



UCO Access to Learning Fund

Scope

The Access to Learning Fund (ALF) provides additional support for home full-time or part-time undergraduate students who are facing unforeseen financial difficulty.

Before asking for help from the fund, all students are expected to apply for and accept all loans, grants and bursaries that they are entitled to. Students should demonstrate that they have made adequate provision towards their course costs and living expenses before considering applying to the ALF.

The primary purpose of the fund is to relieve financial hardship that might affect a student's participation in higher education. This includes, but is not limited to:

- assisting those who need extra financial help to meet particular costs which are not already being met from statutory (or other) sources of funding such as the Disabled Students' Allowance (DSA).
- meeting specific course and living costs, other than tuition fee costs, which are not already met from other sources;
- providing emergency payments for unexpected crises;
- intervening in cases where a student may be considering leaving higher education because of financial problems.

Funds from the ALF are given subject to availability and will not exceed £2000 per student in one given academic year.

EXPECTATION

In order to be eligible, you must have applied for all other statutory and institutional grants, loans and bursaries to which you are entitled before applying for help from the Fund.

Students who find themselves in financial hardship because their parents are no longer able to meet the cost of the household contribution due to a drop in income (of 15% or more) should apply to SFE for a reassessment.

ELIGIBILITY

All undergraduate UK Home students are entitled to apply for both standard and non-standard awards.

Students who are repeating a year will need to be completing more than 50% of their units to be eligible for financial support. The expectation is for these students to use the extra time, not spent in classes, supplementing their income through paid work.

DISABILITY SUPPORT

Expenditure not fully met through the Disabled Students' Allowance or other statutory support can be considered.

For example, the ALF is able to fund the full cost of a diagnostic assessment if an Educational Psychologist approved by the UCO undertakes the assessment

PRIORITY GROUPS

A student is classed as in a priority group if they:

- have a dependent child
- are a young carer
- are a care leaver or estranged student
- mature students with priority debts
- are from low income families homeless
- self-funded
- have a disability (especially if DSA cannot cover these costs)
- are receiving the final-year loan rate and are in exceptional financial difficulty.

EVIDENCE

Documentary evidence is necessary to assess an application. Students who fail to submit evidence will not receive an award.

Please see page 11 of the ALF application form for further details on what evidence is required.

STUDENT AWARDS

Applications are treated as either a 'standard' or a 'non-standard' claim.

Standard awards are those made to help with the general costs of being a student. ALF administrators have some discretion to determine how much or what percentage of this additional need can be met in the light of the needs of other students and of the ALF budget at their disposal. It is usual that the ALF will try to meet 50% of the additional need identified by the process for standard awards.

Examples of standard awards:

- utility bills,
- travel,
- food/general living costs,
- books/equipment

Non-standard awards are assessed on an individual basis and are typically made to students who face exceptional costs, unforeseeable financial hardship, or emergencies. Students who could potentially withdraw for financial reasons are likely to receive a non-standard award too. Non-standard awards can fund up to 100% of a student's additional need.

Examples of Non-Standard Awards:

- household repairs
- unforeseen debts
- family bereavement
- medical costs
- redundancy

- 1:1 tuition if not funded by the DSA
- other costs not funded by the DSA
- diagnostic assessment

ASSESSING INCOME

When assessing income, the ALF administrator looks at the combination of statutory, institutional, household and personal support available to the student. The applicant's full student support entitlement will be taken into account and should be stated; this includes statutory support (Maintenance Grant, Maintenance Loan, and equivalent awards for students from Scotland, Wales and Northern Ireland), institutional grants or bursaries together with any additional external support. The student's own income and expenditure will be assessed, along with that of any partner/spouse (including civil partner) living with them, where applicable.

The UCO expects students to supplement their income through vacation/part-time work, savings, family contributions, etc. Under the assessment process, a standardised rate is adopted for full time students to account for additional income they may earn whilst studying. This is called the Assumed Income.

Full-time self-funding students will be assumed to have a set weekly income regardless of whether they receive less than this amount. The assumed amounts are set out below:

Student Profile	Assumed Weekly Income
Student living elsewhere	£177
Student living in London	£214
Student with dependants or students who are unable to work due to disability, living elsewhere.	£142
Student with dependants* or students who are unable to work due to disability, living in London	£178

Where a student receives a weekly income from other sources, such as: sponsorship from the research councils, wages, savings; parental support etc; that is greater than their assumed weekly income, their higher weekly income will be used for their assessment.

Part-time students are assessed on their actual income.

HOUSING COSTS

Housing cost will be calculated according to housing need and generally follow the government's Local Housing Allowance rules.

- If you're under 35 with no dependent children, you will only get the shared accommodation rate. This applies even if you don't share your home with other people

If you're 35 or over with no dependent children and living in shared house, you will get shared accommodation rate. Unless you are entitled to Universal Credit, in which case you will qualify for 1 Bedroom rate. Where a student has a child, one additional bedroom is taken into account during the assessment every time a student has:

- 2 children aged under 16 of the same sex
- 2 children under 10 of either sex
- any other child (e.g. foster child, child over 10 and different sex)

Source: England Shelter, 2020

TRAVEL

Travel costs are capped at £100.20 (Zones 1-9) or £70.30 (Zone 1-6)

Source: Transport for London 2022

CHILDCARE COSTS

Childcare costs are only considered when:

- a student's childcare provider is registered with Ofsted or the General Childcare Register;
- the student is a permanent resident of the UK; and
- the child is financially dependent on the student. For this, the student will need to be in receipt of Child Benefit to evidence.

Cost for childcare will be capped at the following:

Age	Cap per week
Under two	£138.70
Two or over	£133.69

Based on 35 hours of childcare through nurseries or childminders

Source: Family and Childcare Trust, 2022

HOW TO APPLY

The online application will open at the beginning of the academic year on the Student Support Financial Support page. Please ensure that the form is fully complete and that all supporting evidence is uploaded prior to submission.

For any further finance questions, please contact StudentSupport@uco.ac.uk

Students may apply more than once during the year (submitting a new application form each time), but usually only where their circumstances have materially changed, or where they are applying for exceptional support (for instance, for assistance during the Summer Vacation).

The level of any additional award will take into account the amount awarded previously. Awards from the Fund are usually non-repayable.

'Premature' Application: Students who have applied for funds under other bursary or loan schemes are eligible to apply to the ALF. However, income from such awards is taken into account in the ALF assessments. Students are asked not to submit applications to the ALF until the outcome of any other application is known. Where applications to the ALF are received prematurely, either applications will be returned, pending provision of further information, or the administrators will make assumptions about the likely level of bursary available to the applicant.

DECISIONS AND PAYMENT

Applications will ordinarily be assessed, decisions made, and payments made within four working weeks of receipt, provided that the form has been fully and accurately completed. Decisions and payment method if appropriate will be sent to your UCO email account within the timescale above.