

# Access to Learning Fund

Closing dates:  
Final years: 20 April 2018  
Continuing students : 29 June 2018

NB: All documents submitted  
must be photocopies

# Guidance Notes

## Introduction

The University of Huddersfield has an Access to Learning Fund which is intended to help students who have genuine and unavoidable financial difficulties.

Applications to the fund are means-tested using figures decided by University committee and the National Association of Student Money Advisers (NASMA). This means that not all applications are successful. However, where an award is made it is not repayable.

Non-standard assessments are used when a student might not be successful through the standard means-tested assessment. This type of award can be used where students experience a sudden financial emergency, such as a house fire.

## How we can contact you

We will only contact you via your student email address. If you have problems accessing your university email, you should advise us when you submit your application.

## Who can apply?

You must meet certain residency requirements to qualify for help from the University of Huddersfield Access to Learning Fund. Most undergraduates who are receiving support from Student Finance England (SFE) in the form of maintenance loans and grants are usually eligible to apply, as are the majority of NHS students on full-time DipHE or BSc courses who receive a means-tested or non means-tested NHS bursary.

**Postgraduate students** who meet the residency requirements may apply, but they have to show that they have made reasonable provision for their course costs, tuition fees and living expenses. An award from the University of Huddersfield Access to Learning Fund will not normally be made to postgraduates who cannot satisfy these conditions.

**You must have taken all the support you are entitled to before you can apply.**

## Priority students

The fund is there to help any eligible student who has a particular financial need but we cannot meet every application we receive and can only meet some of the costs that you might apply for. The University gives priority to certain groups of students when deciding how to allocate the funding. These include:

- Students with disabilities; especially where the DSA is unable to meet particular costs
- Students who have entered higher education from care
- Students receiving the final year loan rate who are in financial difficulty.

**Please note: Students who are in a priority group are not guaranteed a payment; 'priority' means that if there is a limited amount of the University of Huddersfield Hardship Fund, eligible students in these groups will receive funding before those who are not.**

## How your application is assessed

The assessment process for the University of Huddersfield Access to Learning Fund is designed to ensure that all students who apply are looked at consistently.

When deciding whether we can make a payment from the University of Huddersfield Access to Learning Fund we will look at your expected income and what is considered to be 'reasonable' \* expenditure on living costs, rent, travel and course related costs such as childcare.

We also include an 'assumed income' for students without caring responsibilities or a disability which prevents them from working. This is determined by NASMA and the government who expect students to supplement their income from a variety of means e.g. part-time work, vacation work, interest free overdraft facilities, saving or additional parental contribution. The assumed income figure will stay the same, regardless of whether a student earns more or less than that figure.

SFE will assess undergraduates on their parents/partner's income and recommend the contribution they should pay towards the student's maintenance. The University of Huddersfield Access to Learning Fund will not make good any assessed contribution parents/partners have chosen not to pay.

Where applicable we will need details of your partner's/ spouse's income and expenditure. Please include copies of their income (e.g. three months wage slips, P60) and expenditure (e.g. three months full bank statements for all accounts). Explanations should be given to any transactions over £100.

\*NB 'Lifestyle' Spending

*Your student finance is there to help with your maintenance; rent, food, travel to university, course materials, utilities etc. There is no room for lifestyle expenses e.g. gym memberships, holidays, shopping sprees, large mobile phone bills, online-gambling. Where there is evidence of lifestyle spending your application will be refused.*

# Payments

If you qualify for assistance from the University of Huddersfield Access to Learning Fund you should receive a payment within four working weeks of a **complete application** being submitted.

You will be notified by email to your student email account. If you do not understand the outcome or want a breakdown of the calculation you can email us for an explanation.

If it is later discovered that an application that you have given has a false or partial picture of your circumstances in order to get assistance, the university will seek to recover any payments and you may be subject to university disciplinary procedures.

Please note that if your award is made in two instalments you may be asked to provide up-to-date bank statements before the second payment is released.

# Appeals

You can appeal against a decision if you do not think you have been correctly assessed within the strict criteria we have to use for standard applications. You can also appeal against a decision not to award you an emergency or crisis payment.

You will need to apply in writing explaining the grounds for your appeal and include copies of any documents that might help your case. You can also make an appointment with a member of the Student Finance Office to discuss your appeal or, if you prefer, the Student Union Welfare team.

Your appeal will be heard by the Access to Learning Fund Committee. All appeals are anonymous; personal details such as name and student number are removed from any documents/correspondence. You will be informed of the outcome by e-mail to your University e-mail account.

# Supporting evidence

## There are some very important facts to note about supporting evidence.

Firstly, **ALL** documents submitted must be **PHOTOCOPIES**. We do not return any documents. Those necessary for an assessment are kept for auditing purposes. Any unnecessary documents (e.g. day to day utility bills, supermarket receipts) will be shredded and treated as confidential waste.

The following documents are the **minimum** we need for an assessment:

### Three Months Bank Statements

These must cover a **full** three months, for example:

- 21 December to 20 January
- 21 January to 20 February
- 21 February to 20 March

Students are responsible for **all** the transactions shown on their statements.

Any transactions over £100 should be explained. If we have concerns or are not sure of a transaction of any amount we will ask for an explanation.

As well as statements for all your bank accounts, saving accounts and credit cards, we will need the same for your partner/spouse if applicable.

### Finance Breakdown (from Student Finance England)

If you are a full-time undergraduate receiving support from Student Finance England this document gives us a breakdown of all the support you receive as a student. The document is headed '**YOUR STUDENT FINANCE BREAKDOWN**'. We do not want your Payment Timetable or the University or College Payment Advice.

If you apply to the University of Huddersfield Access to Learning Fund early in the academic year and only have a provisional assessment, we will use assumed figures based on what we believe you should be receiving. Once you have a final Student Finance Breakdown, we will reassess you.

**NHS students** will need to provide a copy of their bursary letters.

### Rent or mortgage

This can be a rent/tenancy agreement or a mortgage statement. If you are in halls (e.g. Digs, Unite, Opal) a copy of the termly agreement is needed.

If you rent, documents must state the weekly/monthly/termly payment and the name(s) of the tenants. If you have a mortgage, we will need a copy of the mortgage agreement and would expect to see the monthly amount reflected on your bank statements.

Students who live in the parental home should provide a letter from their parent(s) stating the amount the student is expected to contribute and how often.

### Proof of partner's income

If your partner is working the assessment team need to see evidence of this, such as consecutive wage slips for the last three months or the current P60.

If your partner is receiving benefits we need proof of these too.

For partners who are full-time students, we will need to see their Student Finance Breakdown or evidence of their postgraduate funding.

### Childcare

If you pay for childcare, we will need a letter or invoice from your childcare provider, clearly showing the Ofsted number.

### Benefits

You will need to provide proof of any benefits you receive (e.g. housing benefit, income support, JSA). Highlighting the payments on bank statements is not usually sufficient.

If your partner is in receipt of benefits you will need to include evidence of these payments.

## Postgraduate students

Postgraduate students applying for the University of Huddersfield Access to Learning Fund must provide evidence that they have attempted to access every other possible source of funding (e.g. Professional and Career Development Loan, sponsorship, employment). They must also show that they have made provision for their tuition fees and all their living costs such as rent, childcare and bills.

## Frequently asked questions

### I've run out of money, can I get some from the University of Huddersfield Access to Learning Fund?

It's true that the University of Huddersfield Access to Learning Fund can help students in financial difficulty – but this must be because of unforeseen circumstances/emergencies or because you are in a priority group and have had an assessment carried out. Students are expected to have planned and budgeted for their time at university and live within their means.

### What's a priority debt?

A priority debt is defined as meaning that non-payment would give the creditor the right to deprive the debtor of her/his home, liberty, essential goods and services, for example:

- Secured loans (loans that are secured against a debtor's home)
- Rent arrears
- Council tax
- Fines, maintenance and compensation orders
- Gas and electricity charges

## Frequently asked questions *continued*

### I have debts from before I started at university, will these be taken into account when I'm being assessed?

Assessments do not take pre-existing debts into account. It is assumed that when students embark on a full-time degree course they have made sure they have put their finances in order.

### My application was unsuccessful because my income was more than my expenditure, but the statement and the documents I sent in made it clear I was struggling. Why didn't I get anything?

The University of Huddersfield Access to Learning Fund works on similar lines to the benefits system and is based on income and allowable expenditure. That means there is a limit put on the amounts you spend on day-to-day living (see Composite Living explanation on page 13 of the application form). There are also caps on the amount of rent/mortgage allowed and on travelling.

Students without dependents or disabilities that prevent them from working are expected to have additional income from part-time work, family support, savings etc. This is called an 'assumed income' and we have no discretion in the amount we have to include in your assessment. Final year students have the assumed income reduced as it is recognised they may not be able to take as much paid work.

These rules for a standard assessment have to be followed. However, if your circumstances are **exceptional** you can make an appointment to see an advisor.

### How long will it take for my application to be assessed?

We will usually be able to give you an answer within four working weeks of receiving a complete application form. A complete application is one that has all the documents required including those we have asked for after you have submitted your form.

### Will my documents be returned to me?

No. This is why you should only submit photocopies.

### If my application isn't successful can I appeal?

You can make an appeal if you think your application has been wrongly assessed. \*The appeal must be made in writing and sent to:

**University of Huddersfield Access to Learning Fund Appeals Committee**  
**Student Finance Office**  
**Schwann Building Level 8**  
**University of Huddersfield**  
**Queensgate**  
**HD1 3DH**

The appeal should be made on the basis of new evidence or a change in circumstances. You can also make an appointment to speak to an advisor about the grounds for an appeal.

*\*See the section 'How your application is assessed' on page 3 for more details on appealing a decision.*

### Is there anyone I can contact to discuss my application?

You can make an appointment to speak to an advisor on **01484 473201/472176** to go through the application form or give an explanation of the decision.

For other enquiries you should email (from your student account) **studentfinancialsupport@hud.ac.uk**.

# University of Huddersfield Access to Learning Fund

2017/18 Application

## IMPORTANT!

- 1, Please submit **PHOTOCOPIES ONLY** of your supporting documents.
- 2, Your application will **NOT** be considered complete if you are missing any of the documents required and will not be assessed and your form may be returned to you. Please refer to the guidance notes for a list of these documents. It is your responsibility to check that you have submitted the correct documents.
- 3, If we need further documents you will have 10 working days from the date we request them to submit the copies.

Completed forms can be handed in at iPoint, Student Central.

Applications can also be sent by post to:

Student Finance Office  
Schwann Building Level 8  
University of Huddersfield  
Queensgate  
HD1 3DH

Please ensure you use the correct postage as insufficient postage can delay delivery by four-six weeks.

**Please complete your form in black ink.**

## All documents must be photocopies

**Remember: you are responsible  
for checking your application and  
documents before you submit your form.**



## Part 5 : Application details

Have you been included on an application form in another claim by a student or students at this or any other university?

Yes  No

Please give the name of the student(s):

and the name of the university  
(include student number if they are a Huddersfield University student)

## Part 6 : Income

Student and partner's income	Yearly £	OR	Monthly £	Evidence required (photocopies only)*
Student Loan for Maintenance				SFE Financial Breakdown
Maintenance Grant/ Special Support Grant				SFE Financial Breakdown
Parents' Learning Allowance				SFE Financial Breakdown
Childcare Grant				SFE Financial Breakdown
Adult Dependants' Grant				SFE Financial Breakdown
PGCE/Social Work Bursary				Awards letter
NHS Bursary				Awards letter
Huddersfield Uni Grant/Bursary				Awards letter
Working and/or Child Tax Credits				<b>All pages</b> of notification of award for the current year
Housing Benefit				Awards letter
Parental/Partner contribution				Letter from parent or partner
Income support or any other state benefit				Relevant awards letter(s)
Professional and Career Loan				Letter from bank
Earnings (Partner and/or self)				3 months payslips
Savings				Last 3 months bank statements
Child Maintenance				Letter from CSA or contributing parent

\*Please see Guidance Notes for information on ALL required documents.

## Part 7 : Expenditure

Your Expenditure	£ per month	Evidence required (photocopies only)*
Rent or mortgage		Tenancy agreement (only the section showing names of tenants and amount of rent) Statement from mortgage provider
Secured loans (these are loans secured against your house)		Letter from loan provider
Council Tax (if applicable)		Local Authority letter

\*Please see Guidance Notes booklet for information on ALL required documents.

**Travel:** The assessment automatically makes allowance for the costs of daily travel between home and campus.

Do you have a car? Yes  No

Assessments can only include car costs for students who require a car because of disability, students with dependants and those attending certain placements.

### Composite Living Costs

A composite weekly living cost figure has been determined to cover expenditure on basic costs such as food, household bills, clothes, utilities, telephone, entertainment etc. Please insert as appropriate:

Student Profile	Elsewhere per week	39 week total
Single student	£80	£3123
Student with partner	£126	£4914
Children* (each)	£72	n/a

\*In addition, add an extra one-off family premium cost of £19 where a student has at least one child.

### Postgraduate students only

How do you intend to fund your living costs during your postgraduate course?

If you are self-funding, how do you intend to meet the cost of your tuition fees?



## Part 10 : Childcare details

To be completed by nursery/crèche/childminder

Name of childcare provider

Ofsted Number

Address   
Postcode

Telephone number

If you are a relative, please state:

Relationship:  Where childcare takes place:

Name of child

	From	To	From	To	From	To
Monday						
Tuesday						
Wednesday						
Thursday						
Friday						
<b>Total weekly hours</b>						
<b>Total weekly cost</b>						

Name of child

	From	To	From	To	From	To
Monday						
Tuesday						
Wednesday						
Thursday						
Friday						
<b>Total weekly hours</b>						
<b>Total weekly cost</b>						

Signature of childcare provider:  Date:

## Part 11 : Declarations

I certify that to the best of my knowledge, I meet the following conditions: (please tick the relevant boxes)

- I am a UK National.
- I am an EU national who has been ordinarily resident in the UK for the three years prior to the first day of the first academic year of my course.
- I am settled\* within the United Kingdom (UK) (i.e. I have the Right of Abode in the UK or have been awarded Indefinite Leave to Remain).
- I have been recognised by the UK Government as a Refugee and have full Refugee Status as a result.
- I have Exceptional Leave to Enter/Remain in the UK/Humanitarian Protection (HP) by the Home Office.
- I am an EEA or Swiss employed person.
- I am the child/spouse of an EEA or Swiss employed person, Swiss National or Turkish Worker.

\*'settled' – on the first day of the first academic year of your course.

Plus

- I have been ordinarily resident in the UK and Islands for the three years immediately before the first day of the first academic year of my course.
- None of this time was wholly or mainly for the purpose of receiving full time education, or if it was I was resident in the EEA immediately prior to this three year period.

Plus

- I confirm that I am registered and in attendance on the course described in this form.
- I confirm that I am supporting the children named in Part 3 of this form.
- I confirm that I am not living with a spouse/partner (if relevant).
- I declare that the information that I have given on this form is correct and complete to the best of my knowledge.
- I understand that giving false information will automatically disqualify my application and may also lead to disciplinary procedures resulting in possible expulsion from the university. I understand that any information given in this form may be passed to other organisations if required for the detection of fraud.
- I undertake to repay the whole amount of any payment made to me from the University of Huddersfield Hardship Fund if the information I have entered is shown to be false.
- It may be recommended that an award be paid directly to a third party to help with a priority debt or prevent court action. I agree that all or part of any award I receive may be paid directly to a third party.

Your name (CAPITALS)

Your signature

Date



## Part 12 : Nominated bank account

This is the account any award made from the University of Huddersfield Access to Learning Fund will be paid into.

The university pays its students by BACS. Payments will be sent direct to your nominated bank or building society account.

Please make sure that the information you give us is clear and legible as it can be difficult to retrieve payments paid into the wrong account.

Your student number

Your full name

Your school/department  
e.g. Human and Health Sciences

Name and full address of your bank or building society branch

Branch sort code   -   -

Bank or Building Society account number

Your signature

## Part 13 : Documentation checklist

**Please note, documents will NOT be returned. You must supply legible photocopies. It is your responsibility to check you have submitted all the required documents. Incomplete submissions will not be assessed.**

Please tick the boxes for yourself and your partner (if applicable) to show the relevant documentation provided.

	Self	Partner
Student Finance Breakdown for 2017/18 academic year	<input type="checkbox"/>	<input type="checkbox"/>
NHS/Social Work/PGCE bursary notification	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of Professional and Career Development Loan	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of earnings (e.g. three months wage slips)	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of benefits claimed (e.g. housing benefit/income support)	<input type="checkbox"/>	<input type="checkbox"/>
Complete award notice for Child/Working Tax Credits for current year	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bank/Building Society/Credit Card statements for all accounts including those of partners/spouses if applicable</b>	<input type="checkbox"/>	<input type="checkbox"/>
These must be three full months (e.g. Oct 10 - Nov 9, Nov 10 - Dec 9, Dec 10 - Jan 10)		
Statements must show your name and bank details. Internet banking statements are acceptable but mini-statements are not. An explanation for any transaction over <b>£100</b> must be given.		
Evidence of rent or mortgage	<input type="checkbox"/>	<input type="checkbox"/>
An invoice from your childcare provider	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of child maintenance payments	<input type="checkbox"/>	<input type="checkbox"/>
Evidence relating to any special circumstances noted in your supporting statement	<input type="checkbox"/>	<input type="checkbox"/>

### Do not include:

Mobile phone bills, regular utility bills, store card/catalogue statements, supermarket receipts, day-to-day travel tickets/petrol receipts as these are accounted for in your assessment.

All information in this document correct at time of print. September 2017

**Please return this completed form  
to the following address:**

**Student Finance Office**

Schwann Building Level 8, University of Huddersfield, Queensgate, HD1 3DH

Tel: **01484 471132**

**[www.hud.ac.uk](http://www.hud.ac.uk)**

*University of*  
**HUDDERSFIELD**  
Inspiring tomorrow's professionals