

The Access to Learning Fund 2011-12

Information and guidance notes for completion of application form to apply for help from the fund.

What is it for?

The Government gives Exeter funding – called the Access to Learning Fund – each year to enable the University to help students who need extra financial support because they have higher than expected costs (such as single parents) or if they face financial problems during their course. You can get help from the Fund to meet course-related costs such as childcare, books/equipment, travel or for 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. See an adviser at the Students' Guild Advice Unit or ask for an application form. Application forms are available from the Student Funding Team in Northcote House and the Student Advice Unit at Streatham campus, and the Guild reception at St Luke's. Students studying at the Cornwall Campus can obtain an application form from FXU. Contact addresses and telephone numbers are at the end of this leaflet. Email us to ask for a form (funding@exeter.ac.uk) You can also download the application form from the Student Finance website at: www.exeter.ac.uk/studentfinance

Who can apply?

You must meet certain residence requirements to qualify for help. These are as follows:

You must have home fee status and you must have been ordinarily resident in the UK for at least three years prior to the start of your course, this residence not being wholly or mainly for the purposes of receiving full-time education.

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

All undergraduate students who are receiving support from their Local Education Authority are eligible to apply.

The rules regarding residency and immigration status are complex; if you are not sure whether you qualify, please check with the Student Funding Team or the Student Advice Unit before making an application.

If you are studying part-time you must be on a course that is at least a half of an equivalent full-time course. If you are unsure whether you are eligible because of your student status or whether you are doing enough part-time hours, please speak to the Student Funding Team or the Student Advice Unit.

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 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 when deciding how to allocate funding:

- 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 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.

Students cannot be considered for assistance unless they are registered with the University for the current academic year. Students who have interrupted their studies or who are not required to register should contact the Student Funding Team for advice on their eligibility to apply to the Fund.

Provisional assessments may be made for eligible students during the summer vacation 2011, but payment will not be made until October, after completion of University registration and the receipt of the first loan instalment where applicable. 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.

Short term loans from the Access to Learning Fund

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 Student Finance England, you can apply for an interim loan from the Fund if 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.

Tuition fees

The Fund is not designed to help you to pay your tuition fees, library or other institution fines. Any such applications for these purposes only will be rejected. However, eligible part-time new students and part-time existing students who received a Fee Waiver in each academic year since 2003/04, whose fees are higher than the Fee Grant, will be eligible for assistance from the **Additional Fee Support Scheme**, provided that their financial circumstances remain the same. Further information on this scheme is available from the Student Funding Team.

Non-payment of assessed contributions from parents/partners

Undergraduate and PGCE students will be financially assessed to determine how much your parents/partner should contribute towards your tuition fees and/or living costs. The Fund cannot be used to provide for such a contribution that is not received because your parents/partner **choose** not to pay. However, where students declare that the expected household income is not being met, genuine cases will be treated sympathetically. If their income has changed substantially since the Student Finance England assessment was made, they may be eligible to be reassessed. If you are not receiving an assessed contribution or your parents have refused to be financially assessed, you should explain this in your supporting statement and the reasons why. The Assessors may require a signed statement from your parents/partner to confirm circumstances; if this is required 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, prior to applying for a Disabled Students' Allowance.

You will need to complete the disability section on the application form (Part 4) if you want to apply for this. In most cases the disability test costs will be reimbursed direct to the Disability Resource Centre (DRC), and you should ensure a member of DRC staff has countersigned your application form.

Intercalating students

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

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 to £161 per week for a single student and £129 per week for a student with dependants or who is unable to work due to disability.

Students with children

Students with children are eligible for the Child Tax Credit (CTC). As most students receiving the full CTC should also receive free school meals, students can no longer apply for the School Meals Grant from their LA. 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 Student Finance England for your dependants grant. If you are in this category and you think you need additional financial support to enable you to stay on your course, please explain this in your supporting statement.

If you are going abroad to study as part of your course, you will not be able to receive Child Tax Credit if you are going out of the UK for more than 8 weeks. You must tell the HMRC if you are going to be out of the UK for more than 8 weeks, as you will have to pay back any Tax Credits if they continue to be paid to you after this time. 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 the HMRC by telephoning 0845 300 3900 or look at their website at www.hmrc.gov.uk/taxcredits

How to apply

You can apply for help from the Fund at any time during the academic year. You can also apply for a reassessment, but normally only if your circumstances have changed significantly. You will need to provide evidence to show your change in circumstances.

Students entitled to claim social security benefits

If you are entitled to claim Social Security benefits, you are advised that 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 JobCentre Plus/Housing Benefit Office to clarify the reason a payment has been made and whether the payment should be disregarded for benefit purposes.

The Fund can also offer short-term help to continuing students at the start of the new academic year (1 September) for those students whose Income Support has stopped and Housing Benefit has been reduced, but who cannot yet receive their student loan and supplementary grants.

How we assess your application

When deciding whether we can make a payment from the Fund we will look at the shortfall between what we consider to be "reasonable" expenditure and your expected income. If you are facing a financial "emergency" or there are special circumstances attached to your application we will look at this on an individual basis. General payments from the Fund are known as "standard" awards and will be based on the shortfall. Emergency or special payments are known as "non-standard" awards and will reflect your individual circumstances. For continuing students in certain circumstances there may be an element of transitional protection built into your 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.

Because the University receives a limited allocation of funds from the Government to award to students, standard awards will be made on a percentage of the shortfall. The average award made to students, based on historical data for demand for assistance from students at Exeter equates to **80% of the shortfall** between income and expenditure. We hope to be able to give students in the priority groups help beyond this level. Depending on demand for assistance from the Fund during 2011/12, these figures may be adjusted to enable us to meet demand and to ensure that funds are fully spent within the academic year. This may mean that an award may be adjusted at a later stage in the year if total demand is low. Award recipients will not need to reapply; you will be contacted to notify you if any extra funds will be available to you.

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. As stated earlier if your parents are not making the assessed contribution you will be asked to provide reasons why you are not receiving this money. This information will be treated in confidence.

Some of your income may be disregarded. If you or your partner are receiving benefits, we will not take into account any non-means tested benefits which are for particular circumstances, e.g. Child Benefit, Disability Living Allowance. We will also not look at your actual earnings from part-time work if you are a full-time student. Instead we will use a pre-determined assumed income figure to take into account potential earnings of working one day per week and overdraft facilities. The assumed income figures we will use are:

£1,694 for non-final year students

£565 for final year students

If 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 when looking at your application.

For existing students in receipt of Student Finance England fee support there will also be an adjustment to your income figures. The following disregards will apply:

£0 where parents are assessed to make contribution to tuition fees and living costs

£226 where parents are assessed to contribute to tuition fees alone

£565 where full fee support is received from Student Finance England.

Please note: this adjustment to assumed income figures does not apply to new students who began their course in 2006/07 or after.

For new students in 2006/07 or after, the first £1,694 of the full £2,906 Maintenance Grant will be disregarded. In addition, the first £338 of the University's Access to Exeter Bursary will be disregarded.

All full-time Undergraduate students in receipt of a **TASS Scholarship (Talented Athlete Scholarship Scheme)**, will have £1,694 disregarded from their Income assessment.

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 DWP figures used in determining levels of Income Support and JobSeeker'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 levels for rent for a single student will be **£80 per week** in private rented accommodation. University accommodation costs will be considered with an appropriate deduction for food and utility costs depending on the type of accommodation (These deducted costs are incorporated in the composite spending figure as explained above) For students requiring larger accommodation cases will be considered on an individual basis.

Students travelling more than 3 miles to their studies will be expected to use public transport where available. The running of a car instead of using public transport/ travelling on foot must be justified in your personal statement. Students with children or with a mobility disability are exempt from this justification. Travel costs will be considered at a set mileage rate incorporating all the costs of running a vehicle. Where public transport is available and relevant to the student's circumstances only these costs will only be considered.

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.

Interviews

In a small number of cases, the Assessors may wish to interview students about their applications. All applicants should be prepared to be interviewed if required. The purpose of the interview is usually to clarify some of the information in an application, particularly where a student may have very unusual circumstances. If the Assessors wish to interview we will contact you as soon as possible to arrange a mutually convenient interview time. Interviews take approximately 45 minutes and involve two Assessors. If possible we will give you a decision on your application immediately following the interview.

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 within 4 weeks of receipt of your application by the Student Funding Team. If you do not understand the decision or you want a breakdown of how we made our decision you can ask for an explanation. Please contact the Student Funding Team for this.

If you have been granted an award this will normally be paid within 10 days of the notification letter date. The University has closure periods at Christmas and Easter, which may delay payments. On these occasions we will notify you if a longer delay in payment is expected. We make most payments through the BACS system direct to your bank account. It is therefore very important that you give accurate details of your bank sort code and account number via your University account at <https://srs.exeter.ac.uk>. If you are unable to receive a payment direct to your bank account we can pay you by cheque. If you cannot be paid through your bank account you should make this clear in your supporting statement.

If your application is incomplete it will delay assessment and therefore payment if you are successful in receiving an award. It is therefore vital that you complete your application as fully as possible to avoid any delay.

If you need an emergency payment, or you are applying for a short-term loan, we will try to assess your application within 24 hours and certainly no longer than a week. We will get a payment to you as soon as we can after assessment in these cases, and will liaise with you to find the best payment method for you.

If you need to make an emergency application we would recommend that you see an adviser at the Student Advice Unit 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 appreciate that not every student will be satisfied with the outcome of their application. The Assessors have to work within limited guidelines in reaching a decision, and when an application is successful, the amount of award will be limited because there is a set allocation of money available to the University. We have set levels of assistance to ensure that we can help as many students in need as possible, especially those in priority groups, whilst ensuring that we spend all the funding available for the year.

If you are not satisfied with the decision on your application you may appeal. We would ask you to put your appeal reasons in writing, either by letter or e-mail, to the Student Funding Team. All appeals are referred to a second Assessor who will look again at your application and the reasons for your appeal. You should be aware that the Assessor may not change the original decision as all Assessors work to consistent guidelines in assessing applications. In some cases the Assessors may wish to interview a student who has appealed against a previous decision. 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

Managing your finances as a student is very important, and may help you to minimise your financial difficulties during your course. If you need help in putting together a budget plan, or require financial advice on managing your money, please ask to see a money adviser at the Guild's Student Advice Unit.

The following "top tips" will get you started:

- Spend time planning and prepare a budget sheet.
- Try not to worry when you list your income and essential expenditure.

- Keep a record of everything you spend – this helps you to identify regular/occasional spending patterns.
- Consider setting up standing orders/direct debits – this can help you to plan and make consistent regular payments without worrying about missing payment dates.
- Plan for extra expenditure such as start of year costs/special occasions/family birthdays etc.
- 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 at a high cost.
- 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, being environmentally friendly and switching off electrical appliances when not in use, sharing costs with other members of your household such as household goods, and car sharing to save on travel costs.
- Most students will need to enhance their income through earnings – take a look at www.exeter.ac.uk/jobsurfing. 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 2011/12 until 31 July 2012. It is important that supporting documentation is enclosed with your application form. We do not want originals – legible photocopies are sufficient. If for any reason we need to see an original document the Student Funding Team will contact you. Applications that do not have the correct supporting evidence **cannot be processed**. You will be contacted to request this information within a set time period, and if still not received your application will be rejected without assessment. Any delay in receipt of supporting evidence will therefore delay an outcome to your application.

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

Part 1: Personal details

Student registration number - this is your identifying number with Exeter University, the top number on your green student card. If you do not have a card you will find the number on your offer letter/registration form. If you cannot find any documents with the number please contact the Student Funding Team for help.

Age – as at 1 September 2011.

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 Spanish.

College of Study – The College where you are based, e.g. College of Humanities

Campus – Streatham, St Luke's or Cornwall

Part 3: Dependants

Complete this section if 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 relevant.

Disability test costs: Preliminary diagnostic tests (prior to applying for a Disabled Students Allowance) may be paid for by the Access to Learning Fund. If your test is arranged through the Disability Resource Centre, please ask a member of DRC staff to countersign the form in the details box. Test costs will then be paid direct to the DRC. If you arrange your own test please provide documentary evidence of the costs incurred. You are advised to consult the DRC 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 given is as accurate as possible. We have given you the opportunity to give some of your income and expenditure as either a weekly, monthly or yearly cost. 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 eligible you must have taken out a student loan before receiving help from the Access to Learning Fund. In the case of students applying for loans through the Student Loans Company, you must have applied for your full assessed entitlement. If your parents have refused to complete a financial assessment form 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 Funds but further information may be required.

Parental/Partner contribution – This is the amount assessed by Student Finance England that your parents or partner are expected to contribute towards your tuition fee and living cost support. If you are not receiving this assessed support, please explain clearly in your supporting statement.

Maintenance/Special Support Grant – Please enter the full amount received as stated by your financial assessment.

Higher Education Grant – If you receive any of the following please include this in the box labelled 'maintenance grant' and specify which one you receive: HE Grant, Welsh Assembly

Learning Grant, Young Persons Bursary from Scotland, Mature Student Bursary from Scotland, NHS Social Work Bursary.

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 include 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 have (if applicable). 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.

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 this in this section.

Please note that 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 three bank/building society statements for all accounts you hold. For any credit/debit over £100 please note beside it what this 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 no assessment will be made. We do 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 to this, 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 Student Funding Team.

Supporting documentation required:

- Student Financial Notification form from Student Financed England: for UG and PGCE students
- Evidence of HE Grant; Maintenance/Special Support Grant from Student Finance England
- Evidence of NHS Bursary
- Loan request form/Payment schedule letter: for UG and PGCE students
- Student Finance England breakdown letter for Dependents Grant: for UG/PGCE with adult dependant
- Child Benefit Book or DWP letter detailing benefit entitlement: for student parents
- Children's birth certificates: for student parents
- Bank/building statements for last 3 months: all applicants
- Evidence of rent/mortgage: all applicants
- Evidence of fees paid: for students fully or partly self-financing
- Evidence of any benefits claimed: where applicable
- Wage/salary slips for last 3 months: for self and partner where applicable
- Evidence of any bursaries received, including TDA training bursary for PGCE students
- Evidence of scholarships/trust funds/grants
- Evidence of career development or professional studies loans
- Evidence of Council Tax liability if applicable
- Evidence of 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. Any forms received unsigned will be returned to you immediately.

Who to contact

The Student Funding Team, based in Northcote House, administers all applications for the Access to Learning Fund. The Team can send you an application form, advise you on the progress of your application, and explain the decision if you need further information.

If you need help to complete the application form or money management advice we would recommend you contact the Guild's Student Advice Unit.

Student Funding Team

Finance Services
Northcote House
The Queen's Drive
Exeter EX4 4QJ

telephone: 01392 723858
email: funding@exeter.ac.uk
web: www.exeter.ac.uk/studentfinance

Student Advice Unit

Students' Guild
Devonshire House
Stocker Road
Exeter EX4 4PZ

telephone: 01392 723520
email: studentadvice@exeter.ac.uk
web: www.exeterguild.org/advice

Students' Union – FXU

The Annex
Tremough Campus
Treliever Road
Cornwall TR10 9EZ

telephone: 01326 370447
email: advice@fxu.org.uk
web: www.fxu.org.uk