



University  
of Worcester  
Student Services

# Access to Learning Fund

A non-repayable award scheme that helps  
eligible students who are experiencing  
financial difficulties

## 2020-21 Application Form

Do you need advice on filling in this form? If so, please contact:

firstpoint

Peirson Study and Guidance Centre

Email: [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk)

or

Student Union Advisers

[www.worcsu.com/helpandadvice](http://www.worcsu.com/helpandadvice)

Completed application forms and copies of all the supporting evidence  
should be emailed to: [moneyadvice@worc.ac.uk](mailto:moneyadvice@worc.ac.uk)

*Due to the current Covid-19 pandemic paper copies of the Access to  
Learning Fund application form & evidence will not be accepted until  
further notice.*

You may book an email/telephone appointment with a University Money Adviser to discuss  
your finances or to receive help in completing the form (1:1 in person appointments are  
currently not available). Appointments can be booked via firstpoint.

# 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 studies 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 18.

### **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 will explain what you need to provide, and **firstpoint** or the Students' Union can help if you are unsure.

**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, 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 22.

**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, please contact **firstpoint**.

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

A. You will receive a letter by email, 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. Please note: 1:1 in person appointments are currently not available.

**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 17 of the application form.

## 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.

### 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 who commenced their course before September 2012** must be studying at a minimum rate of 50% of a full time course in order to be eligible. However, disabled students whose disability prevents them from studying at least 50% of a full time course, may apply.

**Part time students who commenced their course on or after September 2012** 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. 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?

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.

## **Understanding This Form**

The **cream sections** of this form are guidance notes to help you with the application

The **grey box** at the bottom of each of the guidance pages list the evidence you will need to provide for each section to support your application

All **orange pages** need to be filled in as appropriate

The **page** at the end of the form is a feedback form to help us improve the application process. You do not have to complete this page but any feedback would be helpful. These are detached from your application when it is received and stored anonymously – you can also choose to send this sheet in separately if you prefer

**There are more FAQs related to the guidance notes in the cream sections of this 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. '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 18**

### Evidence To Provide With Your Application For Sections 1 & 2

- Scan Student ID Card

**Section 1: About you** (to be completed by all applicants)

Surname	<input type="text"/>	First name	<input type="text"/>
UW Student number	<input type="text"/>	Title (Mrs, Ms, Mr etc.)	<input type="text"/>
Date of birth	<input type="text"/>	Age (on 1 <sup>st</sup> Sept 2020)	<input type="text"/>
Term-time address	<input type="text"/>		
Home address (if different from term-time)	<input type="text"/>		
Phone	<input type="text"/>	UW email	<input type="text"/> @uni.worc.ac.uk

**Section 2: About your course** (to be completed by all applicants)

Course title	<input type="text"/>		
Length of course	<input type="text"/> Years	Date course started	<input type="text"/>
Name of UW campus / partner institution attended all or most of the time	<input type="text"/>		
Distance from term-time address to campus / institution attended	<input type="text"/> Miles	Mode of study (✓): full-time	<input type="checkbox"/> part-time <input type="checkbox"/>
If you are a part-time student, how many modules will you complete this academic year?	<input type="text"/>		
Level of study (✓): Undergraduate	<input type="checkbox"/>	Postgraduate	<input type="checkbox"/> PGCE <input type="checkbox"/>
Is this academic year of your studies (tick if applicable):			
Your final year?	<input type="checkbox"/>	A repeat year?	<input type="checkbox"/>
If you are on any placements this year, will they be (✓):	Paid?	<input type="checkbox"/>	Unpaid? <input type="checkbox"/>
Where will the placement(s) be located?	<input type="text"/>		
How many placements will you be on this academic year?	<input type="text"/>		
How long will each placement last?	<input type="text"/>		

## 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](http://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 8 ie. copy of your latest Tax Credits Award Letter (all pages), Universal Credits Award Letter (all pages) or copy of your Child Benefit Award Letter (if not in receipt of tax credits or universal credit)



**Section 3: About your circumstances (to be completed by all applicants)**

Do you live (✓):

Alone, or as a lone parent	<input type="checkbox"/>	With parent(s)/ guardian(s)	<input type="checkbox"/>	<div style="border: 1px solid black; height: 100px;"></div>
With your spouse/ partner/ civil partner etc	<input type="checkbox"/>	In shared accommodation	<input type="checkbox"/>	
In a UW hall of residence	<input type="checkbox"/>	Other (please explain in box opposite)	<input type="checkbox"/>	

**Are you a Carer? (✓)** (See definition in guidance notes opposite) Yes  No

If yes, please tell us more about your caring responsibilities, who you care for and how this affects you financially:

**Are you or have you ever been, in Care? (✓)** Yes  No

If yes, please state when you were in Care: From  (year) To  (year)

**Are you, or have you ever been, homeless? (✓)** Yes  No

If yes, please state over what period you were homeless: From  (year) To  (year)

**Your Dependants:**

Please list below any children who live with you all or most of the time, and are financially dependent on you:

Full name	Date of birth	Age	Relationship to you

Please list below any adults who live with you who are financially dependent on you:

Full name	Date of birth	Age	Relationship to you

## 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](mailto: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.

**Section 4: Student Residence Status** (to be completed by all applicants)

Have you been living in the UK 3 years prior to the start of your course (✓): Yes  No

(Not including any time spent in the UK wholly or mainly for the purpose of receiving full time education)

**Please tick one box only:**

I am a UK national

I am an EU national

I am a refugee or have been granted exceptional leave to remain in the UK

I am an EEA / Swiss worker and I intend to continue working whilst studying

I am the spouse of an EEA or Swiss Migrant Worker

I am the child of an EEA Migrant Worker, Swiss national/employed person or Turkish worker

I am none of the above, my nationality is

**Section 5 – About your needs** (to be completed by all applicants)

Do you have a disability or medical condition (✓): Yes  No

If yes, please give details:

If you are a Home Student, have you applied for a Disabled Student Allowance (DSA)? (✓):

Yes  No

Do you wish to apply for any financial assistance towards any diagnostic test, special support or equipment / material not covered by DSA? :

Yes  No

If yes, please give details:

(Not including students wanting a diagnostic test for dyslexia – see Section 5 guidance notes)

## 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 on page 18.

**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
- Part time Students that started BEFORE September 2018 / EU Students – Evidence that you have applied for Tuition Fee Loan from Student Finance England (or equivalent)
- Postgraduate Students – Evidence of how you are funding your studies eg. copy of your Postgraduate Loan award letter, evidence of your Professional & Career Development Loan...
- NHS / Social Work Students – NHS 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

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

- Copy of all pages of award letters for all benefits received

#### **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 month's 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 12 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

**Section 6: About your household income** (to be completed by all applicants)

Please tick all the income that applies to you and your partner (who lives with you) – you will be required to supply evidence of this income – see Guidance Notes opposite.

Please tick all boxes applicable ✓

**Student Income**

	You	Your Partner
Maintenance Loan	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance Grant/Special Support Grant (Full time students)	<input type="checkbox"/>	<input type="checkbox"/>
Parents Learning Allowance	<input type="checkbox"/>	<input type="checkbox"/>
Adult Dependents Grant	<input type="checkbox"/>	<input type="checkbox"/>
Childcare Grant	<input type="checkbox"/>	<input type="checkbox"/>
NHS or Social Work Bursary	<input type="checkbox"/>	<input type="checkbox"/>
Postgraduate (PGCE) Teacher Training Bursary	<input type="checkbox"/>	<input type="checkbox"/>
Professional and Career Development Loan	<input type="checkbox"/>	<input type="checkbox"/>
Postgraduate Loan from Student Finance	<input type="checkbox"/>	<input type="checkbox"/>
Other Award / Scholarship or help from an Educational Charity	<input type="checkbox"/>	<input type="checkbox"/>
Additional support from Home Country (if EU Student)	<input type="checkbox"/>	<input type="checkbox"/>

**State Benefits**

	You	Your Partner
Carer's Allowance	<input type="checkbox"/>	<input type="checkbox"/>
Housing Benefit	<input type="checkbox"/>	<input type="checkbox"/>
Child Tax Credit & Working Tax Credit	<input type="checkbox"/>	<input type="checkbox"/>
Government Tax Free Childcare / Childcare Vouchers	<input type="checkbox"/>	<input type="checkbox"/>
Income Support / JSA / ESA (delete as appropriate)	<input type="checkbox"/>	<input type="checkbox"/>
Universal Credit	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax Assistance	<input type="checkbox"/>	<input type="checkbox"/>
Disability Benefit (e.g. PIP, DLA)	<input type="checkbox"/>	<input type="checkbox"/>

Please specify which Disability Benefit received (if applicable):

**Employment & other income – please include figures**

	You	Please tick ✓		Your Partner	Please tick ✓	
		Per week	Per month		Per week	Per month
Net earnings from employment	£			£		
Parental / Family / Friend contribution	£			£		
Child / Spousal Maintenance	£			£		
Other e.g. savings, interest etc.	£			£		

If completed figure against "Other", please specify:

## 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 18.
- 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 18. 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 18 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
- 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 accounts in your 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 (bank statements downloaded from your online account are accepted as evidence as long as your name and bank details appear on the page).

**Section 7: About your expenditure** (to be completed by all applicants)

**Your household expenditure**

Please complete costs of expenditure listed below that applies to you and your partner if they live with you and costs relating to any dependants who live with you – you will be required to supply evidence of this expenditure – see Guidance Notes opposite.

	Amount (£)	Please tick ✓	
		Weekly	Monthly
Rent / Mortgage	£		
Council Tax (if applicable)	£		
Mobile Phone	£		
Registered Childcare (including after-school care)	£		
Unregistered / Informal Childcare	£		
Travel Costs	£		
Child Maintenance Payments	£		
Healthcare Costs ie. Prescription Costs / Travel Costs to Medical Appointments	£		
Other	£		
Please specify description in box below - not to include general living expenses e.g. food, bills or course related costs (books, equipment)			

**Bank / Building Society details**

Please list Bank / Building Society account information for **all** of your (and your partner's, if they live with you) UK and overseas accounts, this includes Main Current Accounts, Student Accounts, Savings Accounts, ISAs, Building Society Accounts, PayPal accounts, etc.

Name of Bank / Building Society	Title of account e.g. current account, savings account	Last 4 digits of account number	Maximum overdraft facility	For Office Use
			£	
			£	
			£	
			£	
			£	
			£	
			£	
			£	

## Guidance notes

### Section 7 continued

- **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. 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 16 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 continued**

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

- Please provide evidence of all the outstanding debts listed on page 16 eg. last 3 month's itemised Credit Card Statements, evidence of Loans, Car Finance, Catalogue debts etc.

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



**Section 7 continued**

**Outstanding Debts**

Please list any debts that **you or your spouse / partner** have and any repayment arrangements set up with creditors. **You must provide proof of any regular debt repayments that you would like considered as part of your application.**

Name of person / company owed (creditor)	Type of debt (e.g. utility, credit card, rent, money owed to family or friends)	Total owed	Repayment arrangements Please state amount per week or month (if no arrangement in place please state)	Please tick if you have a fixed payment plan in place and <b>are no longer using as a source of credit.</b> ✓
		£		
		£		
		£		
		£		
		£		
		£		
		£		
		£		
		£		

*Continue on separate sheet if required*

**Do you owe money to an informal lender who is adding interest to the debt?**

Yes  No

If "Yes" how much do you owe?

If you have been assessed as a **dependent** Home student and had your award limited due to household income, is there a specific reason why your parent(s) are unable to support you to the extent that the Student Finance has assumed? (✓)

Yes  No  If "Yes", please tell us about your and your parent(s) circumstances:

## 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.**

### Information Given By You During Appointments With The University Of Worcester Money Advisers

- 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 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.

**Section 8: Your Supporting Statement** (To be completed by all applicants)

Please tell us why you are applying for financial help. Please see guidance notes opposite.

Please continue overleaf or on a separate sheet as necessary

Please continue on a separate sheet as necessary

## Section 9 – Bank / Building Society details

### IMPORTANT

- If you are awarded money from the Access to Learning Fund, the award will be paid into your bank / building society account detailed on SOLE.
- Before submitting your application, please check and ensure that your bank account details are correct on SOLE, and up-date if necessary.
- Please note, funds can only be paid into a UK bank / building society account.
- Awards, or the element of an award, made to help with the cost of buying IT equipment required for the online learning provided because of the pandemic, will be in the form of credit to your Reach account. If you do not have a Reach account one will be set up for you.  
[www.worcester.ac.uk/life/help-and-support/services-for-students/reach-study-scheme.aspx](http://www.worcester.ac.uk/life/help-and-support/services-for-students/reach-study-scheme.aspx)

Please complete:

I have checked my bank account details on SOLE, and confirm that this is the account where I wish any monies awarded to me paid.

Signature  
(Type Full  
Name)

Date

## Guidance notes

- Your consent is needed (by ticking the check box on page 22) 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"** opposite.

### Section 10: Declaration

- You must sign (type your full name) and date the Declaration on page 22

### Section 11: Evidence

- Please provide all the evidence listed on each page of the Guidance notes
- It is important that all evidence is submitted with your application in order to prevent delays in processing. **Please use the list on page 23 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.
- Translated documents, including bank statements, must have been translated by an official service and be accompanied by the name and contact details of the organisation that has provided the translated document.

## IMPORTANT – PLEASE READ:

### University of Worcester Money Advice Privacy Notice

We are requesting this information from you in order to process your application for help from the Access to Learning Fund. We may also use the anonymised statistics to produce reports on the Fund and identify student need.

Applications are only seen by staff involved in the assessment and authorisation of applications. The University's Finance Office staff see student names, numbers and bank details to enable them to make payments and it may sometimes be necessary to seek information from other University Departments such as Registry Records using your name and student number.

Please note that the University of Worcester is the Data Controller and details of how we process and retain your data including how long we retain it and your rights are detailed on:

<https://www.worcester.ac.uk/informationassurance/student-privacy-notice.html>

The processing of this data is dependent upon your explicit consent (*Article 9(2)(a)*).

Please complete:

**I consent to my personal information being processed in accordance with the purpose identified on this data collection form.**

### Section 10 – Declaration

You **must sign** the declaration in order for the application to be valid.

By signing you are confirming that:

1. You are a student at the University of Worcester and pay tuition fees directly to the University of Worcester.
2. You understand that giving false information or misleading through the omission of information may lead to rejection of your application and / or steps being taken to recover any payment made to you.
3. You declare that the information that you have given on this form is correct and complete to the best of your knowledge.

Signature:  
(type full  
name)

Date:

## Section 11 – Evidence Checklist

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

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



## Tell us what you think:

If there is anything about this form that you thought was difficult or that we could improve please tell us here:

Please tell us how you found out about the Access to Learning Fund here:

This feedback form will be separated from your application and stored as anonymous document.

Thank you.