



# University College of Osteopathy

## Access to Learning Fund

## Application Guidance 2017-2018

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## 1. ACCESS TO LEARNING FUND: PURPOSE AND SCOPE

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

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

You do not need to repay any money awarded.

The primary purpose of the Fund is to relieve financial hardship that might impact on a student's participation in higher education, including: 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; and, intervening in cases where a student may be considering leaving higher education because of financial problems.

The fund will compare your income and essential expenditure to see if there is a shortfall and then aim to cover 50% of costs for standard awards and try to fund 100% of non-standard awards, giving priority groups' precedence. The maximum total payment to any student (from both standard and nonstandard awards) should not normally exceed £4,000 in each academic year. To emphasise, payments of £4,000 should be the exception rather than the rule.

## 2. ELIGIBILITY

All Undergraduate and Postgraduate UK Home students are entitled to apply for both standard and non-standard awards. EU, International students and Access students are only entitled to apply for non-standard awards.

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).

Students who are repeating a year will need to be completing more than 50% of their Units to be eligible for extra support as it is expected that they will be able to use the extra time not spent in classes supplementing their income through paid work.

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 and you are therefore able to take out only the non means-tested element of the loan, this does not make you ineligible for ALF; further information may be required. 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.

Funds cannot be used to help with tuition fees, if you are self-funding and need help paying your fees please speak to the Student Support Manager who can help you find other means of support.

Applicants are expected to maintain an appropriate standard of behaviour and engagement with the course and to inform the UCO of any changes in their financial or personal circumstances which may affect their attendance.

### 3. PRIORITY GROUPS

Priority will be given to the following groups:

- students with children (especially lone parents);
- other mature students;
- students from low-income families;
- disabled students (especially if DSA cannot cover these costs)
- care leavers;
- students who are homeless;
- students receiving the final-year loan rate who are in exceptional financial difficulty (including those unable to work because of extraordinary academic pressure, or those repeating elements of their course due to personal circumstances);
- Self-funding students.

### 4. EVIDENCE REQUIRED FROM APPLICANTS

You will be required to submit documentary evidence together with your application to be able to assess your application.

The following documentary evidence should be submitted, as appropriate:

- 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.
- 3 months bank statements
- 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)
- Evidence of any statutory benefits
- Utility bills where applicable
- Evidence of 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.

## 5. HOW GRANTS WILL BE ASSESSED

Applications will be treated either as a 'standard' or a 'non-standard' claim; the assessment process is designed to identify students who have particular financial needs, through looking at any shortfall between income and expenditure, and those who are in unforeseen financial difficulty, respectively.

**Standard awards** are those made to help with the general costs of being a student. Standard assessments compare level of income against level of expenditure; if the latter is higher, the student is viewed as having an 'additional need'. 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.

In arriving at the level of income that is assessed, 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.

Under the assessment process, standardised rates are adopted for full time students, for (a) 'Assumed Income' and (b) general expenditure (termed 'Composite Living Costs' - covers food, clothes, utilities, entertainment, etc.) both equivalent to the minimum financial undertaking. The UCO expects students to supplement their income through, for example, vacation/part-time work, savings, family contributions, etc.

Assumed income in accordance with NASMA Guidelines:

Non-final year	£1,850
Final year	£617
Students with dependants or unable to work due to ill health/disability	£0
Students who already have a higher education qualification (ELQ)	£77 weekly (single student) £121 weekly (couples) £70 weekly for each dependent

Composite Living Costs expenditure in accordance with NASMA Guidelines:

Student profile	Based on DWP applicable amount (assuming no disability in family)	
	London per week	Total for London
Single student	£120	£4,680 (39 weeks)
Student with partner	£163	£6,357 (39 weeks)
Each Dependant	£71	£13,760 (43 weeks)

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 emergency situations. Students who are about to withdraw from HE for financial reasons can also be assessed on this basis, especially where they do not show additional need under the standard assessment process. Where possible the fund will endeavour to fund 100% of the costs needed.

In addition, expenditure not fully met through the Disabled Students' Allowance or other statutory support can be considered. The Access to Learning Fund is able to make a contribution towards the full cost of a diagnostic assessment, provided that the assessment is undertaken by an Educational Psychologist approved by the UCO. The ALF will fund £250 and the student is expected to fund the remaining £50. If the DSA has identified a need for new computing equipment, you can apply to the fund for an award of £200 towards this specific cost. Additionally EU or International Students who are not eligible for DSA but require access to SpLD 1:1 tuition may apply for a contribution toward the cost of this (providing they have evidence in the form of a diagnostic assessment). The UCO will ordinarily fund 10 1:1 tuition sessions per academic year. Applications will be subject to means testing, in accordance with the previous BIS guidelines; these allow institutions discretion to carry out an income assessment in order to establish that a student is facing financial hardship prior to making an award.

Examples of Non-Standard Awards:

- Household repairs
- Unforeseen Debts
- Family bereavement
- Childcare costs not covered by other grants or bursaries
- Medical costs
- Redundancy
- 1:1 tuition if not funded by the DSA
- Other costs not funded by the DSA
- Diagnostic Assessment

## 6. 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 will be accepted until **30 June 2018** or when funds are exhausted, whichever is sooner. If any funds are remaining at this stage, they 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. ALF awards may, however, affect entitlement to state or other benefits.

**'Premature' Application:** Students who have applied for funds under other bursary or loan schemes are still be eligible to apply to the ALF but, because income from such awards is taken into account in the ALF assessments, they 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.

## 7. 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](mailto:studentsupport@uco.ac.uk).**

## 8. 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.

## 9. ADMINISTRATION

You will be advised and guided through the application by the Student Support Manager who will check your application to ensure you have provided the correct documentary evidence and completed all sections. The calculation of funds will be administrated by the Finance Department who will then make a recommendation to the appropriate Course Leader. The decisions as to whether you are awarded funding and how much will be made by the course leaders. Please see section 1 which advises how much will usually be given.

## 10. APPEALS

If you are dissatisfied with the outcome of your application and believe that there has been a miscalculation or misunderstanding of the figures you have provided, you should initially discuss the matter with the Student Support Manager.

You may appeal the decision if you have new information that was not provided as part of your original application or if there was an administrative error when your application was processed.

If you wish to appeal based on the grounds stated above, you need to do so in writing and your case will be considered by the Principal's Group. Appeals should be made within 14 days of receiving the outcome of your application. The decision made by Principal's Group will be final.