable' expenditure. If you are facing a financial emergency or other special circumstances, we can make 'non-standard' awards based on your individual circumstances. For some continuing students an element of transitional protection may be built into the award, to reflect the difference between assessment methods for the Fund and the previous Hardship Fund. If this applies to you it will be explained in your notification letter.

The Government does not give the College enough money to meet every application to the Fund, so standard awards are made as a percentage of the shortfall between income and expenditure. In the past it has been between 30-40%, on average, but we hope to be able to give greater support to students in the priority groups. If the demand for assistance from the Fund is lower than we expect, towards the end of the year we may be able to increase the awards that have already been made. Recipients do not need to reapply but will be contacted if any extra funds are available.

We will need details of your partner's income and expenditure, if this is relevant, as well as your own income and expenditure. If your parents have to make a contribution to your living costs, we will take this into account. If your parents are not actually giving you the assessed contribution, you will be asked to explain why. All information is treated in confidence.

Some of your income may be disregarded:

- a) If you or your partner is receiving benefits, we will not take into account any non-means-tested benefits, which are for particular circumstances, eg. Child Benefit, Disability Living Allowance.
- b) If you are a full-time student we will not look at your actual earnings from part-time work. Instead we will use a standard figure to cover potential earnings from working one day per week and overdraft facilities. This is:
  - £550 for final-year students
  - £1649 for all other studentsIf you cannot work because you have children to look after or a disability that prevents you from working, we will not use this assumed income figure.
- c) If you receive SFE support there will also be an adjustment to your income figures, but we will disregard the following amounts:

Where parents are assessed to make contribution to tuition fees and living costs	£0
Where parents are assessed to contribute to tuition fees alone	£220
Where full support is received from the SFE.	£550

Some of your expenditure will be standardised in the assessment. The Government has produced standard spending figures to cover food, clothing, toiletries, social costs, utilities, etc. These figures are based on the Department of Work and Pensions figures used in determining levels of Income Support and Job Seeker's Allowances.

Your costs for rent and course-related costs such as childcare, travel, books and equipment will be considered on an individual basis, depending on your circumstances, and within maximum levels set by the Assessors each year. The maximum level for rent for a single student will be £70 per week in private rented accommodation. For students living in residences we take the rent, less an appropriate amount for items that private-sector renters would have to pay separately, such as utility costs. For students who require larger accommodation, cases will be considered on an individual basis.

If you have to travel more than three miles to your studies, you will be expected to use public transport, where it is available. If you travel by car instead of public transport or on foot you must justify this in your personal statement (this does not apply to students who have children or a mobility disability). Where public transport is available and relevant to your circumstances, only these costs will only be considered. The cost of using your own vehicle will be determined at a set mileage rate incorporating all the running costs.

Any non-standard costs should be given in detail on your application, but there is no guarantee that the Assessors will accept these costs in determining reasonable expenditure.

#### **How long will it take before you get a payment?**

You will receive a notification letter explaining the outcome of your application as soon as possible and certainly no more than four weeks after we receive your application.

If you have been granted an award, it will normally be sent to you with the notification letter. The College has closure periods at Christmas and Easter, which may delay payments. We will tell you if we think it will take longer to make the payment – for instance over the Christmas and Easter holidays, when the College is closed.

Payments will be made through the BACS system direct to your bank account, so it is important that you give accurate details of your bank sort code and account number on the application form (Part 8). If you cannot be paid through your bank account you should make this clear in your supporting statement.

Complete your application form as fully as possible. If it is incomplete it will delay assessment. This will, in turn, delay any payment that is awarded to you.

If you need an emergency payment, or you are applying for a short-term loan, we will try to assess your application within 48 hours and certainly no longer than a week. In these cases we will get a payment to you as soon as we can after assessment, and we will liaise with you to find the best payment method for you. If you need to make an emergency application, we recommend that you see an FXU adviser to make sure that all the relevant information is included in your application, and also to advise you on any other help that may be available to you.

#### **How to appeal**

We aim to help as many students as possible, especially those in priority groups, but the Assessors have to work to set guidelines in reaching a decision, and awards are limited by the total amount of money available to the College. This will mean some applicants are disappointed with the result.

If you are not satisfied with the decision, you may appeal. It would be advisable to contact an FXU Adviser, who will help you look at your situation and advise you how to go about setting out your appeal in writing. Your written appeal should be sent by letter to:-The Appeal ALF Assessor, c/o The Finance Office, Woodlane, Falmouth TR11 4RH.

All appeals are referred to a second Assessor, who will look again at your application and at the reasons for your appeal. Bear in mind that the Assessor may not change the original decision, as all Assessors work to the same guidelines in assessing applications. In some cases the Assessors may wish to interview you.

We will try to get a decision on your appeal to you within one week, and if a further payment is due to you we will pay you as quickly as we can.

### **Top tips for budgeting**

You are less likely to get into financial difficulties during your course if you manage your finances actively. If you need help in putting together a budget or managing your money, please ask to see an adviser in the Students' Union. The following tips will get you started:

Don't panic!

- Spend time planning, and prepare a budget sheet.
- Keep a record of everything you spend – this helps you to identify regular and occasional spending patterns. Plan for extra expenditure such as start-of-year costs / special occasions / family birthdays, etc.
- Consider setting up standing orders / direct debits – they can help you to plan, and to make regular payments without worrying about missing payment dates.
- If you need to borrow money then only use interest-free overdraft facilities, but make sure you do not exceed your limit, as penalties may be costly. Get a student bank account if you do not already have one.
- Look for ways to save money, for example special offers and discount coupons at supermarkets, switching off electrical appliances when they are not in use, sharing costs (egg of household goods) with other members of your household, and car-sharing to save on travel costs.
- Most students will need to enhance their income through earnings. Some jobs can be fitted more easily around your study or family commitments, such as market research and 'mystery-shopper' work.

### **Completing the application form**

Application forms can be accepted throughout the academic year 2010/2011 until 31 July 2011. It is important that supporting documentation is enclosed with your application form. **We do not need originals – legible photocopies are sufficient.** If for any reason we need to see an original document we will contact you. If you send originals to the assessor with your Application they cannot be returned.

Applications that do not have the correct supporting evidence **cannot be processed.** You will be asked to supply any missing information within a set time: if it has not been received by that date, your application will be rejected without assessment. If you delay in sending us supporting evidence, the decision on your application will also be delayed.

You must complete all sections on the application form. **Please print clearly in black ink** or tick the appropriate boxes. The following points may help you.

**Part 1: Personal details**

Student registration number – this is your identifying 7 digit number with University College Falmouth, the top number on your student card. If you do not have a card you will find the number on your offer letter or registration form. If you cannot find any documents with the number, please contact the Finance Office for help. Your form will be returned to you if this number is incorrect.

Age – at 1 September 2010.

Address – please put the address (including the postcode) that is to be used for correspondence. This should normally be your term-time address. If it is a different address, please explain why in your supporting statement.

**Part 2: Course details**

Course title – the name of your degree course, e.g. BA Hons. Fine Art.

**Part 3: Dependants**

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

**Part 4: Disability / special medical needs**

Complete this section if it is relevant.

Disability test costs – preliminary diagnostic tests (prior to applying for a Disabled Students' Allowance) may be covered by the Access to Learning Fund. If your test is arranged through the Disability Service (in Student Services), please ask a member of staff there to countersign the form in the details box. Test costs will then be paid direct to the Service. If you arrange your own test, please provide documentary evidence of the costs incurred. You are advised to consult the Disability Service before arranging a test.

**Parts 5–6: Income and expenditure**

It is **essential** that you list all your income and expenditure in the relevant boxes, and that the information is as accurate as possible. You can state some of your income and expenditure as a weekly, monthly or yearly cost, and we will convert all items to a yearly amount based on the relevant period of study.

Student loan – please put in the maximum loan you receive. If you are eligible for a student loan you must have taken it out before receiving help from the Access to Learning Fund. If you applied for a loan through SFE, you must have applied for your full-assessed entitlement. If your parents/partner has refused to complete a financial assessment form – and you can therefore take out only the non-means-tested element of the loan – you may still apply to the Fund, but we may need further information from you.

Parental/partner contribution – this is the amount assessed by SFE that your parents or partner is expected to contribute towards your tuition fees and living costs. If you are not receiving this assessed support, please explain clearly in your supporting statement.

SFE Maintenance Grant – if you receive any of the following please include them in the box labelled 'maintenance grant' and specify which one you receive: Higher Education (HE) Grant, Opportunity Bursary, Welsh Assembly Learning Grant, Young Persons' Bursary from Scotland, Mature Student Bursary from Scotland.

Scholarships/trusts/grants – if you are a postgraduate student in receipt of a research grant please include any funding under this heading.

Other income – please includes any other income you have, including savings, and specify what that income is. .

Partner's income – if you have a partner **who is living with you** please indicate any income they have in the relevant boxes.

Expenditure – place in the expenditure columns all household expenditure you and your partner (if applicable) incur. If you have children the expenditure should include costs related to them as well. For example, the cost of food for the household is likely to be higher for a student with children.

### **Part 7: Supporting statement**

The supporting statement needs to be a brief summary of why you need help. If you are one of the special cases mentioned previously in this leaflet, please explain why in this section.

Your supporting statement can be word-processed and attached to the application form.

### **Part 8: Bank details**

Details of all bank and building society accounts must be given. You must submit the last 3 bank/building society statements for all accounts you hold. For any credit/debit over £100 please note beside it what it was for.

### **Part 9: Documentary evidence required – student checklist**

Below is a list of the documents we need to see. If any evidence is missing, your applications will not be assessed.

We ask to see bank statements covering the previous three months, so if you think you may need to apply for help from the Fund, it is a good idea to keep your statements safe. If you have not got them you can get duplicate copies from your bank.

In addition, you may need to send in further (photocopies of) documents specific to your situation. For example, if you have to travel back to your parental home to care for an ill relative you should supply evidence of coach/rail tickets.

If you have any questions on what documents you need to produce please contact the FXU Student Union.

Supporting documentation required:

For all applicants: bank/building statements for last 3 months; evidence of rent/mortgage

For undergraduates: Student Support Notification form from Student Finance England; Loan request form / Payment schedule letter

For undergraduate with adult dependant: LEA breakdown letter for Dependants' Grant

For student parents: children's birth certificates; Child Benefit Book or Department of Work and Pensions letter detailing benefit entitlement

For students fully or partly self-financing: evidence of fees paid

Where applicable, evidence of:

Earnings (wage/salary slips for the last three months, for self and partner)

Any benefits claimed

Any bursaries received  
Scholarships/trust funds/grants  
Career development or professional studies loans  
Council Tax liability, if applicable  
Compulsory field trips for which no funding is received

Any other documents you think may help the Assessors in considering your application

**Part 10: Declaration**

Please tick all the relevant boxes that apply to your circumstances and remember to sign and date your application form. **Unsigned applications cannot be considered and will be returned to you immediately.**

## Contact numbers and addresses

### Accommodation & Welfare

The Annex, Tremough

Tel: 01326 370460

Email: [studentservicestremough@falmouth.ac.uk](mailto:studentservicestremough@falmouth.ac.uk)

Kathmoor Woodlane

Tel: 01326 213735

Email: [studentserviceswoodlane@falmouth.ac.uk](mailto:studentserviceswoodlane@falmouth.ac.uk).

**FXU-Falmouth & Exeter Students Union** (Email: [advice@fxu.org.uk](mailto:advice@fxu.org.uk) or [suadvice@falmouth.ac.uk](mailto:suadvice@falmouth.ac.uk))

The Library, Woodlane

Tel: 01326 213742

The Annex, Tremough

Tel: 01326 370447

### Disability Advisers

The Annex, Tremough

Tel: 01326 253629

Kathmor, Woodlane

Tel: 01326 2137371