



**University College
of Osteopathy**

Access to Learning Fund

Application Guidance 2018-2019

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1. ACCESS TO LEARNING FUND: PURPOSE AND SCOPE

The Access to Learning Fund (ALF) provides additional support for home full-time or part-time undergraduate and postgraduate 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. Postgraduate students and self-funded students should demonstrate that they have made adequate provision towards their course costs and living expenses before considering applying to the ALF.

Most awards will be non-repayable but in limited circumstances, and through agreement with the Student Support Department, an ALF Award might be given as a short-term loan.

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.

After submitting an application, the ALF Administrator will calculate and compare the student's income and essential expenditure. Where the calculated costs are greater than the student's income, the difference is considered their additional need and an award from the ALF may be given subject to available funds.

2. 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. If you are eligible for Government funding, the expected 'household' contribution to the applicant's income will be assumed at the level set out in the Student Finance England (SFE) financial assessment, the underlying principle being the ability, rather than willingness, to contribute. If your parents/family have refused to complete a financial assessment form, or there is evidence of special circumstances such as relationship breakdown or estrangement, please contact the Student Support Department for further advice.

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.

3. ELIGIBILITY

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

Part-time students will only receive support for their course costs unless there are exceptional circumstances that warrant it otherwise.

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.

4. DISABILITY SUPPORT

All students who are not eligible for support via the Disabled Students' Allowance (DSA) can apply to the fund for help towards costs such as 1:1 specialist tuition fees. This will usually entail 10 sessions per year of 1:1 tuition funded by the University College of Osteopathy (UCO).

In addition, expenditure not fully met through the Disabled Students' Allowance or other statutory support can be considered. The ALF is able to make a contribution towards the full cost of a diagnostic assessment, if an Educational Psychologist approved by the UCO undertakes the assessment. The ALF will fund £300 and the student is expected to fund the remaining £50. If the DSA has identified a need for new computing equipment, students can apply to the fund for an award of £200 towards this specific cost.

5. PRIORITY GROUPS

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

- have a dependent child
- are a carer
- are a care leaver or estranged student
- have priority debts
- are in full receipt of state benefits
- 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.

6. EVIDENCE REQUIRED FROM APPLICANTS

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

The following documentary evidence, where appropriate, is required with an application:

- SFE financial support notification and SFE loan payment schedule letter.
- evidence of any bursaries, institutional or otherwise
- evidence of costs claimed where specified (e.g. childcare)
- rent/tenancy agreement or evidence of mortgage
- statements from all bank accounts held for the last 3 months
- DSA notification letter

- needs assessment
- medical evidence of long-term health condition (which has been going on for 12 months and set to continue or is expected to last for at least 12 months);
- any statutory benefits letter
- utility bills
- travel costs

Please note that this list is not exhaustive, and we may ask to see other supporting documents or evidence to show that you have applied for other sources of income available.

When submitting bank statements, please highlight and explain expenditure over £100. Failure to do so may affect your entitlement for an award.

7. FULL-TIME STUDENT AWARD

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

8. PART-TIME STUDENT AWARDS

A threshold system is used to calculate awards for part-time students. Here, a student's yearly income determines the maximum percentage of the additional need the ALF will cover, see table below.

Band	Income	Maximum Percentage Of Additional Need Covered
1	Below £16,845	100
2	£16,846 - £25,423	75
3	£25,424 - £26,029	50
4	£26,030 - £28,065	25

Funding for course costs will not exceed £2,000.

9. 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, the amount in the table below will be added to any income level regardless of whether a student earns more or less than this amount.

Student Profile	Assumed Income
Non-final year students	£1,869
Final year students	£623
Students with dependants or unable to work due to ill health/disability	£0

Full-time postgraduate and 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.

10. ASSESSING COSTS

10.1. GENERAL EXPENDITURE

Costs such as food, clothes, utilities and entertainment are considered general expenditure. General expenditure is set at the following amounts:

Student Profile		Elsewhere Per Week	London Per Week	Total For Elsewhere	Total For London
Single student (see note below)		£78	£121	£3,042 (39 weeks)	£4,719 (39 weeks)
Student with partner		£122	£165	£4,758 (39 weeks)	£6,435 (39 weeks)
Each Dependant		£72	£72		

10.2. HOUSING COSTS

Housing cost will be calculated according to housing need and generally follow the government's Local Housing Allowance rules. This means students under 35 will only have housing costs covered for shared accommodation up to a maximum of £110 per week regardless of where they live.

Where a student is living with someone as an adult couple or they are over 35, they can get costs for a one-bedroom property covered at their Local Housing Allowance rate.

Where a student has a child, regardless of age, costs for a single dwelling property are covered. An 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
- any other child

Example A:

Chloe is a 23 year-old 3rd year Full-Time M.Ost student who has submitted an ALF application. Chloe has no disability and has one child aged seven. She lives in a two-bedroom property in Camden and her rent is £350 per week.

As Chloe has a child, she is eligible for the cost of a 2-bedroom property to be considered. Camden's Local Housing Allowance for a 2 bedroom property is £311.40 per week. Therefore, a maximum of £311.40 per week will be counted as Chloe's housing costs when assessing Chloe's ALF application

Example B:

Josh is a 27 year-old 2nd year Full-Time M.Ost student. Josh lives with three friends in a four bedroom house in Bermondsey. Josh applies to the ALF for financial support. He has no children or disability. His share of the rent is £150 per week. However, due to Josh being under 35 and in shared accommodation, his housing cost when calculating his ALF application will be capped at £110 per week.

10.3. TRAVEL

Travel costs are cap at £43.60pw.

10.4. 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.

Childcare costs will only be covered for part-time care and be available for full-time students. Cost for childcare will be capped at £156.67

10. WHEN TO APPLY

Students may apply throughout the academic year, but they should note that funding is limited which may affect how much support we are able to provide. **Applications are open 17th September 2018 and accepted until 30 June 2019** or when funds are exhausted – whichever is sooner. All funds remaining after the 30 June 2019 will be open for use for any students needing support during the summer break.

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.

11. HOW TO COMPLETE THE FORM

Please answer all questions truthfully, fully and accurately. If in doubt about how to complete the form, consult the Student Support Manager.

This form should be returned to studentsupport@uco.ac.uk.

12. DECISIONS AND PAYMENTS

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 Firstclass email account within the timescale above.

13. ADMINISTRATION

The Student Support Manager will assess ALF applications and make a decision on whether a student is eligible for an award. Where a student is eligible for an award, the Student Support Manager will decide on the award amount. The student's Course Leader will review all awards before any decision is finalised. Payment of the award will be organised by the Finance Department

14. APPEALS

In the event a student is dissatisfied with the outcome of their application and believe that there has been an administrative error, which had caused an incorrect decision, students must initially discuss the matter with the Student Support Manager.

Where a student is still unsatisfied, the Head of Student Services will review their application to determine whether an administrative error has occurred in the application process. Only an administrative error will change the original decision. The outcome of the appeal will be final.