



University
of Worcester
Student Services

Access to Learning Fund Guidance Notes

- **Frequently Asked Questions**
 - About the Fund
 - Help and Advice
 - Eligibility
- **Step by Step Guide to completing your Access to Learning Fund Application Form**
- **Details of Supporting Evidence Required**

Remember to Submit ALL Supporting Evidence with your Application Form – Missing Evidence Will Delay Your Application

You may book an appointment with a University Money Adviser to discuss your finances or to receive help in completing the form. Appointments can be booked via **firstpoint** Tel: **01905 542551** / Email: firstpoint@worc.ac.uk

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Frequently Asked Questions

About the Fund

Q. What is the Access to Learning Fund for?

A. It aims to help students who are struggling to meet all of their costs (e.g. rent, bills, travel expenses, childcare) or who have an unexpected situation that makes things difficult for them financially. Before applying to the Fund, you must have applied for all the financial support to which you are entitled, including the maximum Student Loans, Grants & Allowances following financial assessment by Student Finance, or a Postgraduate loan as appropriate and any Welfare Benefits or Tax Credits/Universal Credit that you (or your partner) are entitled to.

Q. I am not eligible for student funding – can I still apply?

A. This depends on why you cannot get funding; all applicants must also be able to show that they have made realistic provisions to fund their Tuition Fees and living costs before commencing their course. Postgraduate and EU students who are not entitled to core funding from the UK Government will be assessed using an **assumed basic income figure**. If you have been refused government funding because you are not eligible to apply, or because of fraud, or because you have been deemed ‘unfit to receive support’ then you will also not be eligible to receive support from the Access to Learning Fund.

Q. Can the Access to Learning Fund pay my Tuition Fees?

A. The Fund cannot normally be used specifically to help students pay their Tuition Fees. However, if having to pay your own Tuition Fees affects your ability to meet living costs, you could mention this in your supporting statement on page 9 of the application form.

Q. How much can I get from the fund?

A. There is no set level of award; how much you receive will depend on your individual circumstances and the amount of money available in the fund. These awards can be of real benefit to students in financial hardship.

Q. How long will it take to process my application?

A. Applications will take up to four working weeks to process, from the date that the application is received correctly completed and with all necessary evidence/information.

Q. What if I urgently need financial help?

A. If your situation is urgent you can get further advice from **firstpoint**. They may refer you to a Money Adviser, but **you should not delay in submitting this application**. In certain urgent situations a Money Adviser may be able to arrange a small advance from the Fund, once you have submitted your application and all of the supporting evidence.

Q. What evidence will I need to provide?

A. This depends on your circumstances, but we will need a copy of your Student ID card as identification, evidence of your income, rent or mortgage payments, bank or building society or online accounts and any debts or regular repayments. If you live with a partner, you will need to ask them to provide some evidence as well, as their income and outgoings will be taken into account. **The Guidance Notes in this Guide (pages 9 – 19)** will explain what you need to provide, and **firstpoint** or the Students' Union can help if you are unsure. Also see Evidence Checklist on page 21 of this Guide.

Q. Why do you need so much information and evidence?

A. We need to make sure that we understand why things may be financially difficult for you. We also need to make sure that we can clearly demonstrate that we have followed the University's Access to Learning Fund Guidance and are properly accountable for the money distributed through this scheme. The Guidance helps us to award grants fairly to eligible students, based on the evidence you provide.

Q. I haven't got all the evidence – can I still email in my application?

A. We will not be able to consider your application without all the necessary evidence. If you send it to us without some of the evidence, we will contact you to ask for it, which will delay your application. It is best to wait until you have all the documents ready, but if you are unsure what you need, or don't have some of the documents we have asked for, contact **firstpoint** or the Students' Union, and they can advise you what to do next.

Q. What happens to all the documents I provide?

A. They are used to assess your circumstances and support your application. They will be held securely electronically and seen only by the people involved in assessing your application or arranging payment. Once a decision has been made, they are stored securely with your application for a period of 6 years, to comply with our financial regulations, and then responsibly destroyed. There is more information in our Privacy Notice on page 12 of the application form.

Q. How can I get updates on how my application is going?

A. We process all applications as quickly as we can and will contact you if we require any further information or documentation. We are not normally able to provide updates during the four week processing period, but if you don't hear from us by the end of four weeks since supplying all necessary evidence, please contact **firstpoint**.

Q. How will you let me know if I will get an award?

A. You will receive a letter by email (to your University of Worcester email address), normally within four working weeks of submitting the completed application with all the supporting evidence.

Help and Advice

Q. Where can I get more advice on the Fund?

A. Contact **firstpoint** to make an appointment with a University Money Adviser for further advice. You can also get advice from the Students' Union.

Q. Will an award affect my benefits?

A. Payments from the Access to Learning Fund may have implications for your entitlement to State benefits, particularly income-based benefits. For example, the Department for Work and Pensions will treat payments as capital if they are for general living expenses but will disregard them if they are for childcare, travel, books or equipment. The University Money Advisers can supply you with a statement confirming the nature of the payment if necessary. Any queries on this subject should be taken up with the appropriate Benefits Agency.

Q. I am not sure that I have completed the form correctly and/or am not sure what to put in my supporting statement, what should I do?

A. You can get advice and get your application and supporting evidence checked by making an appointment with a Money Adviser through **firstpoint**. The supporting statement is very important as it helps us to fully understand your circumstances, so if you are not sure what to put then please make an appointment with us. There is also information on what to put in your supporting statement on page 18 of this Guide.

Eligibility

You must be able to demonstrate that you have made realistic provision to fund your tuition and living costs before starting the academic year.

Q. Who can apply?

A. You must be a **Home or EU** student (as defined by relevant UK Student Finance bodies), registered on a course at the University of Worcester or registered as a University of Worcester Student at a Partner College. 'Direct Funding' students who pay fees directly to a Partner College, and non-EU International students are **not** eligible to apply. Courses must be a minimum of 1 academic year in length.

- A **Home student** is defined as a person who meets certain residency conditions (the same conditions apply to eligibility for statutory student support, e.g. for the student Maintenance Loan).
- An **EU student** is normally defined as someone who is an EU national, who has lived in the EEA or Switzerland for three years or more before their course starts **and** was living in the UK on the first day of their course. EU students not eligible for help with living costs from Student Finance England will have a notional figure for assumed income included in their assessment.

Q. Is it only for Undergraduate students?

A. You can apply if you are an Undergraduate or Postgraduate student.

Q. Is it only for full time students?

A. You can apply if you are studying full time, part time, or as a distance learner. **Part time students** must be studying at a minimum rate of 25% of a full-time course in order to be eligible.

Q. I am getting an NHS/ Social Work Bursary, can I still apply?

A. Yes, Healthcare & Social Work students can apply whether they have been awarded the bursary or not.

Q. I have temporarily withdrawn from my studies, can I still apply?

A. Yes, students who have temporarily withdrawn from studies and intend to return after time out, are eligible to apply for help from the Fund if they are still recorded as a student at the University. For example, if you are unable to attend your course for health or caring reasons or for some other unavoidable circumstance you can apply for help.

Q. My parents have good jobs – does this mean I can't get help from the fund?

A. Not necessarily – the fund looks at your financial situation not your parents, it is still worthwhile applying.

Q. My partner is working – does this mean I can't get help?

A. You should still apply – If your partner lives with you we will consider their income and outgoings as part of the assessment.

Q. I'm still not sure whether I will get an award – is it worth applying?

A. Yes – The only way to find out for sure is by applying. The worst that can happen is that you are not given an award, but this will not stop you from applying again in the future and the best that can happen is that you are awarded some money which you won't have to pay back, so you really have nothing to lose by applying. There may also be other ways in which we can provide help and support, based on the information that you provide. Contact **firstpoint** or the Students' Union if you need help with your application.

Filling in your Application Form

Guidance Notes

Section 1: About you

- **UW Student Number:** you can find this on your ID card, or on your SOLE page.
- **Term-time address:** where you live while you are studying.
- **Home address:** your permanent address if this is different from where you live during term-time.
- **Email address:** please provide your university email address, as this is the one we use for official university communications. You can arrange for the emails to be forwarded to another email account if you prefer.

Section 2: About your course

- **Course Title:** please give the full name of your course, e.g. 'Ecology BSc (Hons)' or 'Drama MA'.
- **Name of campus / partner institution:** please tell us where you attend to study most of the time, e.g. 'St Johns', 'City Campus' or 'Herefordshire and Ludlow College'.
- **Distance between your term-time address and the campus / institution attended:** please indicate the distance in miles for each single journey to the campus / institution you attend all or most of the time.
- If you are on placements during this academic year, please tell us whether they are paid, where they will be located, how many placements you will have and how long (in weeks or days) each placement will last in total. **You can tell us more about the costs involved in attending your placement in the Supporting Statement on page 9 of the application form.**

Evidence to provide with your Application for Sections 1 & 2

- Scan Student ID Card

Guidance Notes

Section 3: About your circumstances

- Tell us about anyone you share your accommodation with during term-time (not student housemates).
- If you share your home with a partner, spouse, or your parents, we will need to ask you for more information later in your application. If you live in a shared house with other students who are not your partner, then you will not need to provide any further information.
- Are you a Carer? The Carers' Trust (www.carers.org) defines a Carer as:
 - "...someone who cares, unpaid, for a friend or family member who, due to illness, disability, a mental health problem or an addiction, cannot cope without their support.
 - A Carer does not necessarily have to live with the person they are caring for.

This definition is included only to give you guidance on the types of responsibilities involved in being a Carer. If you do not fit this definition but still consider yourself to be a Carer then you should still tell us about your caring responsibilities and how they affect you financially.

- Dependants – please list any children and/or adults **who live with you and are financially dependent upon you** in this section.
- You will need to provide evidence of any dependants that you include here, for example a copy of your current Child Tax Credit / Universal Credit statement or your Child Benefit award letter for any dependent children.

FAQs

Q. My children do not live with me but stay regularly, which means I have to buy food, clothing etc. Can this be taken into account?

A. Yes, just explain the situation and the costs involved in your Supporting Statement.

Evidence to provide with your Application for Section 3

- Evidence of parental responsibility for children listed on page 4 of your application form ie. copy of your latest Tax Credits Award Letter (all pages), last 3 month's Universal Credit Payment Statements showing name, award and full calculation, or copy of your Child Benefit Award Letter (if not in receipt of Tax Credits or Universal Credit).

Guidance Notes

Section 4: Student residence status

- You must tell us how long you have lived in the UK before you started your course.
- Do not include any time that you spent in the UK that was wholly or solely for the purpose of receiving education.

Section 5: About your needs

- Students with Dyslexia – a separate arrangement has been made to assist with diagnostic costs for dyslexia. Students wishing to take a diagnostic text for Dyslexia should contact the University's Disability and Dyslexia Service via **firstpoint** (email firstpoint@worc.ac.uk).

FAQs

Q. Why do you need to know about any medical conditions?

A. The condition may affect you financially, for example by causing additional expenses or restricting your ability to do paid work. We may also advise you of how you can access additional support for your condition, for example via the Disability and Dyslexia Service or Counselling and Mental Health Service.

Guidance Notes

Section 6: About your household income

- Please tick boxes for all income received by yourself **and** any partner or spouse who shares your home (under ‘partner’ heading). Also complete how much “Employment & other income” you and your partner receive at the bottom of the page.
- **Maintenance Loan:** You must be in receipt of the maximum amount of Maintenance Loan that is available to you following an income assessment by Student Finance.
- **Other award / scholarship:** If you receive any other award (e.g. Sports Scholarship etc.) to help with your studies and / or living costs please tick the appropriate box and provide evidence. If you are a Postgraduate student in receipt of a research grant, scholarship or other grant, please include this funding under this heading.
- **Child Maintenance:** If you are a single parent not in receipt of Child Maintenance, please explain why.
- **Other Income / Savings** – Please tell us about any other income and savings you or your partner who lives with you have and specify what it is e.g. cash savings, income from interest, income from investments, unearned income etc.

FAQs

Q. My student finance is limited because my parents earn too much but they can't help me, can I put this on the form?

A. Yes, you can explain this in your Supporting Statement on page 9 of your application form.

Q. Do I need to include my housemates' income?

A. No, if you are living in a shared house your housemates are not included as part of your household unless they are a spouse or partner.

Q. I live with my parent(s), should I give details of their income?

A. No, you should not include your parent(s) income, even if you live with them.

Q. What are ‘Net earnings’?

A. Net earnings are sometimes called “take home pay”. It is the amount you receive in wages after deductions such as Tax and National Insurance.

Evidence To Provide With Your Application For Section 6

Evidence of Student Income for you (and your partner if applicable):

- Full time Students / PGCE Students / Part time Students that started AFTER September 2018 – provide or attach your entitlement summary from Student Finance England (or equivalent) online account plus Payment Schedule – this must show your name.
- Part time Students that started BEFORE September 2018 / EU Students – Evidence that you have applied for Tuition Fee Loan from Student Finance England if eligible.
- Postgraduate Students – Evidence of how you are funding your studies eg. copy of your Postgraduate Loan award letter, employment contract etc.
- NHS / Social Work Students – NHS Learning Support Fund evidence / Social Work Bursary award letter, and payment schedule (if applicable).
- All Students – evidence of any other award, scholarship, trust funds or award from home country (translated) if applicable.
- Self-funding students- evidence of reasonable financial provision made to pay tuition fees and living costs.

Evidence of State Benefits for you (and your partner if applicable):

- Copy of all pages of award letters for all benefits received. For Universal Credit please provide statement of payments for last three months, showing your name, award and full calculation.

Employment and Other Income:

- Full time Students / PGCE – last 3 month's wage slips for your partner only (unless you are self-funding, in which case see point below)
- Postgraduate / Part-time /EU and other Self-Funding Students – last 3 months wage slips for yourself and your partner

Please note if self-employed please provide a copy of year-end accounts authorised by an accountant or HMRC.

- Evidence of any other income listed on page 6 of your application form for you and your partner – if this is a voluntary payment eg. child maintenance where you don't have official paperwork, please highlight on bank statement where possible.

Guidance Notes

Section 7: About your household expenditure

- Please include the weekly or monthly figures for all expenditure applicable to you and your partner.
- You may have to provide evidence for some or all of these costs (see below for further information). If you do not provide the necessary evidence, then the cost may not be considered when assessing your application.
- Some expenditure may be capped for assessment purposes. If you think that you may have higher costs due to a specific issue, then you should explain this in your supporting statement on page 9 of your application form.
- You also **do not** need to give figures for course related costs such as books and equipment. The assessors will attribute standard allowances dependent on your course. If you think that your course expenditure is exceptionally high **compared to that of other students on the same course** and you wish this to be considered as part of your application, you should give specific figures and an explanation of your exceptional circumstances in the supporting statement on page 9 of your application form. You should provide evidence to support this.

FAQs

Q. Why does the form not ask how much I spend on food and bills?

A. We will use standard amounts based on your household make-up. If you think your costs are high due to a specific reason you should give figures and an explanation in the support statement on page 9 of your application form and provide evidence to support this.

Q. What counts as medication and healthcare costs?

A. This is normally cost such as the cost of prescriptions and travel to medical appointments.

Q. What does ‘applications must demonstrate sensible spending’ mean?

A. It means we will check that you have not been deliberately and repeatedly reckless with your money and that you have claimed all of the income to which you, and any partner you may have, are entitled to (including student income and other income such as state benefits like Universal Credits, Tax Credits, Housing Benefit and Job Seekers Allowance).

Q. I have been out occasionally and been to a restaurant for a family member's birthday, does this mean that I will not get any help?

A. We are not expecting you to have never spent any money on luxuries or non-essentials, as long as this is within reason. If there is anything in particular on your bank statements that you are concerned will affect your award, then you should include an explanation of it in your application.

Q. I have some costs that I have not yet paid because I don't have the money, should I still include them on the application?

A. Yes, you should still include them in expenditure and explain further in your supporting statement.

Q. I still live with my parent(s) and make a regular payment towards household costs, how do I provide evidence of this?

A. You don't have to provide evidence, just list the expenditure under **Rent**.

Evidence to provide with your Application for Section 7

Evidence of Household Expenditure for you (and your partner if applicable):

- Copy of your Tenancy Agreement (we only need the pages showing your name, property address and amount of rent) OR Copy of your Mortgage Statement (*evidence NOT required if living at home with parents/guardians, or living in a UW hall of residence*).
- Copy of your current Council Tax Bill (if liable to pay).
- Evidence of registered Childcare Costs from your Childcare Provider showing your name and weekly/monthly costs.
- Evidence of healthcare/prescription costs (if you have listed any).

Bank / Building Society details:

- Last 3 month's itemised statements for all Bank / Building Society / Post Office / PayPal / Credit accounts in yours and your partner's name (if they live with you) showing up to a current date. Please note you will need to provide statements for ALL accounts even if they are not currently in use (full bank statements downloaded from your online account are accepted as evidence as long as your name and bank account details appear on the page, but not screen shots of small amounts of transactions uploaded from your phone. ***It is best to log in to your online banking from your bank's website rather than the app. SEE PAGES 22-24 OF THIS GUIDE FOR INFORMATION ON DOWNLOADING FULL BANK STATEMENTS.***

Guidance Notes

Section 7: Outstanding debts

- **Outstanding Debts:** Please give details of any debts held by you or your partner and tick if they are no longer available as source of credit i.e. the debts are frozen or in recovery. **NB. Bank loans with regular repayment plans are counted as ongoing credit unless they have moved into recovery because you have not kept up with regular repayments.**
- You must provide evidence of any debts and regular debt repayments that you wish to be considered, including credit card debts, store cards, Klarna etc. Please state clearly any repayment arrangements in place and provide evidence of this. If you do not provide relevant evidence the debt and / or regular debt repayment will not be considered when assessing your application.

FAQs

Q. Does money I have borrowed from family and friends need to be included?

A. Yes, please list any money you owe to family or friends on page 8 of your application form, under 'Outstanding Debts'. You do not need to provide evidence for this.

Q. What is a dependent student?

A. A dependent student is normally under the age of 25 years. When assessing grant and loan entitlement for dependent students Student Finance England calculate household income by using the student's parent(s) income. If you have been assessed as a dependent student, your award may have been limited due to the level of household income and Student Finance will have assumed that your parent(s) can contribute to your maintenance (living and study) costs.

Q. What should I do if my Student Finance has been limited due to my parent(s) income, but they cannot afford to help me?

A. In exceptional circumstances the assumed parental contribution may be ignored if there has been a sudden and extreme change in circumstances such as an incident, which has led to estrangement, sudden unemployment or illness. If you think this applies to you, please include an explanation. You should also inform Student Finance of your change in circumstances. If you would like further advice contact **firstpoint**.

Evidence to provide with your Application for Section 7 - Outstanding Debts

Evidence of Outstanding Debts for you (and your partner if applicable):

- Please provide evidence of all the outstanding debts listed on page 8 of your application form eg. last 3 month's itemised Credit Card statements, plus most recent statement for Store Cards, Klarna, Catalogue debts, and evidence of Loans, Car Finance etc.

Please note you do not need to provide evidence of money owed to family and friends.

Guidance Notes

Section 8: Your Supporting Statement

- The information included in your supporting statement gives you the opportunity to explain your financial difficulties and allows us to make a more accurate assessment of your financial situation.
- You should explain why you are under particular financial pressure, outline any specific issues that you think are affecting your finances, if relevant, and explain whether you have been able to do anything to alleviate the situation e.g. part time work.
- You should explain the effect that this financial pressure is having on your studies.
- If you have any exceptional or unexpected costs you should provide evidence where possible.
- If you have any loss of income or change in circumstances, please provide evidence (e.g. for redundancy a letter of redundancy).
- If you need help completing this supporting statement, please contact **firstpoint**.
- **If you need urgent financial assistance while your application is being considered, please contact firstpoint.**

Evidence to provide with your Application for Section 8

Evidence of any additional costs mentioned in your Supporting Statement (if you have them) eg. evidence of extra travel costs, invoices for unexpected costs, receipts or estimates for equipment or repairs, coaching or other course costs, redundancy letters, fine notices, eviction notices etc.

Guidance Notes

Section 9: Bank / Building Society Details

Before submitting your application, please check and ensure that your bank account details are correct on SOLE, and up-date if necessary.

- You must tick the box in this section on page 11, and sign (type your full name) to confirm you have checked your bank details, and that they are correct.
- If you are awarded money from the Access to Learning Fund, the award will be paid into your bank / building society account detailed on your SOLE page.
IF YOUR BANK DETAILS ARE INCORRECT OR MISSING, THEN PAYMENT WILL BE DELAYED
- Please note, funds can only be paid into a UK bank / building society account.

Section 10: Declaration

- You must sign (type your full name) and date the Declaration on page 12.
- Your consent is needed (by ticking the check box on page 12) so your personal information can be processed in accordance with the purpose identified on this data collection form. For further information see the “**University of Worcester Money Advice Privacy Notice**” on page 12 of the application form.

Additional Information

- It is important that all evidence is submitted with your application in order to prevent delays in processing. **Please use the Check List on page 21 of this Guide to ensure you have submitted all the necessary supporting documentation.**
- Applicants are responsible for submitting supporting documentation in English. Non-English documents must be translated into English prior to submission.
- Some applicants to the fund will have had appointments with the University of Worcester Money Advisers. Notes taken by the Adviser during these exchanges may be used in your Access to Learning Fund assessment eg. if you mentioned an expense that was causing you difficulties.

Evidence Checklist

You must include copies of all documents relevant to your situation to avoid your application being delayed.

Identification	<ul style="list-style-type: none"> • Copy of Student Card
Bank Statements from all accounts	<ul style="list-style-type: none"> • Last 3 months for all accounts (current, savings, empty accounts and PayPal) – See information on pages 22-24 • Partners accounts (if living together)
Student Funding	<ul style="list-style-type: none"> • Funding evidence e.g. entitlement letter for maintenance and tuition fee awards / NHS Bursary award • Copies of your funding payment schedule
Self-funding students	<ul style="list-style-type: none"> • Evidence of alternative funding plans e.g. savings, employment contracts, pay slips etc
Part-time funding	<ul style="list-style-type: none"> • Student finance evidence and last 3 month's pay slips
Postgraduate funding	<ul style="list-style-type: none"> • Student finance evidence and last 3 month's pay slips
Partner's Income (if living together)	<ul style="list-style-type: none"> • Last 3 months pay slips or year-end accounts if self employed
Outstanding Debts	<ul style="list-style-type: none"> • Last 3 months credit card, store card, Klarna statements, plus statements showing amount of any debt owed and payment arrangements where relevant.
Parental Responsibility	<ul style="list-style-type: none"> • e.g. Tax Credit Award Letter, Universal Credit payment statements (3 months) or Child Benefit statement showing children's names (if not eligible for Tax Credits/Universal Credit)
Childcare Costs	<ul style="list-style-type: none"> • Invoices showing name and weekly/monthly costs
Welfare Benefits	<ul style="list-style-type: none"> • All pages of statement required. • Students who are part-time, have disabilities and/ or who are parents may be in receipt of: <ul style="list-style-type: none"> ○ Tax Credits ○ Universal Credits (3 month's statements) ○ Personal Independence Payment (income not counted but used to confirm situation) ○ Employment Support Allowance ○ Carer's Allowance ○ Housing Benefit etc.
Rent or Mortgage	<ul style="list-style-type: none"> • Tenancy agreement (the page with cost and student's name and address) • Mortgage statement
Council Tax Statement	<ul style="list-style-type: none"> • Required if you have pay Council Tax e.g. if you have a non-student adult in house or if you are a part-time student

Guide to downloading full Bank Statements

We require bank statements for ALL accounts in your and your partner's name (if living together) showing all transactions for **at least 3 months**. The statements must be full statements, and include your name, bank details and account number.

We are unable to accept screenshots from a mobile banking app, statements in an excel spreadsheet format, or statements with detail scored out.

Accessing your online Bank Statements

If you are registered for online banking, you should be able to easily and quickly access an electronic copy of your bank statement.

What is a Bank Statement?

A bank statement is a full list of all transactions in that account, showing all funds going in and out over the period of time it covers, which is usually one month. There is normally a summary page which includes an overview of the account balance, and details of the account holder. A bank statement is a formal document. Lists of transactions from a mobile banking app are not the same as a formal bank statement.

It is likely that your bank sends you a copy of your statement each month, usually through your online account or mobile app. It is usually also possible to generate a statement from your online account that covers a specific period of time.

What information is needed?

We need you to submit bank statements for each of your accounts, even if it is for an account you don't use, plus your partner's bank statements (if living together). These statements should cover at least 3 months' worth of transactions and should be recent.

Online Banking versus Mobile Banking App

While mobile banking apps are a great way to keep a close eye on your bank accounts and your spending, they might not offer the full range of services that will allow you to access your bank statements. This means that you might have to access your online banking through a webpage, instead of through your mobile app.

Most mobile banking apps allow you to access the messages your bank send you. Look for an inbox. In this inbox, you may find that your bank sends you monthly statements that can easily be downloaded as PDF documents. Remember, we need a copy of your bank statement, which is a formal document. We cannot accept screenshots of transactions on your mobile banking app.

Instructions to downloading Bank Statements by Bank Name

Click on the links below to find instructions on how to download bank statements for each specific bank. If your bank is not listed, try the help or customer support sections of your online banking to find the instructions for your specific organisation. Some banks also have videos on their YouTube channel that can walk you through how to download statements.

SANTANDER

1. Log in to your online banking and select the relevant account.
2. Select 'E-documents' from the menu on the left-hand side.
3. Select the statement you want to download, and a PDF document will open.

Remember we need to see statements covering a 3-month period, and these should be as recent as possible.

4. You can now save this and may need to repeat this if you have more than one account.

<https://www.santander.co.uk/personal/support/customer-support/your-statements>

ROYAL BANK OF SCOTLAND

1. Log in to your online banking and click 'Statements' in the menu on the left-hand side.
2. Under 'Your accounts', select 'View, save and print PDF statements and certificates of interest (up to 7 years)'.
3. Select the account you want to download statements for and click next.
4. Select the statement you wish to download and click 'View statement'.

Remember we need to see statements covering a 3-month period, and these should be as recent as possible.

5. Click 'Download statement (PDF)' above the list of transactions.

<https://www.rbs.co.uk/banking-with-royal-bank-of-scotland/how-to/download-and-print-statements.html>

MONZO – this one can be done on a phone

1. Open the Monzo app and select the account you want.
2. Use your swiper to change it from 'Feed' to 'Manage'.
3. Scroll down to bank statements where you will see a list of all monthly statements.

Remember we need to see statements covering a 3-month period, and these should be as recent as possible.

4. You select the statement you want, and it will give you the option of Bank Statement (pdf).

NATIONWIDE

1. Log into online banking.
2. On the account you wish, go to the drop-down boxes on the right.
3. Select 'Statements' and hit 'GO'.
4. On the following page simply select the month you wish to download.

Remember we need to see statements covering a 3-month period, and these should be as recent as possible.

<https://www.nationwide.co.uk/help/online-banking-help/account-balance-statement-online/>

OTHER BANKS

You can find details on how to download statements for other banks by clicking on the following links:

[NATWEST](#)

[HSBC](#)

[TSB](#) – Go to the part about Digital Inbox

[BARCLAYS](#)

[FIRST DIRECT](#)

[LLOYDS](#)

[CO-OPERATIVE](#)

Remember, if your bank is not listed, there will be a guide somewhere on their website to tell you how to download a statement. Banks in the UK usually let you download statements for up to 7 years. Try an internet search for "how to download a [insert bank name] statement". Or use the help or customer support pages on the particular bank's own website to find out how to download a statement.