GUIDANCE FOR ACCESS TO LEARNING FUND 22/23

About the Fund

The Access to Learning Fund is non-repayable financial support offered to eligible University of Huddersfield students experiencing temporary financial difficulties.

You can apply to the Fund throughout the academic year. The Fund will open on 21 September and will close to final year students on 6 May and to continuing years on 24 June. We will normally only consider only one application per student per academic year and an application to the Fund does not guarantee an award will be made.

*Please note, if you have already received an award from the Fund and wish to apply again (in the same academic year), you must be able to demonstrate how your financial circumstances have substantially changed and provide evidence to support this.

Who can apply and eligibility

This is only available to current home (UK) students and EU students who are eligible for a Maintenance Loan or Postgraduate Loan.

You must have taken all the support you are entitled to before you can apply, such as the Maintenance Loan, Tuition Fee Loan, Postgraduate Loan or Doctoral Loan from Student Finance England.

To apply to the Fund you must meet 3 criteria:

- Meet the ‘home’ residency requirements of your UK Student Loans Company provider.
- Have exhausted all other avenues of financial assistance e.g. savings, overdraft, family support.
- Have applied for and taken the full amount of income assessed maintenance loan and / or grant offered.

If you are an undergraduate student who does not receive the maximum student loan amount, you will need to complete a ‘Parent / Sponsor’ form from Student Finance England to support your application.

If you are studying part time or at Postgraduate level, and do not have a tuition fee and / or maintenance loan, you must be able to show you had adequate funds at the start of your course and an unexpected change has left you in financial difficulty.
Allowable Expenditure

The Access to Learning Fund assessment considers and can help with essential living costs such as:

- Housing costs (Rent or Mortgage)
- Utility bills
- Childcare
- Travel
- Food

The Hardship Fund cannot consider or help with the following discretionary lifestyle expenditure:

- Gym membership
- Excessive shopping on discretionary items
- Meals in restaurants
- Gambling
- Holidays
- Debt repayment

The Hardship Fund Assessment Team will look at each application on an individual basis considering your income and allowable expenditure.

*Please note, awards cannot be paid to help with tuition fees, travel costs associated with Experiential Learning Abroad or extracurricular activities.

Assessment

To process your application, we carry out a thorough assessment of your financial need:

1. Full time Undergraduate
   Our assessment is completed using assumed income and expenditure figures determined annually by the University. These are set in accordance with
guidance from National Association of Student Money Advisors (NASMA). This has been calculated to cover the increased cost of living and energy bills.

2. Part time Undergraduate & all Postgraduate
   Our assessment is completed using your actual net earnings, as you will need to demonstrate you made realistic financial provision before starting your course.

As part of both assessment processes, you will be asked to provide personal and financial information relating to your situation.

Whilst we appreciate this may seem intrusive, it is a necessary part of the process to help us understand your specific situation and how we can support you. In order to progress your application, you must provide all of the information we ask for.

Applications will normally be assessed, decisions made and payments made within four working weeks of receipt of a complete application with all the relevant documentation. Students will be advised of the outcome of the assessment by email.

**Awards**

Should your application be successful, you will receive a non-repayable award from the Fund. There are 2 types of award available:

1. Standard Award
   This award will help towards meeting some of the general living costs associated with being a student e.g. rent, food, utility bills.

2. Non- Standard Award
   This award is discretionary and will be considered in exceptional circumstances to help meet unexpected costs e.g. repairs to equipment, emergency travel, hardship due to an unexpected event.

When paying your award, the University will decide which payment options would be best to suit your situation.

All awards are non-repayable, and you cannot receive more than £2,500 in any academic year.

If you withdraw from your studies or are suspended on financial or disciplinary grounds, any outstanding payments from the Fund will be cancelled.
Evidence requirements

We require the following documents to accompany your application

- Student Funding Documents - including your SFE entitlement letter and all supplementary bursaries/grants available to you. Please provide all pages of your funding documents for the current academic year. These must show the amount(s) you are eligible for and payment dates.
- Bank Statements - please provide 3 months recent statements from all your bank accounts, including joint, savings, PayPal, or other similar accounts.
- Benefit Documents - please provide all pages of your current HMRC Child Tax Credit/Universal credit/Housing benefit documents

If you have any queries about the assessment process, you can contact us for an appointment with an advisor in person or via Microsoft Teams.

Appeals

If you are dissatisfied with the outcome of your assessment and wish to appeal the decision, you have to send an email to studentfinancialsupport@hud.ac.uk stating the reasons for your appeal and providing additional evidence or information where required. Your application will then be reviewed and the final decision will be notified to you by email.

Your appeal must be submitted here within 4 weeks of the date of our decision.