

Chapter 1

Introduction to 2021/22 Guidance

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Introduction

1.1 Our intention in the Guidance is to outline the tools used to carry out assessments effectively. The ALF guidance contains guidelines to aid in the assessment of students and to help create consistency between applications. The primary purpose of the Fund is to relieve financial hardship that might impact on a student's participation in higher education.

1.2 Students should note that this is a discretionary hardship fund and awards are not guaranteed. The value of awards given will depend on the demand on the fund and the budget available. Students should also note that if they were made an award in a previous academic year, that this does not guarantee that they will be granted an award in subsequent academic years, and the value of any award may differ from previous years.

Purpose of the Guidance

1.3 The guidance cannot cover all eventualities. Some areas of the ALF, e.g. priority groups, assumed income, Composite Living Costs and periods of assessment must be followed closely. For other variable expenditure (such as rent and travel) not included in composite living costs, discretion over and above the agreed caps may be used in exceptional circumstances only. We reserve the right to use our discretion to make decisions in complex or exceptional cases.

Chapter 2

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Introduction

This chapter explains the purpose of the Fund, and provides information about the policy and administrative elements of ALF which are common to all applications. The overall assessment methods are explained here. Information relating only to specific groups is given in the relevant chapters.

Purpose and scope of ALF

2.1 The University has established a discretionary fund to assist students in financial difficulty. ALF uses a common assessment process but allows for a flexible approach and discretion where appropriate. The primary purpose of the Fund is to relieve financial hardship that might impact on a student's participation in higher education, including:

- a. Assisting those who need extra financial help to meet particular costs which are not already being met from statutory (or other) sources of funding,
- b. Meeting specific course and living costs, other than tuition fee costs, which are not already met from other sources,
- c. Providing emergency payments for unexpected crises,
- d. Intervening in cases where a student may be considering leaving higher education because of financial problems.

Who is eligible to apply?

2.2 The Fund can be used to help 'home' students, as defined in the relevant Student Support Regulations, in the following categories:

- a. Full-time and part-time students (including distance learners) following any of the eligible higher education courses listed in Chapter 3.
- b. Students on sandwich courses, including any periods of work placement, and students who are studying abroad as part of their course.
- c. Full-time and part-time students on a postgraduate course (including distance learners) following a course that is a minimum of 1 year.

2.3 A student must be fully registered on KentVision (KV) and be in attendance on their course at the University of Kent to be eligible to apply to ALF. Exceptions are students on a placement year, intermitting for medical reasons, pregnancy, caring responsibilities, or writing up.

- 2.4 A student who is no longer registered on the KV i.e. students who have withdrawn or are intermitting (for any other reason than medical) during an academic year will not be eligible to receive any further payments that may have been due after the point of withdrawal / intermission.

Priority Groups

2.5 The assessment process for 'standard' and 'non-standard' awards is designed to identify students who have particular financial needs and those experiencing unexpected financial difficulty. This should result in most of the available funding being directed towards those students who most need it.

2.6 Certain groups of students may receive priority. These priorities are set out in the relevant chapters. This does not mean that other eligible student groups will be excluded.

The ALF assessment process

2.7 There are two basic types of hardship award made from ALF: 'standard' and 'non-standard'. A chart setting out the assessment process for each of these types of award is included at the end of this chapter.

Standard Awards

2.8 Standard awards are those made to help with the general costs of being a student. The assessment process is explained in the flow chart in paragraph 2.77. If the student is viewed as having an 'additional need' as a result of this assessment process, the University will determine how much or what percentage of this additional need they will meet in the light of the number of priority groups the student falls into and the ALF budget they have at their disposal.

Income

2.9 In arriving at the level of student income that is assessed, the assessment process looks at the combination of statutory, institutional, household and personal support available to the student. Whilst these will vary according to the level and mode of study there are some common areas which are treated similarly. The student's own income and expenditure should be assessed, along with that of their partner, where applicable. (Wherever spouse/partner is used, civil partner should be assumed.)

Statutory support: treatment of loans, grants and bursaries

2.10 A student's full student statutory support entitlement will be taken into account and a student must have applied for and received the first instalment of an income assessed loan before an application to ALF can be made. Any additional support that a student is entitled to, irrespective of whether they have applied for or received the full entitlement will also be included in full. Chapters on specific groups of students give details about treatment of different additional awards (such as Disabled Students' Allowances (DSAs), HE grants, Talented Athlete Scholarship Scheme (TASS) awards and bursaries) and special allowances made to some groups of students.

Other statutory support

2.11 Students are expected to apply for all other statutory support to which they are entitled (in particular tax credits and social security benefits / Universal Credit). Once the student has received their statutory support a full standard assessment can be undertaken.

Loans

2.12 Where eligible, full-time undergraduate students must have applied for their full entitlement of student maintenance loan and maintenance grant (where applicable) and must have received their first instalment of an income assessed loan before applying to the Fund. This will be determined from the payment schedule letter issued by the relevant Student Awards Body (e.g. SFE, SFW, SFNI or SAAS). Where a student has not been able to receive any statutory support because they have a previous HE qualification or previous HE study, the student may still apply for help from ALF if they satisfy all other eligibility requirements.

2.13 It is expected that most students will apply for a tuition fee loan. Students who have paid their fees and then fallen into hardship would be advised to apply for a fee loan as soon as they are able to do so. In considering whether help should be made available through ALF in these circumstances, the University will examine carefully the underlying cause of the student's financial difficulty and exercise their discretion accordingly.

Tuition fees

2.14 The Fund **cannot** be used to meet the cost of tuition fees for any full-time or part-time student and therefore credit agreements for private tuition fees cannot be included in an assessment.

Assumed Income and Notional Postgraduate Income

2.15 These 'elements' of income are used in assessments for full-time undergraduates and full-time postgraduates respectively. For students able to

supplement their income through part-time work, family contributions etc., rather than taking the actual amount of income gained in this way, the assessment uses fixed amounts to take account of this type of income. More information is given in Chapter 4 and details of the amount used can be found in Chapter 8.

Expenditure

2.16 In arriving at the expenditure that is used in the ALF assessment, two types of expenditure are considered: Composite Living Costs (CLCs) and variable expenditure. More information is provided in Chapter 4 and details of amounts used can be found in Chapter 8.

Non-standard awards

2.17 Non-standard awards are used for students who have to meet exceptional costs such as repairs to essential household equipment and emergency situations. Additional essential expenditure not fully met through statutory grants may also be considered.

2.18 Situations that require the use of a non-standard approach may also arise when a student has priority debts. Consideration will be given to assistance with repayment of a priority debt, where the action available to creditors is likely to have a significant impact on the student's studies.

Assessing students for a non-standard award

2.19 Non-standard awards will be considered on a case-by-case basis. Where appropriate a one-off non-standard award can be made and will be recorded as such. When considering the amount of non-standard award to be made, the minimum award required to allow the student to continue with their course will be paid.

ALF non-standard assessment flowchart

2.20 A flowchart setting out the ALF assessment process is included at the end of this chapter.

Other general issues

Administrator's discretion

2.21 The Guidance sets out the areas of ALF where the University will not use their discretion to differ from the Guidance, such as priority groups, eligibility and residency, evidence required, Assumed Income, Notional Postgraduate Income and Composite Living Costs. More detail is provided on these areas in the relevant chapters. This ensures a basic consistency of approach between assessments.

Evidence required from students

2.22 All applications should be supported by evidence of circumstances. This will be kept to the minimum necessary to verify the information provided. Specifics will vary depending on whether the student is undergraduate or postgraduate, full-time or part-time. See Chapter 4 for full-time students and Chapter 5 for part-time students.

Declarations of accuracy

2.23 Students will sign a declaration confirming the accuracy of the information they supply to support their application. If a student gives inconsistent information, or if the University is aware of contradictory evidence, it will not make a payment until all is clarified. If fraudulent activity is proven the student may be unable to apply to the ALF again in the current year or any subsequent academic years and may be referred to the Head of Colleges & Community Life for disciplinary action.

Reassessments

2.24 A student's assessment will take account of their circumstances from the start of the current term until the end of the academic year, regardless of when a student applies for support, and there should be no need for any reassessment. Additional payments which become due because the University decides to increase the percentage payment will be made without a reassessment of the student's circumstances.

2.25 If a student experiences a change of circumstances during the year, or an emergency situation arises, they may submit a second application. The student will be expected to provide evidence to support their change of circumstance and their application will be reassessed in light of this new information.

Appeals

2.26 If a student's application is unsuccessful, they may appeal against the decision. Appeals from students whose applications have been successful but who wish to appeal against the amount awarded will not normally be accepted. An exception may be made where the student adviser believes that there has been a procedural error. The appeals process is only appropriate where there has not been a change in the student's circumstances. Where a change of circumstance has occurred, the student must submit a new application.

Credit agreements

2.27 Loan repayments can normally only be included in an ALF assessment if the

loan was taken out, and the first instalment made, before the start of the academic year.

Exceptions

2.28 Credit agreements for private health care costs, private tuition fees and car purchases cannot be included in an ALF assessment, unless 2.28, 9.9, or 9.16 of this guidance apply.

Treatment of debt

2.29 In providing help with debt, the University distinguishes between priority and non-priority debt. Students with debts will be encouraged to seek advice from a student adviser in the Student Union.

2.30 Where a student has agreed a realistic repayment arrangement for a debt, and has stopped using that source of credit, the repayments can be included as expenditure in the assessment for a standard award.

Priority debts

2.31 Priority debts are those debts that should be dealt with first and quickly. The *Debt Advice Handbook*, produced by the Child Poverty Action Group, explains:

“The criteria for deciding which debts are priorities are for the most part ‘objective’ – the severity of the legal remedies available to creditors determines the degree of priority. If non-payment would give the creditor the right to deprive the debtor of her/his home, liberty, essential goods and services, then that debt will have priority.”

Using these criteria the *Debt Advice Handbook* lists the following as priority debts:

- Secured loans (e.g. loans that are secured against a debtor’s home)
- Rent arrears
- Council tax
- Charges for utilities
- TV licence
- Tax and VAT
- National Insurance contributions
- Hire purchase/conditional sale agreements for goods that are essential for the debtor to retain

ALF awards will be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year.

Non-priority debts

2.32 The Fund will not normally be used to repay non-priority debts. The *Debt*

Advice Handbook advises:

“Non-priority debts are those where non-payment will not result in the loss of the debtor’s home, liberty, essential goods or services.”

Where a creditor takes court action to recover money only, and the debtor completes the court forms, the court will determine a rate of payment that takes account of the debtor’s income and expenditure.

Bank overdraft facilities and credit card debts would normally be considered as non-priority debts.

Exceptions

2.33 In some exceptional cases another type of debt might be treated as a priority. The Debt Advice Handbook suggests that:

“if a debt could ‘lead to serious personal or financial problems within the family or at work’, it may be treated as a priority as could a debt that needs to be paid to ‘protect the guarantor, family or work relationships’

Such circumstances will be considered on a case by case basis however, where the debt is to a family member or friend evidence (proof of receipt) must be provided, regardless of the amount. If a student has a non-priority debt, but has incurred this to avoid having a priority debt, for example the use of a credit card to pay a month’s rent and therefore avoid rent arrears then this debt may be treated as if it were a priority debt.

Department for Work and Pensions (DWP) disregards

2.34 Any payment from the Fund for **course-related costs**, such as childcare, will be fully disregarded by the DWP for benefits purposes. Payment in instalments for these costs will not affect benefits.

2.35 Students who claim benefits and who have received a payment from the Fund can be given a document to present to JobCentre Plus by contacting the Financial Aid Office.

Summer vacation funding

2.36 The University will set aside an amount of money at the beginning of the year to provide support for students over the summer vacation, should they need it. The assessment process is the same as for the standard award as detailed in 2.8.

Who is eligible to apply?

2.37 The University will consider applications during the summer from the following

eligible, non-final year students:

- Students with children – for those eligible for means-tested benefits this could be in the form of a loan whilst they are waiting for their benefit payments to be assessed and issued.
- Students re-taking/re-sitting elements of their course either in or out of attendance across the summer.
- Students who are ill or have a disability and are therefore unable to undertake work, and for whom other benefits are not available.
- Students who have no alternative substantial means of support in circumstances where the University is satisfied that they are unable to secure alternative funding.

Part-time students

2.38 Part time students are also eligible to apply to ALF during the summer vacation provided they fall into one of the priority groups listed above.

Period of assessment over the summer

2.39 The periods of assessment are as follows:

- The start date for summer vacation applications is the application date.
- For UG students who are resitting/repeating/resubmitting during the vacation the end date is 13th August 2021 (for summer 2021 applications)
- For UG students who are not resitting / repeating the end date is 26th September 2021 (for summer 2021 applications)
- For PG students who submitted applications prior to the 31 July in any year the end date is 31 July in that year. (These students may submit a second vacation application after 31 July).
- For PG students who submitted applications on/from 01 August in any year the end date is the actual end date of the academic year for the individual student.

Treatment of income

2.40 Student support income is not taken into account when assessing summer vacation funding. All other income will be taken into account in full.

Expenditure

2.41 The University will use the appropriate CLC rate plus any housing costs (up to the capped rate where applicable). For students who are attending re-sit modules, travel may also be included.

Summer assessment for non-standard awards

2.42 Where the award is for a one-off exceptional payment then it will be at the University's discretion. Where a non-standard circumstance feeds into the standard assessment process e.g. with priority debts on a repayment plan, the period of assessment will mirror that outlined above for standard awards.

Evidence required from students

2.43 All applications should be supported by evidence of circumstances, although this should be kept to the minimum necessary to verify the information provided. The actual evidence required will vary depending on the specific circumstances of the student.

Short-term loans

2.44 Students can receive an emergency loan from the Fund, for example, where their first student loan instalment has been delayed beyond the start of term. This will need to be repaid as soon as the student loan payment is received. Chapter 6 gives further information on short-term loans. Students who are ineligible for a student loan because they are in default of a previous student loan are ineligible for any other payment from the Fund apart from a discretionary short-term loan to help repay the outstanding student loan arrears. (For an exception to this, see para 4.11.)

Student retention

2.45 All assessments will be carried out under the "standard" assessment method. For students who are about to withdraw for financial reasons the University may use its discretion, in exceptional circumstances, to assess such students for an award under a "non-standard" assessment, where they do not show an additional need for an award under the standard assessment process.

Students receiving benefits during the long vacation

2.46 Students in their second or subsequent year who have been receiving benefits during the long vacation can receive a payment from the Fund before they re-enrol on their course, to bridge the gap between the benefit payment stopping (usually in the first full week of September) and the student loan payment arriving.

Suspension of studies

2.47 Students are eligible for full statutory student support for absences of up to 60 days if they are ill.

2.48 Where illness exceeds 60 days or if a student suspends their studies for reasons other than illness, they may continue to receive student loans and grants (where applicable) for living costs at the discretion of Student Finance England (SFE). SFE should consider genuine cases sympathetically.

2.49 Reasons other than illness may include pregnancy (see para 2.52 below on pregnancy), caring responsibilities, specific financial difficulties, bereavement or premature termination of a work placement. This is not an exhaustive list and SFE and the University will use its discretion to consider other reasons that they consider appropriate.

2.50 Applications for help from ALF can be assessed and awards can be paid to students who are unable to attend their course during this period, due to health, caring reasons or for any other circumstances deemed appropriate by the University. Payments from the Fund can be made to students who are not attending the course, provided the University is satisfied that the student has not withdrawn from or abandoned the course and that the student intends to return to the course.

2.51 If the University decides that the student has withdrawn, abandoned or been expelled from the course payments from the Fund will not be made.

Pregnancy

2.52 Where students suspend their studies because of pregnancy, SFE may use their discretionary power and continue to award statutory support should the student request this. ALF payments can be made during such periods, providing the University is satisfied that the student has not abandoned, withdrawn from or been expelled from the course.

Disabled students

2.53 Institutions have a duty under the Disability Discrimination Act (1995)/Equality Act (2010) to provide certain facilities or assistance for disabled students to enable them to access their course and to take part in the 'university experience'. Specific funding (Disability Premium Funding) has been provided by Department for Education (DfE) to help institutions in modifying or adapting buildings or buying specialist equipment. The Fund will not be used to pay for equipment or adaptations where it is the institution's legal responsibility to provide this.

2.54 The Fund is not intended to provide additional study support that is available from the Disabled Students' Allowances (DSAs), unless the DSAs are insufficient to cover the whole cost, or the cost cannot be met from the DSAs. DfE has issued guidance to SFE about the costs that can be included within a DSA award and this is set out in the Guidance Chapter on the Student Finance England Practitioners Support website. Please see Chapter 9 for further information regarding inclusion of costs not covered by DSAs.

Assessment of Disabled Students

2.55 The aim of the Access to Learning Fund (ALF) is to assist students in financial hardship to access and remain in higher education. Whilst disabled students (as one

of ALF's priority groups) will be given priority over other applicants, they should be facing financial hardship to receive financial assistance from ALF. Disabled students should also have applied for all other statutory support for which they are eligible before applying for ALF.

Financial issues: institutional budgeting and monitoring

Payments to third parties, including debts to the institution

2.56 Payments can be made directly to third parties or the University at the student's request or where the University deems it appropriate.

2.57 Any payment from the Fund will not be withheld in cases where the student owes money to the University.

2.58 Where the student owes money to the University, this debt will not be treated any differently to debts owed to other creditors. The Fund will only help with repayment of priority debts, for example, rent arrears where the student is threatened with homelessness. The Fund will not be used to clear rent arrears at the end of a rental agreement. Such a debt will be treated in the same way as other debts, depending on whether it is a priority or non-priority debt.

University accommodation debt

2.59 An institutional contract for accommodation is separate to the student's 'educational' contract. The University will not normally refuse a student access to any subsequent year of study because there is an outstanding accommodation debt as opposed to a debt for tuition fees. Students therefore will not be able to apply for a payment from the Fund to settle such a debt. Please see Chapter 8 for further information regarding University accommodation debt that has been passed to a debt collection agency.

Timing of applications, payments and giving commitments to students

Applications

2.60 Application forms will be available from the beginning of the academic year.

2.61 Students will be able to apply throughout the academic year, subject to termly deadline dates.

Timescales

2.62 Applications will normally be assessed, decisions made and payments given to students within 20 working days of the application being received in the Financial

Aid Office provided the application form has been completed accurately and the appropriate documentary evidence is supplied. The University can exceptionally defer payments beyond 20 working days if this is needed to deal with a particular circumstance. If an application has been assessed sooner, the University will not delay making payments to students.

2.63 Where students have not supplied the full evidence required, their application will not be rejected but they will be informed of the additional evidence needed and asked to re-submit their application.

Emergency help

2.64 For students who need emergency loans, applications should be processed and paid within one working week and, depending on the student's situation, may need to be processed and paid within 24 hours. The University has procedures in place to ensure such payments can be made if required.

Making payments to students

Amounts

2.65 The maximum total payment to any student (from both standard and non-standard awards) will not exceed £5,000 in each academic year.

2.66 Financial shortfalls of less than £10 will receive a payment of £10.

Repeat applications

2.67 Students can apply more than once during the academic year for help from the Fund but only where circumstances change or they are applying for assistance during the summer vacation. The level of any second payment will take into account the amount awarded at the first application.

Payment by instalments

2.68 Payments will usually be made in instalments. Awards of less than £100 will be paid as a lump sum.

2.69 Where payments are made in instalments, the University will check the student is still registered before each payment is made and reserves the right to satisfy itself that the student is still in need of support from ALF.

Financial Advice for students

2.70 Providing budgeting advice to students via the Student Union is a key part of ensuring the effective use of hardship funds.

2.71 The University will make it a priority to identify students who may require budgeting advice. The following groups of students in particular, may benefit from budgeting advice:

- New/young students who may benefit from budgeting advice and how to manage their money;
- Mature students who may need help to ensure they have maximised the income available to them and who may require specific help to manage debts;

2.72 Where a student makes an application for help due to an accumulation of debts it may be appropriate to link the assessment of their application with advice on money management.

Separation of roles

2.73 There will be a clear separation of roles between advisers and those who assess applications for support from the Fund. This maintains the integrity of the system so that administrators are not left open to the charge of having been unduly influenced in their judgement by the information revealed to them when carrying out their advisory role. It also provides protection for students who may need advice on their personal circumstances but who may not want to disclose that information as part of their application for help from the Fund.

2.74 The assessment and decision on awards will be undertaken by an individual and authorised/checked by another. In the event of a non-standard application being considered and/or any case that it is clear would benefit from further consideration then these cases will be referred to the ALF Panel. All assessments will be signed and dated by the decision maker(s).

Information for students

2.75 The University will provide information to all students entering higher education about the existence and purpose of the Fund. The University will have clear written policies and procedures about the ALF that are made widely available to students.

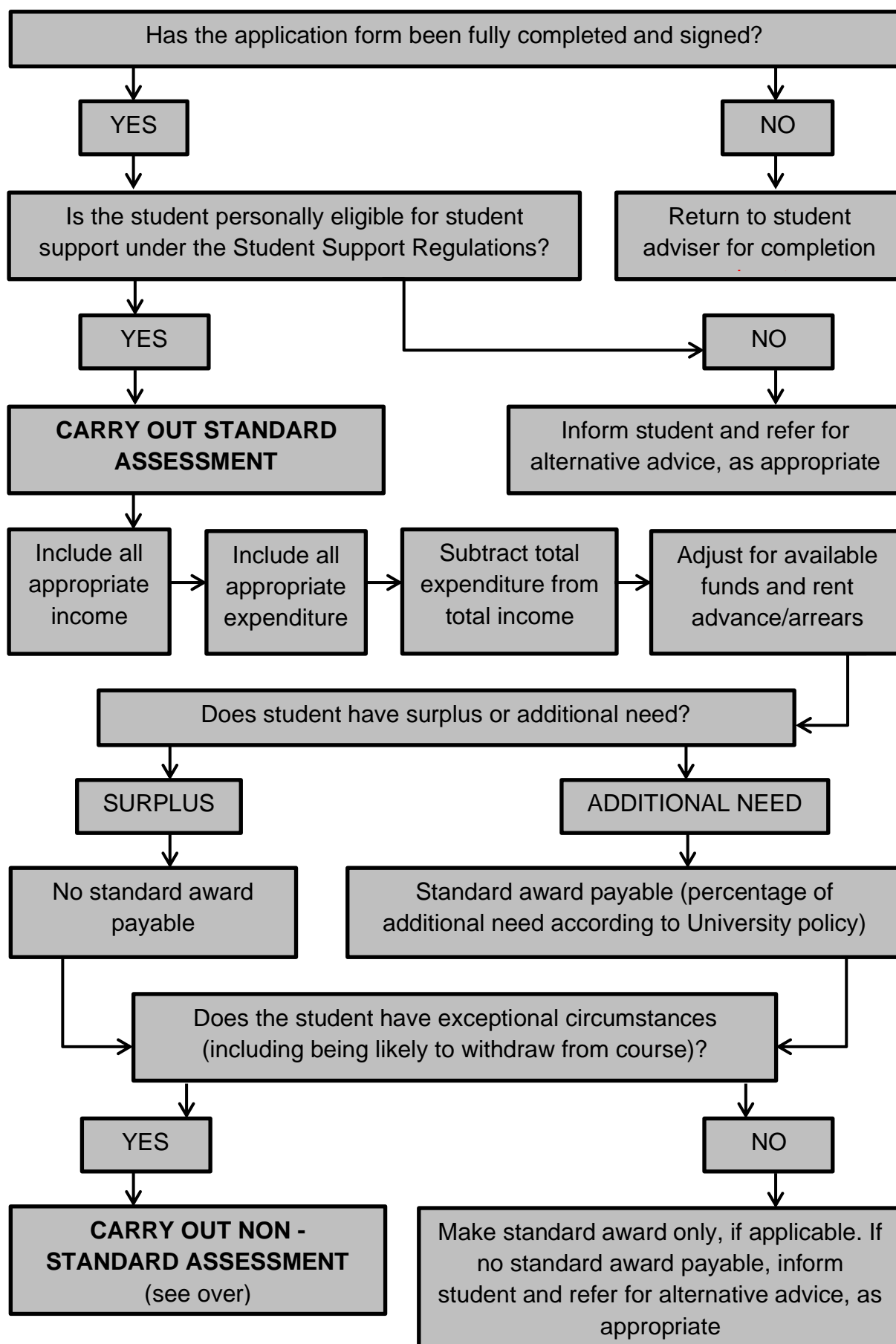
2.76 All students applying for help from the Fund will be given an explanatory leaflet/guide. This will cover the following:

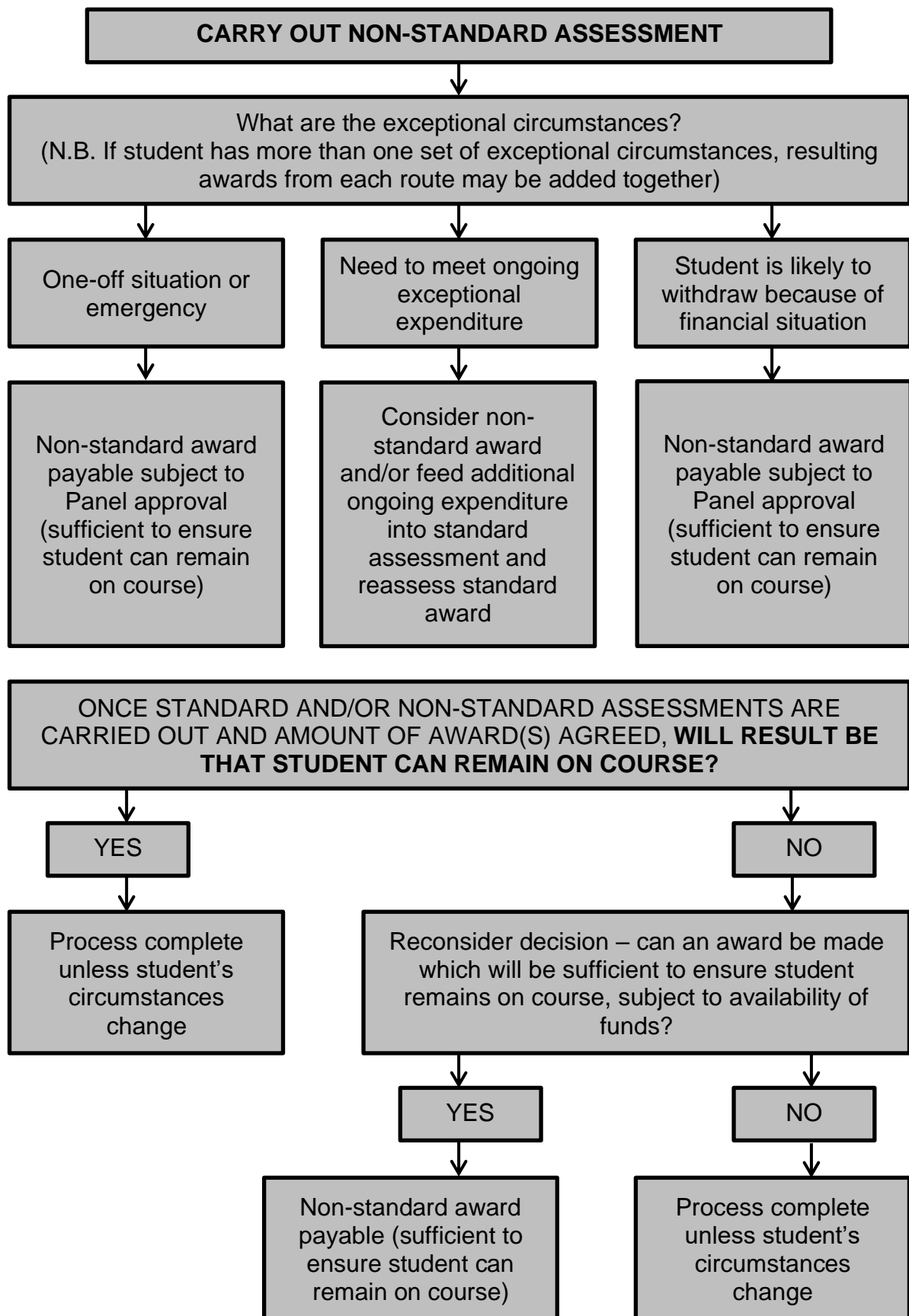
- Details of the information they will need to provide to support their application and why this is required;
- Guidelines about how to complete the application form;
- Information about how their application form will be looked at, including a broad statement of how income and expenditure will be treated;
- Further advice for students with particular financial or other circumstances who may find it helpful to be referred to a financial

adviser.

- The timetable and procedure for reaching a decision on their application and what to do if they wish to appeal;
- Advice on budgeting.

2.77 ALF Assessment Process





Chapter 3

General Eligibility

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Eligible courses

3.1 Students on the following full-time courses at undergraduate level are eligible to apply for help from the Access to Learning Fund:

- a first degree, such as BA, BSc or BEd
- a Diploma of Higher Education (DipHE)
- a Higher National Diploma (HND)
- a Higher National Certificate (HNC)
- a Certificate of Higher Education
- a Foundation Degree
- a Bachelor of Medicine, Bachelor of Surgery (BM BS)

3.2 Students on foundation years, which are an integral part of one of the above courses and where progression to the HE part of the course depends on the completion of the foundation year, are also eligible to apply for help from the Fund.

Part-time courses

3.3 Part-time HE students who started their courses before 1 September 2012 must be studying at least 50 per cent (60 credits) of a full-time equivalent (FTE) course. Any students whose disability (including physical and mental health) prevents them from studying at least 50 per cent of a full-time course are eligible for a payment from the Fund provided they are studying for at least 25 per cent (30 credits) FTE. All new students who start courses on or after 1 September 2012 are required to study at least 25 per cent (30 credits) FTE in each year. This will include new students who have a disability.

Residence conditions

Residence requirements for ALF

3.4 To be eligible for ALF the student must normally be able to satisfy three residence requirements relating to their residence and immigration status on the first day of the first academic year of their course (for example, for a course starting in the autumn this date is 1 September). On that date they must:

- Have been ordinarily resident in the United Kingdom and Islands throughout the three-year period preceding that date other than wholly or mainly for the purpose of receiving full-time education.

- Be ordinarily resident in England, Wales, Scotland or Northern Ireland (*Students from the Channel Islands and the Isle of Man are ineligible for support*)
- Be settled in the United Kingdom under the terms of the Immigration Act 1971, in other words ordinarily resident here without being subject to any restriction on the period for which they may stay (see paragraphs below for exceptions).
- Meet the long residence requirements for tuition fees and student funding
- Have been granted Section 67 leave to remain in the UK
- Have been granted stateless leave to remain in the UK

3.5 The following differences should be noted:

- Students from Scotland, Wales and Northern Ireland who are eligible for support from the appropriate Devolved Administration, and are able to otherwise satisfy the eligibility conditions for ALF, are able to receive help from ALF.
- EU students who are eligible only for tuition fee support are **not** eligible for hardship support from ALF.

Other residence eligibility criteria for statutory student support

3.6 It should be noted that students may still be eligible even if they do not satisfy the residence criteria above. These groups include:

- EU nationals
- Refugees, their spouses/civil partners, children or stepchildren.
- Persons who have been informed by the Home Office that although they do not qualify as a refugee, they have been granted Humanitarian Protection, their spouses/civil partners, children or stepchildren.
- EEA migrant workers, Swiss employed person, their spouses/civil partners and children and stepchildren.
- Child of Swiss national
- Child of Turkish Worker

3.7 In the majority of cases eligibility for statutory support will have been determined by Student Finance England (SFE) or the relevant Scottish, Welsh or Northern Irish administering bodies. There will be instances, however, where the University must make the decision when determining eligibility for ALF. Guidance on the residence requirements for statutory support can be found at:

https://media.slc.co.uk/sfe/2122/ft/sfe_how_you_are_assessed_and_paid_guide_2122_o.pdf

3.8 The information contained in SFE guidance on nationality, immigration and asylum etc. represents SFE's understanding of the situation. The University will satisfy themselves that they have understood the applicable law and practice when making their assessments.

EU students

3.9 Generally EU students are not eligible for hardship funds from ALF. In certain circumstances EU nationals and their family members are eligible to apply for the full student support package and in these circumstances they can apply for ALF – see 3.11 and the gov.uk website for further information:

<https://www.gov.uk/guidance/studying-in-the-uk-guidance-for-eu-students>.

Undergraduates

3.10 The University will wish to fully satisfy themselves of a student's eligibility for statutory support before agreeing short-term loans against the arrival of statutory funding, or before assessing any ALF applications from those who do not get statutory support for other reasons.

Postgraduates

3.11 Postgraduate students are also eligible for ALF on the same basis as home undergraduate students. These students may be eligible to apply for Postgraduate Masters / Doctoral Loan. For students who are not eligible for this statutory funding, the University will satisfy themselves in all cases, that the student fully meets the residence requirements before making any ALF assessment.

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Full-time assessments

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Introduction

4.1 This chapter gives details on the specific treatment of full-time students. Overarching guidance on the principles of assessment, treatment of income and expenditure, debt, benefits, childcare costs and institutional budgeting is in Chapter 2.

4.2 For full-time undergraduates, there are now six systems of statutory student support:

- Old system student (prior to 2006/07)
- Current system students who started in or after 2006/07 who are not 2008, 2009, 2012 or 2016 cohort students
- 2008 cohort
- 2009 cohort
- 2012 cohort
- 2016 cohort

4.3 The assessment process for undergraduate and postgraduate students is broadly similar, with some adjustments to take into account the difference in funding between the two cohorts.

Undergraduate full-time assessments

Priority groups for help

4.4 In setting the criteria for determining the level of awards to students, and in trying to identify students who may need to apply for help, the following groups of full-time undergraduate students may receive priority:

- Students with children (especially lone parents)
- Students from low-income families
- Disabled students (especially where the Disabled Students' Allowances (DSAs) are unable to meet particular costs and the University has no legal responsibility to do so)
- Care leavers
- Students from Foyers or who are homeless
- Estranged students
- Care givers
- Students receiving the final year loan rate who are in financial difficulty (including those who are unable to work because of academic pressure)
- Mature students with existing financial commitments, including priority debts

General rules

Link to statutory funding

4.5 Where eligible, full-time students must have applied for their full entitlement of student loan and grant (if applicable) and have received the first instalment before receiving any payment from the Fund. This will be determined from the payment schedule letter issued by Student Finance England (SFE) or the relevant awarding body e.g. SFW, SFNI or SAAS.

It is expected that most new students will apply for a tuition fee loan. Students who have paid their fees and then fallen into hardship will be advised to apply for a fee loan as soon as they are able to do so. In considering whether help should be made available through ALF the University will examine carefully the underlying cause of the student's financial difficulty and exercise their discretion accordingly.

Tuition fees

4.6 The Fund **cannot** be used to meet the cost of tuition fees for any full-time undergraduate student.

Students ineligible for student support

4.7 Where a full-time student's eligibility has been terminated by SFE, the ALF cannot be used to provide an alternative form of support.

Emergency short-term loans

4.8 Students can receive an emergency short-term loan from the Fund, where their first student loan instalment has been delayed beyond the start of term. This will be recovered as soon as the student loan payment is received. Chapter 6 provides further advice on this issue.

Students entitled to benefits

4.9 Students in their second or subsequent year who have been receiving benefits during the long vacation can receive a payment from the Fund before they register, to bridge the gap between the benefit payment stopping (usually in the first full week of September) and the student loan payment arriving.

SLC arrears

4.10 Students ineligible for statutory support from SFE because they are in default of a student loan may be considered for a short-term loan from ALF to pay the arrears, enabling them to apply for statutory support. This will be recovered as soon as the statutory support is received (see Chapter 6).

4.11 In exceptional cases where a short-term loan would not enable repayment of the student's debt to SFE, for example where there have been severe and long-term health problems and the debt is, as a result, significantly large, the University may consider whether a non-standard award from ALF might be more appropriate.

Repeating students

4.12 Where a full-time student remains on their full-time course but repeats part of their course on a part-time basis, they remain eligible for full-time statutory support for the terms when they are in attendance at the University. Providing they take their full entitlement of student loan they may also apply for additional help from ALF.

Previous study and Equivalent or Lower Qualifications (ELQs)

4.13 From 1st September 2009, most new students applying for student support for a second HE course that is an equivalent or lower in level than an HE qualification they already hold will be excluded from any fee and maintenance (loan and grant) support, they will however, still be entitled to supplementary grants (e.g. Childcare grant, Parents Learning allowance, DSA etc.). This will apply irrespective of whether the student has an HE qualification from a UK or overseas institution. However there are exceptions, students taking certain courses such as medicine and dentistry, Initial Teacher Training (ITT) and Social Work will continue to be eligible for maintenance loan support and supplementary grants. Students eligible to apply for a means-tested NHS bursary will continue to be eligible for a reduced-rate maintenance loan.

Previous HE study – lower level qualification achieved

4.14 Students who hold a lower level qualification e.g. HNC, CertHE, DipHE, HND, Foundation Degree or ordinary degree etc. who then 'top up' to a higher level undergraduate qualification are eligible for further statutory support. However, the number of years of additional fee support and maintenance loan (if applicable) will depend on the length of both the current and previous course. This applies wherever and whenever the previous qualification was obtained and however it was funded. The University will be guided by the SFE assessment showing the statutory support they receive.

Previous HE study – no qualification achieved

4.15 Where a student has previous full-time HE experience, wherever undertaken, that did not lead to a qualification; those years of previous study will be deducted from the number of years fee support and maintenance loan (if applicable) available for a subsequent full-time course. Previous HE study is not taken into account when the previous course was studied on a part-time basis or when it was provided by a private institution and the student did not receive any support from public funds. Further fee support and maintenance will not generally be available to students who have used up their entitlement to funding.

4.16 The University will give priority for ALF to students undertaking their first HE qualification; the needs of this group will be taken into account before the University considers supporting ELQ students who are ineligible for student support. Similarly students ineligible for student support due to previous study rules are not a priority for ALF funding.

4.17 It is for the University to decide on the percentage of additional need to award based on students having made adequate provision for living costs. However, should they fall into a priority funding group (see 4.4 for a list of priority groups) they may be given priority consideration for ALF funding.

Muslim students

4.18 The Government is clear that it wants to provide a single student loan system which can meet the needs of the majority of students where possible. We are aware that having to take out their full entitlement of student loan in order to be able to apply to the Fund may be a concern for some Muslim students. DfE continues to meet with the NUS and the Federation of Student Islamic Societies (FOSIS) to discuss this issue. The University advises students to visit the Federation of Student Islamic Societies (FOSIS) website at: <http://www.fosis.org.uk> for information or advice.

Making assessments

Period of assessment

4.19 The number of weeks used for making an ALF standard assessment is a maximum of 39 weeks - i.e. the full academic year excluding the summer vacation. The period of assessment will depend on when the student applies during the year.

4.20 Support for the summer vacation will be assessed separately to assist those with additional support needs during that time (e.g. care leavers). See 2.37 for further details

on the eligibility criteria.

4.21 The University will pay students in up to three termly instalments.

4.22 For full details on periods of assessment please refer to the following table:

SFE funded students	Max period of assessment*	Weekly amount for ALF assessment	Annual amount for ALF Assessment
Non final year students without dependants on courses which are less than 45 weeks	39 weeks (i.e. full academic year, excluding summer vacation)	Full student support (e.g. student loan), including any extra weeks loan, and divide by 39	Use full support, including any extra weeks
Non final year students with dependants and those unable to work due to ill health/disability on courses which are less than 45 weeks	39 weeks (i.e. full academic year, excluding summer vacation)	Full student support (e.g. student loan), including any extra weeks loan, and divide by 39	Use full support, including any extra weeks
All final year students who are on courses which are less than 45 weeks	39 weeks (i.e. full academic year, excluding summer vacation)	Full student support (e.g. student loan), including any extra weeks loan, and divide by 39	Use full support, including any extra weeks

* The period of assessment will be dependent on when the student makes their application

Extra weeks

4.23 The number of weeks used to calculate a standard ALF assessment will follow the guidelines for each student group, and will not follow students' individual arrangements. Where a student has a rental agreement for 52 weeks, only the number of weeks in the assessment period (e.g. 39 weeks) will be taken into account.

4.24 Students on 43 or 44 week courses are not disadvantaged by the 45 week rule because, if in the summer the student cannot find work/recourse to any other funds, then they can apply to ALF for help over the summer period. The student support has already been taken into account in the previous assessment, and the rent would be calculated by multiplying actual amounts by the appropriate number of weeks. Over the course of the year this assessment method will balance out for those students on 43/44 week courses.

4.25 All SFE student support is paid in three instalments at the start of each term (including those on courses of 45 weeks or more).

Other student cohorts

Social Work Bursary Students

4.26 From academic year 2013/14 Social Work Bursaries for new undergraduate students changed. Students who started their course from the 2013/14 academic year will no longer be eligible for a Social Work Bursary in their first year, and for these students there will be a number cap on the bursaries available in their second and third year of study.

4.27 As a result it will no longer be automatically assumed that a Social Work student will receive a bursary. However, students in receipt of a Social Work Bursary remain eligible to apply for support from ALF. The social work bursary is received in addition to statutory student support, and is counted as income in an ALF standard assessment. Where a bursary is received it will be paid in three termly instalments, and will be treated in the same way as the student loan and divided by 39 weeks.

Talented Athlete Scholarship Scheme (TASS) students

4.28 The TASS disregard is set at £1,877, for all full-time undergraduate TASS students, regardless of the amount of household contribution and whether the student is on a full year or final year of their course. The University will disregard £1,877 from all TASS students' assessed income. Because the TASS scholarships are paid 'cash in kind', the appropriate assumed income will still be applied. ALF administrators will require proof that the student is a TASS athlete and this should be available from the student, in the form of documentation from the TASS. More information can be found on the TASS website at www.tass.gov.uk.

4.29 Elite athletes (who are a different category to TASS athletes) do not fall under the above recommendations. ALF administrators will continue to treat the income of these students in the same way as other 'non-sporting' HE students.

Fast-track/Accelerated degrees

4.30 Students on fast-track/accelerated degree courses can apply for financial support from ALF for the duration of their course, including periods of distance learning during the summer months. Students in the second year of a fast-track/accelerated degree course are treated as non-final year students.

Evidence required from students

4.31 All applications will be supported by evidence of circumstances, although this will be kept to the minimum necessary to verify the information provided. For full-time

undergraduate students this could include:

- An assessment/SFE loan request form and payment schedule letter.
- Evidence of savings or other income, or evidence to show that the student has applied for other sources of income available. This should include HEI bursaries or income from other funding bodies such as the NHS and the General Social Care Council (GSCC).
- Where appropriate, the assessment notice for any means-tested benefits or tax credits.
- Variable expenditure evidence, including tenancy agreement and childcare costs.
- Bank statements for all bank accounts held covering the most recent three months.
- Course-related costs – The University will obtain information from faculties and departments about the expected average costs for all courses. The University will provide this information to students before they start the course. Where a student applies for help with course-related costs in excess of the standard amount allowed, they should provide evidence to endorse their application.
- If necessary, proof that the student meets the residency requirement.

Treatment of income

Treatment of income of 'old system' students and 'current system' students including, '2008 cohort', '2009 cohort', '2012 cohort' and '2016 cohort' students

4.32 The terms 'old system' and 'current system' are defined in 4.2.

Similarities in treatment of income

4.33 For all full-time undergraduate students the following are treated in the same way:

- additional parental contributions, student's savings and capital
- partner/spouse's income (and expenditure)
- Child Support Maintenance income and expenditure
- Social security benefits, Universal Credit and Child Tax Credits (CTC)
- general guidance on Assumed Income (but see below for specific differences)

Differences in treatment of income

4.34 For 'current system', '2008 cohort', '2009 cohort', '2012' cohort' and '2016 cohort' students the following is treated differently:

- statutory support (reflecting changes in support)

In addition, the student's available funds i.e. savings and money in bank accounts will be included as part of the financial assessment. The bank balance(s) included in the FSC will be the opening balance on the first day of each academic term (i.e. before any student funding has been received into the account). Any overdraft is not included as income.

Statutory support

4.35 The full entitlement of student loan for maintenance will be taken into account. Also any additional support, such as Childcare Grant or Parents' Learning Allowance, will also be counted in full.

For a student from a household income **below** the Assessed Parental Contribution threshold rate for the system of statutory support that the student belongs to (as determined by DfE in their Financial Memorandum 2021/22), the following will apply: Any amount of maintenance loan received by the student above their relevant Assessed Parental Contribution threshold rate will be deducted from the income assessment.

Social security benefits, Universal Credit and tax credits

4.36 The table below illustrates how benefits and tax credits will be treated when assessing full-time undergraduate students for a standard award. For full details on benefits and tax credits including how a partner's benefits/ tax credits income are treated please see Chapter 7.

<i>Benefit</i>	<i>Count as Income</i>
Universal Credit	Yes
Means-tested benefits	Yes
Earnings Replacements Benefits	Include as part of assumed income
Non-means-tested benefits	No
Tax credit	Yes
Pension credit	Yes

4.37 A student in receipt of CTC is eligible to apply for help with childcare costs from the Fund, as CTC is not specifically for childcare costs. Any CTC a student or their partner receives will be treated as income for the standard award methodology.

LA Care Leavers Bursary

4.38 Care Leavers are entitled to a non-taxable £2,000 bursary paid by Local Authorities when they enter Higher Education (for both full and part time students). This bursary will be disregarded in ALF assessments.

Other income

4.39 If a student declares any other income, for example from additional parental contributions or an occupational pension, any amount over the relevant 'assumed income' (£1,877 for full-year students and £626 for final-year students) will be counted in full. This does not apply to earnings from part-time work as it forms part of the assumed income.

4.40 A partner/spouse's net earnings will be taken into account in full (and the partner/spouse's essential expenditure will also be included in full). In addition, the student's partner/spouse's available funds i.e. savings and money in all bank accounts held will be included as part of the financial assessment.

4.41 If a student explains they are no longer living with their partner as 'husband and wife' or 'civil partner', administrators will encourage the student to seek reassessment by SFE. The University may deem it reasonable to ask the student for some confirmation of this change in circumstance.

Child support maintenance income and payments

4.42 Any income that a student receives for Child Support Maintenance will be taken into account. Where a student has a Child Support Agency (CSA) order based upon their previous salary level, the University may consider giving the student a short-term loan and ask them to contact the CSA to have their payments reassessed. Once reassessed, then a full-time assessment can be made and an award given (if appropriate).

Bursaries from Wales, Scotland and Northern Ireland

4.43 The Welsh Assembly Learning Grant, bursaries provided by the Scottish Government and the Department and Learning Northern Ireland will be treated in the same way as the HE Maintenance Grant/Special Support Grant. Any income from these will be included as income in the ALF assessments (see table 4.55).

University Bursaries

4.44 If the University provides a bursary to a student on income grounds (rather than on other grounds) the first £347 will be disregarded and the remainder counted as income.

4.45 If a student becomes eligible for a University bursary provided during the academic year, and after their ALF application has been assessed and an award made, their bursary award and / or any subsequent payment from the ALF, for that academic year, may be adjusted accordingly.

Treatment of payment in kind

4.46 Where a student receives a payment in kind for course costs, including Kent Financial Support Package (KFSP) payments and is also claiming for course costs through ALF, then course cost expenditure will be included in the assessment.

4.47 Where bursaries, including KFSP bursaries, are given as payment in kind for living costs, these will be included as income (but note exception for TASS payments in paras 4.28 to 4.29). As with all bursaries, administrators have the discretion to determine what the bursary has been paid for, within broad principles. So, for example, bursaries given for accommodation and transport will all be counted as income. Bursaries specifically paid for tuition fees will be disregarded.

Assumed income

4.48 It is expected that students will be able to supplement their income from a variety of routes, for example, part-time work, vacation work, bank overdrafts (regardless of level), or additional parental support where appropriate.

4.49 The standard assessment uses an 'assumed income' figure to cover these elements of income rather than taking into account the actual income. Actual earnings from part-time work are disregarded to give students the capacity to earn larger sums without affecting their payment from the Fund. This enables them to meet expenditure which is either not covered in the assessment e.g. mobile phone bills, or course costs and other items which exceed the standard/capped amounts used in the assessment. Assumed income rates are set out below.

4.50 **There is no discretion to vary these amounts.**

Assumed income rates

4.51 The assumed income rates to be used for all students are:

Non-final year	£1,877
Final year	£626
Students with dependants or unable to work due to ill health/disability	£0

Exceptions to assumed income

4.52 The assumed income is not used for students with dependants (even if the student is working) or those unable to work due to ill health/disability. These two priority groups will have a zero assumed income. In addition, the University have the discretion to reduce or remove the assumed income level for students with caring responsibilities or for those students who are repeating elements of their course and as a result have a heavy academic workload. However, other types of benefit income may need to be included for these students. Please refer to tables at 4.36 and 4.55 for details.

Assessment of 'current system' students including '2008 cohort', '2009 cohort', '2012 cohort' and '2016 cohort' students

4.53 Most statutory support will be counted in full, except for DSAs and a specific element of HEI bursaries awarded on income grounds. Where a student is receiving a Childcare Grant, Parents' Learning Allowance, or/and social work bursary, which are provided to meet specific costs (including travel and books/equipment), these costs will also be included as essential expenditure.

University bursaries

4.54 The first £347 of any University Bursary awarded to current system students on income grounds (rather than on other grounds) will be disregarded and the remainder counted as income. The points at 4.46 and 4.47 about treatment in kind also apply to statutory bursaries.

Table: Treatment of full-time undergraduate student support

4.55 The following table provides a checklist showing the treatment of elements of full-time undergraduate student support for 2019/20:

<i>Income type</i>	<i>Count as income</i>
<i>SFE</i>	
Loan for tuition fees	No
Disabled Students' Allowances	No
Student Loan	Yes
Adult Dependants' Grant	Yes

Childcare Grant	Yes
Parents' Learning Allowance	Yes
University	
HEI Bursary on low income grounds for 'old system' students – anything over £347	Yes
HEI Bursary on low income grounds for 'current system' students – anything over £347	Yes
HEI Bursary in kind	As appropriate
Welsh Funding	
Welsh Assembly Learning Grant	Yes
Scottish Funding	
Young Person's Bursary	Yes
Mature Student Bursary	Yes
Northern Ireland Funding	
HE Bursary (NI)	Yes
Department of Health Funding	
Social Work Bursary	Yes
Misc.	
Teaching Salary	Yes
LA Care Leavers' Bursary	No

**Please see paragraph 4.46-4.47 for guidance on the nature of KFSP awards/components*

Household contribution

4.56 The 'household contribution' to a student's income will be determined in line with the Student Support Regulations (unless there are special circumstances - see para 4.58). The 'Financial Memorandum: Loan, Grant and Tuition Charge rates' – is posted on the Student Finance England administrators website as a Student Support Information Note (SSIN) annually:

<https://www.practitioners.slc.co.uk/media/1833/ssin-financial-memorandum-for-2021.pdf>

4.57 Where parents are contributing more than the assessed contribution, any contributions above the 'assumed income' figures in the previous section will be included in the assessment.

4.58 The Fund will not be used towards subsidising the household contributions as calculated by SFE for cases other than genuine relationship breakdown. Students who find themselves in financial hardship because their parents are no longer able to meet the cost of the household contribution due to a drop in income (of 15% or more) will be encouraged to contact SFE for a reassessment.

Treatment of expenditure

Composite Living Costs (CLC)

4.59 Composite Living Costs (CLC) figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment, etc., which ensures that all applicants are treated fairly, regardless of their individual lifestyle choices. These take into account the different household needs for different groups of students. The CLCs are fixed and **must** be used in all standard award assessments.

4.60 Expenditure on rent, travel, course costs, childcare, etc., which will vary between students, is not included in these amounts (see guidance below on variable expenditure and Chapter 9 for details of agreed amounts and caps used in assessments).

CLC amounts

4.61 The following table illustrates CLC amounts:

Student profile	Based on DWP applicable amount (assuming no disability in family)	
	Per week	Total
Single student (see note below)	£88	£3,432 (39 weeks)
Student with partner	£136	£5,304 (39 weeks)
Student with partner & 2 children under 16*	£307	£11,973 (39 weeks)
Single parent student with 2 children under 16*	£259	£10,101 (39 weeks)

* If the children are in full-time relevant education (in school, 6th Form College, FE College etc.) they will be counted as dependants up until the age of 19 – unless they are studying on an HE course

To calculate further CLC figures the University will use the information below.

Lone Parent

Composite Living Costs £88

Children

For each child, add the following amount to the student rate:

Composite Living Costs £76

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

4.62 Where a student or their partner is receiving a premium other than family premium, e.g. disability premium through a means-tested benefit, the amount of this premium will be added to the amounts shown above. The benefits notice from the DWP will give this information.

CLC Guide

4.63 The table below lists the elements that will/will not be included as CLC. This list is not exhaustive:

	Composite Living Costs	Variable Expenditure
Rent/mortgage		X
Food	X	
Utilities	X	
Childcare		X
Mobile phone*	X	
TV licence	X	
Clothes	X	
Travel		X
Course-related costs		X
Home contents insurance	X	
Buildings insurance**		X
Medication		X
Entertainment	X	
Clubs and societies	X	
Donations	X	

**Excluded from CLC when it is a necessity for students e.g. those with children.*

***Where a student with a mortgage has a combined contents and building insurance, amounts for buildings insurance will be included as variable expenditure (as this is part of the requirements for a mortgage) but contents insurance will form part of the CLC.*

Variable expenditure

4.64 Expenditure on rent, travel, course-related costs, childcare and other exceptional costs is excluded from the CLC, and actual or capped costs will be included in the assessment. Students will need to provide evidence of their expenditure on these items, and the University will use their discretion to determine caps for each item based on what they consider to be 'reasonable' amounts and taking account of local and other conditions. (See Chapter 8 for details of caps used).

Accommodation

4.65 Capped amounts will take account of the differences in rent paid, depending on the student's accommodation. Within each housing sector (public and private) a higher capped amount may apply for those who have no choice over the rent paid e.g. because they are in university accommodation, and a lower capped amount may apply

for those paying rent off campus. A capped amount may also be set for students with mortgage payments. For students living in the parental home, the amount allowed will depend on whether parents are charging rent, or if the student is also having to pay towards food, heating etc. up to an agreed cap as detailed in Chapter 8.

4.66 Only one rent payment can be included in an ALF assessment and this would usually be the rent for the property the student is living in at University. Discretion, however, can be used where a student is not receiving support from their local authority / other funding body / third party towards rent and they are at risk of losing their permanent home.

Travel

4.67 Capped amounts may also be needed for travel where a student's circumstances mean they incur high costs in attending the course. Car running costs will not normally be allowed for single students. However, we will allow travel costs at the capped rate for public transport for students who choose to use a car. For students with certain disabilities, or with children, or travelling to placements, the cost of running and maintaining a car can be included as additional variable costs and may be higher than the capped public transport amount. Reasonable travel costs to paid employment that falls outside of the Canterbury, Medway or South-east bus zones can normally be included in the assessment.

Donations

4.68 These cannot be included in an ALF assessment.

Childcare

4.69 The University reserves the right to set a capped amount for childcare costs. Such costs will vary depending on the arrangement made. Students using informal childcare will be asked to provide details of the costs they incur.

Child Support Maintenance

4.70 Payments that a student has to make from their salary, following an order to pay Child Support Maintenance will be counted as variable expenditure.

Course expenditure

4.71 The University will set a ceiling for full-time course costs appropriate to the course that will be used for standard award assessments. Course costs in this instance include books and journals, stationery, specialist equipment, field trips. The University

will require evidence to be provided to support claims in excess of these amounts.

Council tax

4.72 This does not form part of the CLC as full-time students are not liable for council tax, and therefore it is not normally an area of expenditure. However, where a partner's income is included in the assessment, it will be included as part of the partner's variable expenditure.

Students with caring responsibilities

4.73 If a student has children who are living with a former partner, and the student is not receiving Child Tax Credit or Child Benefit for them, a level of expenditure can still be included for costs associated with visits/weekend or holiday care, linked to the level of contact/care.

4.74 Similarly, for students who are caring for an elderly relative, either at weekends or during holidays or if the relative is living with them, the income of that person will not be included but a level of expenditure associated with their caring responsibilities can be included.

Holidays

4.75 The cost of holidays and any associated expenses identified will be referred to the ALF Panel for their discretion.

Postgraduate full-time assessments

Priority groups for help

4.76 In setting criteria for determining the level of awards to students, and in trying to identify students who may need to apply for help, the following groups of full-time postgraduate students are to receive priority:

- Students with children
- Disabled students (especially where the DSAs are unable to meet particular costs and the University has no legal responsibility to do so)
- Students who are self-funding

4.77 For all postgraduate students, the University will confirm that the student has made realistic provision at the start of the course to fund both their tuition fees and living

costs. Where students have clearly not done so, a payment from the Fund will not be appropriate. It is reasonable for the administrator to consider the notional postgraduate income (NPI) to be indicative that the student has made realistic provision.

General rules

Tuition fees

4.78 The Fund **cannot** be used to meet the cost of tuition fees for any postgraduate students.

Living costs

4.79 The Fund should not be expected to provide help with core living costs. A student's Notional Postgraduate Income (NPI) may be from a number of sources. This could include income from earnings, a partner's earnings, loans – including a Postgraduate Masters Loan (from SFE), Postgraduate Doctoral Loan (from SFE), overdrafts etc. If the student has not made adequate provision and the University decides to make a payment from ALF regardless, the NPI must still be applied.

4.80 Students may want to take out a Postgraduate Masters Loan, Postgraduate Doctoral Loan or other Professional Studies Loan that they are eligible for where they have not been able to make any other realistic provision to fund their tuition fees and course costs. The University will ask the student for confirmation of the amount of Postgraduate Masters Loan, Postgraduate Doctoral Loan and other provision they have applied for/obtained.

Making assessments

Period of assessment

4.81 For all postgraduate students, the assessment should be taken over the actual number of weeks of study, including the short vacations. The period of assessment will depend on when the student applies during the year.

Evidence required from students

4.82 All applications should be supported by evidence of circumstances, although this will be kept to the minimum necessary to verify the information provided.

- Evidence of savings or other income, or evidence to show that the student has applied for other sources of income available (for postgraduate students)

this might include Postgraduate Loans or other loans or income from research grants or sponsorship).

- Where appropriate, the assessment notice for any means-tested benefits or tax credits.
- Variable expenditure evidence, including tenancy agreement and childcare costs.
- Bank statements for all bank accounts held covering the most recent three months.
- Course-related costs. Administrators will obtain information from faculties and departments about the expected average costs for all courses. The University will provide this information to students before they start the course. Where a student applies for help with course-related costs in excess of the standard amount allowed, they should provide evidence to endorse their application.
- If necessary, proof that the student meets the residency requirement.

Treatment of income

Notional Postgraduate Income (NPI)

4.83 The starting point for treatment of postgraduate income is the 'notional postgraduate income' (NPI) that should be applied to all full-time postgraduate students. This approach will be used because postgraduate students are expected to make reasonable provision for their support. ALF is intended as a safety net for students in financial difficulty, not their main source of support.

4.84 The NPI assumes that all students will have made provision for a basic level of income from which to support themselves. It can be from a variety of sources, e.g. grants, scholarships, part-time work, postgraduate loans or additional parent/spouse support where appropriate.

4.85 The student's net income from paid employment will be capped at the NPI. Any partner/spouse's net income over & above the NPI will be counted in full (the partner's essential expenditure should be included in full to balance this). This includes, where appropriate income from tax credits and social security benefits / Universal Credit. State pensions are disregarded but occupational pensions are included. In addition, the student's and partner/spouse's available funds i.e. savings and money in bank accounts will be included as part of the financial assessment. The bank balance(s) included in the FSC will be the opening balance on the first day of each academic term (i.e. before any student funding has been received into the account). Any overdraft is not included as income.

4.86 If the student confirms that their partner is sponsoring them, then only the partner's net income above the NPI should be taken into account. The University will

need to be satisfied that the partner's net income would be sufficient to sponsor the student on their course and have enough money to cover their own basic living costs.

4.87 If the partner is not contributing to household income, genuine cases will be treated sympathetically. The student must provide a letter outlining the circumstances surrounding the partner's non-contribution. This will usually be taken as sufficient evidence for administrators to look at the actual, rather than the expected contribution.

4.88 *Table: NPI Amounts*

Student	NPI Amount per week
Single student with no dependants or disabilities	£177
Student with dependants* or students who are unable to work due to ill health/disability	£87

*who are financially reliant upon the student

Treatment of grants, loans and sponsorship

4.89 Any income over the NPI, including from Research Council grants, postgraduate loans or other such sponsorship received, will be included in full, unless it falls within one of the disregard categories in the table below.. Any income that falls within one of the 'disregard' categories in the table below will be disregarded in full but the NPI threshold will still apply.

4.90 Any income received for the purpose of paying for tuition fees should be disregarded in full. For example, a student is in receipt of a Postgraduate Masters Loan for £11,570, £5,430 of which is for tuition fees. Only the remaining £6,140 will be counted as income. The tuition fee element of some research councils is paid directly to the learning provider.. Administrators will want to check the student's grant letter to verify how much is intended for tuition fees.

4.91 *Table: Treatment of other income*

	Count as income
Disabled Students' Allowances	No
Social Work Bursary	Yes*
Savings	Yes*
Partner's earnings (net)	Yes*
Student's earnings (net)	Yes+
Payment of tuition fees from scholarships/loans/savings/student or partner's earnings etc.	No

* Any amount higher than the appropriate NPI will be taken into account

+ Any amount over the NPI will be disregarded

Social security benefits and tax credits

4.92 The table below shows how benefits and tax credits will be treated when assessing full-time postgraduate students for a standard award. For full details on benefits / Universal Credit and tax credits including how to treat partner's benefits/tax credits income please see Chapter 7.

Benefit	Count as income
Universal Credit	Yes
Means-tested benefits	Yes
Earnings Replacement Benefits	Include as part of NPI
Non-means-tested benefits	No
Tax credits	Yes
Pension credit	Yes

Treatment of expenditure

4.93 Two types of expenditure are considered: Composite Living Costs (CLCs) and variable expenditure. These are the same as for full-time undergraduates and are explained at paragraphs 4.59 to 4.75.

Chapter 5

Part-time assessments

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Introduction

5.1 This chapter gives details on the specific treatment of part-time students. Overarching guidance on the principles of assessment, treatment of income and expenditure, debt, benefits, childcare costs and institutional budgeting is contained in Chapter 2.

5.2 The assessment model for part-time students, explained in this chapter, is the standard income/expenditure assessment method.

5.3 The University has discretion to offer additional support to help part-time undergraduates with childcare costs. In addition to the part-time Childcare Grant, the University reserves the right to provide students who use registered or approved childcare with a short-term loan for specific childcare needs. The intention is that students should have access to money for childcare needs in the first crucial weeks of their course, before they have received a full Student Finance England (SFE) assessment.

Part-time Undergraduate and Postgraduate Students – General

Priority groups for help

5.4 The University will target resources principally at those part-time undergraduate students who fall into these priority groups:

- Students with children

For Part-time students who started their part-time courses on or after 1 September 2012 & on or after 1 September 2018

5.5 These students are allowed to study at a minimum rate of 25% FTE.

General rules

Tuition fees

5.6 The Fund cannot be used to meet the cost of tuition fees for postgraduate or undergraduate students.

Students ineligible for student support

5.7 Where a part-time student's eligibility has been terminated by SFE, the ALF cannot be used to provide an alternative form of support for the student.

Core living costs

5.8 The Fund is not expected to meet the core living costs of a part-time postgraduate student.

5.9 For self-funding postgraduate students, the University will confirm that the student has made realistic provision at the start of the course to fund both their tuition fees and living costs. Where students clearly have not done so, a payment from the Fund will not be appropriate. It is reasonable for the administrator to consider the notional postgraduate income (NPI) to be indicative that the student has made realistic provision.

5.10 Postgraduate students may want to take out a Postgraduate Loan or other Professional Studies Loan that they are eligible for where they have not been able to make any other realistic provision to fund their tuition fees and course costs. The University will ask the student for confirmation of the amount of funding they have applied for/obtained.

Repeat study

5.11 Students who have to repeat elements of their course can be considered for help from ALF providing they remain on an eligible course. Similarly, the same criteria will be applied to students rewriting their thesis/dissertation.

Intensity of course

5.12 Part-time students who started their courses on or after 1 September 2012 must study at a minimum rate equivalent to 30 credits per academic year or 25 per cent of an equivalent full-time course (FTE) per academic year to receive help from ALF. The course should take no more than four times the time required to complete a full-time course.

Equivalent or Lower Qualifications (ELQs) and Previous Study

5.13 The University will give priority for ALF to students undertaking their first HE qualification; generally the needs of this group will be taken into account before the

University considers supporting ELQ students and students not eligible for the part-time package because they have already received student support for an HE qualification. However, where an ELQ student or other student not eligible for support due to previous study falls into a priority group, they will be given priority consideration for ALF funding over students falling into non-priority groups.

Actual earnings

5.14 Unlike the assessment for full-time undergraduate and postgraduate students, which uses an 'assumed income' or 'notional postgraduate income' figure, the assessment for part-time students should take into account actual income. Part-time undergraduate students starting from September 2018 have the option to apply for a maintenance loan.

Muslim students

5.15 The Government is clear that it wants to provide a single student loan system which can meet the needs of the majority of students where possible. We are aware that having to take out their full entitlement of student loan in order to be able to apply to the Fund may be a concern for some Muslim students. DfE continues to meet with the NUS and the Federation of Student Islamic Societies (FOSIS) to discuss this issue. Students may find it helpful to visit the Federation of Student Islamic Societies (FOSIS) website at: <https://www.fosis.org.uk/> for information or advice.

Summer vacation funding (for courses longer than one year)

5.16 Part-time students who apply for help from ALF can be assessed for an additional summer vacation payment if they can demonstrate an exceptional need.

Making assessments

Period of assessment

5.17 For all part-time students, including distance learners, and postgraduate students the assessment will be taken over the actual number of weeks of study including the short vacations.

Evidence required from all students

5.18 All applications should be supported by evidence of circumstances, including details of any KFSP award, although this will be kept to the minimum necessary to verify the information provided. Specifics will vary depending on whether the student

is undergraduate or postgraduate, full-time or part-time:

- Part time statutory support letter from SFE for undergraduate students
- Evidence of savings, earnings or other income, or evidence to show that the student has applied for other sources of income available (for postgraduate students this might include Postgraduate Loans or other loans or income from research grants or sponsorship).
- Where appropriate, the assessment notice for any means-tested benefits / Universal Credit or tax credits.
- Variable expenditure evidence, including tenancy agreement and childcare costs.
- Bank statements for all bank accounts held covering the most recent three months.
- Course-related costs – The University will obtain information from faculties and departments about the expected average costs for all courses. The University will provide this information to students before they start the course. Where a student applies for help with course-related costs in excess of the standard amount allowed, they should ask the academic tutor or department to endorse their application.
- If necessary, proof that the student meets the residency requirement.

Treatment of income

5.19 Actual net income should be used for the assessment. This should include:

- Maintenance Loan (For student's starting their course from 1st September 2018)
- Earnings, tax credits, benefits / Universal Credit, KFSP awards and any other supplementary grants the student may receive (such as the part-time Childcare Grant payable from ALF for undergraduates or Research Council Grants and Postgraduate Loans for postgraduates).
- Other income such as savings and/or personal/occupational pensions, including the state retirement pension, should be counted in full. This is because actual income is being taken into account.
- All available funds i.e. savings and money in bank accounts will be included as part of the financial assessment. The bank balance(s) included in the FSC will be the opening balance on the first day of each academic term. Any overdraft is not included as income.

5.20 Any statutory or discretionary fee support will be disregarded.

5.21 A partner's (including civil partner's) net earnings will be taken into account in full, including all available funds (see 5.22), but the partner's essential expenditure

will also be included in full to balance this. The bank balance(s) included in the FSC will be the opening balance on the first day of each academic term.

Social security benefits, tax credits & Universal Credit

5.22 The table below illustrates how benefits / Universal Credit and tax credits should be treated when assessing part-time undergraduate and postgraduate students for a standard award. For details on benefits / Universal Credit, tax credits and treatment of partner's income see Chapter 7.

<i>Benefit</i>	<i>Count as income</i>
Universal Credit	Yes
Means-tested benefits	Yes
Earnings replacement benefits	Yes
Non means-tested benefits	No
Tax credits	Yes
Pension Credit	Yes

LA Care Leavers Bursary

5.23 Care Leavers are entitled to a non-taxable £2,000 bursary paid by Local Authorities when they enter Higher Education (for both full and part time students). This bursary will be disregarded in ALF assessments for undergraduate students.

Treatment of expenditure

Composite Living Costs (CLC) and Variable Expenditure

5.24 Two types of expenditure are considered: Composite Living Costs (CLCs) and variable expenditure. These are the same as for full-time undergraduates and are explained at paragraphs 4.59 to 4.75.

Undergraduate Part-time Childcare Grant

5.25 Eligible part-time students can apply for a Childcare Grant through ALF and are entitled to receive an award prior to any other ALF application or assessment being carried out. The purpose of the grant is to provide a fast-track, means-tested childcare award of a fixed amount, for part-time students who are using registered or approved childcare provision. The Grant offers a contribution to childcare costs and is not intended to cover actual costs incurred.

5.26 The University will establish as early as possible in any application for support, whether the student is eligible for the part-time Childcare Grant. Ideally,

assessment for the Childcare Grant will be carried out prior to, or alongside, any ALF assessment.

5.27 The part-time Childcare Grant is available to those from a low-income background who do not receive (and neither do their spouses/partners) the childcare element of the Working Tax Credit (WTC) or the NHS bursary scheme Childcare Grant. Full-time students are ineligible for the grant and should apply for the statutory Childcare Grant via SFE.

5.28 Students with childcare costs above the WTC award they receive should not be given a Childcare Grant from ALF for the extra cost, but the University will assess the student for the additional childcare costs as part of the standard ALF assessment.

5.29 If a student is awarded a Childcare Grant and either concurrently applies for main ALF support, or applies at a later date, any Childcare Grant awarded will be included as income within the main assessment. The University will also include childcare expenditure, both for approved/registered and informal childcare, in the expenditure assessment. This will ensure that any additional childcare costs not covered by the Childcare Grant are considered.

5.30 The assessment and decision on awards will be undertaken by an individual and authorised/checked by another. In the event of a non-standard application being considered and/or any case that it is clear would benefit from further consideration then these cases will be referred to the ALF Panel. All assessments will be signed and dated by the decision maker(s).

5.31 If a student decides to make a combined application for both the Childcare Grant and assistance from the main Fund, the University will ensure that the student receives the Childcare Grant, even where the ALF assessment shows that there is no apparent additional need, providing the student meets the eligibility criteria for the Childcare Grant.

Eligibility criteria for the Part-time Childcare Grant

5.32 The following eligibility criteria must be met:

- Undergraduate, part-time (25% or more FTE per academic year in the case of new students starting their courses on or after 1 September 2012) student parents who meet the residency conditions set out in Chapter 3.
- The childcare provider must be registered or approved. The types of childcare that count as registered or approved childcare is explained in

the 'Grants for Dependants' guidance chapter. This also explains the particular rules that apply if the registered or approved childcare provider is the student's partner or a relative of the child. The guidance chapter can be downloaded from SFE website at

<http://www.practitioners.slc.co.uk/policy/>

- In the case of students starting a part-time course on or after 1 September 2012, students must have income at a level for their circumstances that would qualify them for 100% of the appropriate ALF entitlement (£16,845 for a single student with no children, £20,844 for a student with a partner and one child, and so on). See also para 5.38
- The student must be the main carer.

5.33 Students who fall outside these criteria are ineligible for the Childcare Grant and their childcare costs can be assessed through the usual ALF assessment route. Students who use informal childcare or have any additional childcare needs can also be considered via the standard ALF assessment.

5.34 The Grant is payable for children under 15 years of age (or under 17 if the child is registered as having special educational needs within the meaning of the Education Act 1996*) immediately before the beginning of the academic year. The upper age limits for the Childcare Grant are in line with the current Tax Credit Regulations.

* A child with special educational needs within the meaning of the Education Act 1996 means a child who has a learning difficulty which calls for special educational provision to be made for them. This is defined in the Act as a significantly greater difficulty in learning than the majority of children of their age, or a disability that prevents or hinders a child from making use of educational facilities of a kind generally provided for children of their age in schools within the LA's area.

Administration

Evidence required

5.35 The University will obtain proof of all of the following:

- In the case of new students who start their course on or after 1 September 2012, that the student is registered on a course that is 25% or more of FTE per academic year, and that the student is in receipt of a tuition fee loan, and has income at a level for their circumstances that would qualify them for 100% of the appropriate ALF entitlement (£16,845 for a single student with no children, £20,844 for a student with a partner and one child, and so on).

- That registered or approved childcare provision is used. This can be verified by obtaining a headed, signed letter from the provider confirming this.
- That the child(ren) are under the age of 15 (or 17 if the child(ren)) have registered special needs) immediately before the beginning of the academic year. Students should be able to offer the original/certified copy birth certificate as proof of age, and provide proof of the statement of registered special needs.
- The student is the main carer.

5.36 If a partner's income (this includes civil partners) is to be taken into account, the following amounts should be deducted from the qualifying income as appropriate:

- £2,000 if a student lives with their partner
- £2,000 for the eldest dependent child
- £1,000 for each further dependent child after the eldest

5.37 ALF will not pay for costs that are already covered under another government scheme, institutional scheme or by the student's employer: for example, for those children who are eligible for free childcare places. Neither will it pay for childcare for times when the student parent is not studying. There may be instances, however, when a holding payment needs to be made in order to secure a placement over a holiday period etc. It is for the University to seek appropriate evidence to be satisfied that this is the case and the amount of grant to award.

5.38 Any arrangements the University currently has in place for students who supply false information will apply.

Amounts of grant

5.39 It is for the University to determine how much of their overall ALF budget will be used for part-time Childcare Grants, depending on their student cohort and the history of previous claims for approved/registered childcare provision. The University reserves the right to set a minimum and maximum award for the Grant that is appropriate to the University, taking into account the FTE of the course, ages and numbers of eligible children in the family, and other pressures on the ALF budget.

5.40 Students can continue to have the remaining childcare costs, relating to their course, considered through a main ALF assessment.

5.41 The Childcare Grant can usually only be applied for and received once during each academic year of the course. However, if a student's circumstances change (e.g. they have another child) the University may wish to increase the amount of

Childcare Grant payable.

Assessment Method

5.42 For a diagram showing the assessment method see 5.49.

Help for students awaiting decision about statutory support

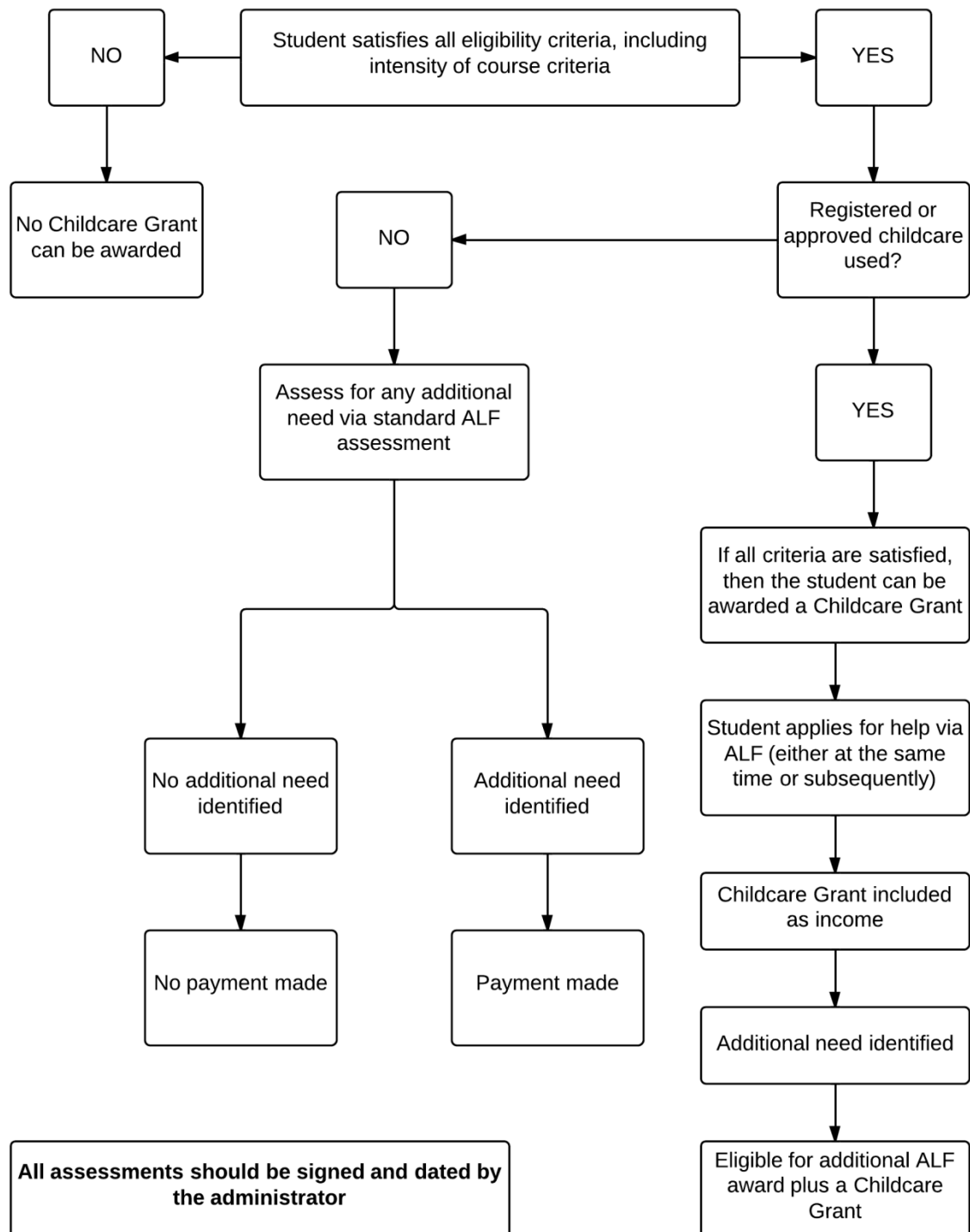
5.43 In order to apply for a Childcare Grant, students must have received confirmation that they are entitled to statutory support (fee loan (for students starting a course on or after 1 September 2012) or fee loan & maintenance loan for students starting their course on or after 1 September 2018).

5.44 The University can provide students with help for registered or approved childcare during this gap:

Short-term childcare loans

5.45 The University has the discretion to provide an early short-term payment to students who they are satisfied would meet the eligibility requirements for the Childcare Grant once the SFE assessment has been received and their Childcare Grant application has been processed. This payment would be administered in a similar way to the short-term loans which the University offers to full-time students who have not received their student loan instalment (see Chapter 6). Students will make declarations about both eligibility and repaying the loan. Payments will not exceed four weeks at a time (though subsequent payments can be made). The loan may be deducted from any discretionary part-time Childcare Grant subsequently awarded.

5.46 Flow chart for Part-time Childcare Grant/standard ALF assessment



Chapter 6

Emergency Short Term Loans (ESTLs)

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Introduction

6.1 The majority of full-time & part-time undergraduate & postgraduate students receive their student loan via BACs credit transfer, which is paid directly into their bank or building society account. The University offers short-term loans to eligible students who have not yet received their loan instalment, through no fault of their own.

6.2 In addition, the University has the discretion to offer a short-term loan to some part-time students at the beginning of the academic year. This is with the precise aim of helping them to pay for registered or approved childcare before the arrival of their SFE assessment (see Chapter 5).

6.3 There may also be other circumstances where the University reserves the right to assess the benefit of offering a short-term loan. For example:

- Students whose access to a further student loan is blocked because they are in default on a previous student loan could receive a short term ALF loan. The payment of the loan would be conditional upon the student using the money to clear their student loan debt with the Student Loans Company (SLC), thus enabling the student to access their full statutory support package. The loan is repayable in full as soon as student support is received.

In these cases students could apply for hardship grants from the ALF in the usual way should they fall into hardship at a later date. The example given is not an exhaustive list.

Checks to be made

6.4 The University will carry out checks before making a short-term loan from ALF:

- full name, contact address, telephone number and proof of identity
- the student is registered or enrolled on a designated course
- the student has applied for a loan from SFE
- where the student has changed course or institution since the original application, they have informed SFE
- basic eligibility conditions are satisfied (see below)

Where the student has no eligibility letter from SFE

6.5 If the student does not have a letter but is likely to be entitled to student support, then the student must apply for that support before an application for ALF is progressed. If the student is not likely to be entitled for support (such as, ELQ students etc.), then the University will wish to confirm that they are 'home' students, before undertaking a financial assessment of the student.

Part-time undergraduates seeking a short-term loan for childcare costs

6.6 These students may seek help with childcare in advance of their SFE assessment and the processing of their part-time Childcare Grant available from ALF. Institutions wishing to use their discretion to provide a loan in these circumstances must be satisfied that the student would meet the eligibility requirements for the part-time Childcare Grant.

Declaration of eligibility

6.7 If a student's eligibility has not already been established by SFE, the student will be asked to sign a declaration of eligibility.

If further checks are necessary

6.8 If a student gives inconsistent information, or if the University is aware of contradictory evidence, more time can be allowed for further checks to be made. The University has the discretion to make a small payment to tide such students over until the date of the next interview.

Repayment

Declaration to repay the short-term loan

6.9 The University will ask the student to sign a declaration that they will repay the loan. An example of the wording used is below. This gives the University a basis on which to pursue the non-repayment of loans if a student leaves the course or does not receive a student loan or part-time Childcare Grant.

I acknowledge receipt of cash/faster payment of [£ amount] from the University of Kent.

I undertake to repay in full any Emergency Short Term Loan obtained by me as a result of this application:

- *within 10 days of receiving the first instalment of my maintenance loan / postgraduate loan,*

I understand that this loan will be added to my University student account at the end of the academic year if it has not been repaid in full.

I understand that interest will be charged on all Emergency Short Term Loans not repaid by the end of the academic year.

Part-time Childcare Grant

6.10 The University has discretion on the amount of any short-term loan for childcare (see Chapter 5) to deduct from a student's part-time Childcare Grant once the assessment is complete.

Amount of loan

6.11 It is for the University to determine the amount of short-term loan to give. It should not exceed four weeks' worth of loan, at the appropriate rate. Where the loan is a short-term loan for childcare costs or awaiting SLC loans, subsequent payments for up to four weeks might be required.

Chapter 7

Benefits and Tax Credits

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Introduction

7.1 The University cannot give advice on state benefits, Universal Credit or tax credits. Therefore, the following information is for guidance only and does not cover all circumstances. It is not a statement of the law.

Up to date information about benefits / Universal Credit / tax credits can be obtained the Government web portal ([GOV.UK](https://www.gov.uk)), or through advice agencies such as the Citizens Advice Bureau (CAB)

Means tested and non means tested benefits

7.2 In assessing ALF applications it is important to know which social security benefits, tax credits and Universal Credit to count and which to disregard in the calculations. As a general rule any means-tested benefit (such as Housing Benefit or Universal Credit) for which a student is eligible will be counted in the assessment. Means-tested benefits will be counted in full in the assessment, for both the student and their partner (if applicable). No contribution condition needs to be satisfied for these benefits. A claimant must meet both the personal eligibility criteria and be below the income threshold. Any non-means-tested benefit the student has is generally disregarded. To find out more detail about the individual benefits, you should access [GOV.UK](https://www.gov.uk)

7.3 Similarly, as a general rule, the University will include any income from benefits / Universal Credit for which students are eligible, even if they have not included this in their application. Administrators will wish to alert them to the need to apply for, for example, Universal Credit in the response to such applications. ALF is designed to be an additional assistance rather than an alternative.

7.4 All students who started their course after 1 September 2006, and before 1 August 2016, who are potentially eligible for means-tested benefits will qualify for the Special Support Grant instead of the Maintenance Grant. Students starting their courses from 1 August 2016 onwards, no longer qualify for special support grants.

Earnings Replacement Benefits

7.5 Some benefits from both means-tested and non-means-tested groups are known as earnings replacements. These Earnings Replacement Benefits (ERBs) are paid to claimants who do not or cannot earn a full wage. For example, a person who is in receipt of Jobseeker's Allowance (JSA) receives this benefit whilst they are

trying to find work.

7.6 These are benefits available to those who are unable to work:

- [New Style Jobseeker's Allowance](#) & [New Style Employment and Support Allowance \(ESA\)](#)
- Statutory Maternity Pay
- Maternity Allowance
- Statutory Sick Pay
- Carers Allowance
- Retirement Pensions
- Bereavement Benefits

7.7 For full-time students, income from these non means-tested ERBs will not be counted separately (it will form part of the 'assumed income' figure for full-time undergraduates and part of the 'notional postgraduate income' for full-time postgraduates - see chapter 4). Income from ERBs will be included in full where it is the income of a full-time student's partner or the income of a part-time student or their partner.

Other non means-tested benefits

7.8 Entitlement to these benefits usually depends upon the individual's personal circumstances rather than income levels. For example, if you have an eligible dependent child you will receive Child Benefit.:

- [Personal Independence Payment \(PIP\)](#)
- Attendance Allowance (AA)
- Industrial Injuries Benefit
- Child Benefit (CB)
- Guardians Allowance
- Adoption Allowance

7.9 These non means-tested benefits will be fully disregarded in the ALF assessment but can be an indication of the person's particular circumstances i.e. a person in receipt of PIP clearly may have extra needs relating to their disability.

Tax credits

7.10 The relevant tax credit will be included in the income section of an ALF assessment. Students in receipt of Universal Credit will not be eligible for Tax Credits.

Pension Credit

7.11 Pension Credit is a means-tested allowance. There are two parts to it and it is possible to receive one part of Pension Credit or both. There is more information about Pension Credit on the [Gov.uk](https://www.gov.uk) website.

Information for Jobcentre Plus and Local Authority Housing Benefit Departments

7.12 Students may find it useful to have a formal letter from the University to present to Jobcentre Plus or their local authority's Housing Benefit department explaining any ALF they have been awarded. Below is an example of words which may be used:

Payment from University of Kent Access to Learning Fund

[Name of student] has received a payment of [£ amount] from the Access to Learning Fund provided by the University of Kent.

(Delete the following as appropriate)

- It is a single payment
- It is part of a series of [number] payments, which will be made during the period [enter period]
- The payment is a short-term loan, which is repayable when the student receives the first instalment of the student loan
- To the best of my knowledge the student has/has not (delete as appropriate) applied for this payment to meet everyday living costs

_____ (Signed)

on behalf of [stamp or other identification of the University of Kent]

Treatment of benefit tables

7.13 Undergraduate full-time students

Benefit	Count as income
Universal Credit	Yes
Means-tested benefits	Yes
Earnings replacement benefits	Part of assumed income
Non means-tested benefits	No
Tax credits	Yes
Pension Credit	Yes

7.14 Postgraduate full-time students

Benefit	Count as income
Universal Credit	Yes
Means-tested benefits	Yes
Earnings replacement benefits	Part of notional postgraduate income
Non means-tested benefits	No
Tax credits	Yes
Pension Credit	Yes

7.15 Part-time students (undergraduates and postgraduates)

Benefit	Count as income
Universal Credit	Yes
Means-tested benefits	Yes
Earnings replacement benefits	Yes
Non means-tested benefits	No
Tax credits	Yes
Pension Credit	Yes

7.16 Treatment of partner's income (for all students)

Benefit	Count as income
Universal Credit	Yes
Means-tested benefits	Yes
Earnings replacement benefits	Yes
Non means-tested benefits	No
Tax credits	Yes
Pension Credit	Yes

Chapter 8

Agreed Amounts and Caps

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Maximum Award

8.1 The maximum combined award that a student can receive for both standard and non-standard awards in an academic year (1st August – 31st July) is £5,000.

Non-Standard Awards

8.2 Applications for non-standard awards will be considered by the independent ALF panel.

8.3 A student will not normally be considered for a non-standard award from ALF where the circumstances giving rise to the debt are the same as for a previous non-standard award. For example, an application for rent arrears will not be considered where a student has previously had a non-standard award for rent arrears nor will an application to repay a loan from a friend for living costs where a previous non-standard award was made to repay a loan taken for the same reason.

8.4 Funeral costs will normally only be considered if there is evidence that the student is responsible for payment i.e. an invoice from the Funeral Director in their name, proof of payment to a family member, proof of that family member receiving those funds and then paying the funeral bill, etc. These applications will need to be reviewed by the ALF Panel, like any other application for a non-standard award.

Standard Awards

8.5 Students with high financial shortfalls after financial assessment will need to put together a realistic financial plan before their ALF application goes to the ALF Panel. This also applies if the total of their financial shortfall for their standard award and non-standard award is more than £5,000. The maximum award to cover both cannot exceed £5,000.

8.6 Applications where excessive expenditure has been identified by the Student Adviser / Financial Aid Office (FAO) will be referred to the ALF Panel. These students should receive / be referred for budgeting advice before they receive each instalment of any award from ALF. The Panel may decide to make adjustments to the financial shortfall calculator if expenditure is deemed excessive.

8.7 Applications where addictive behaviour has been identified will be referred to the ALF Panel and students may be asked to attend sessions on budgeting advice and for addictive behaviour support before an award can be received.

Assumed Income

8.8 For 2021/22, the assumed income for full-time non-final year undergraduate

students will be £1,877.

8.9 For 2021/22, the assumed income for full-time final year undergraduate students will be £626.

Notional Postgraduate Income (NPI)

8.10 For 2021/22, the NPI for full-time postgraduate students is:

<i>Student</i>	<i>NPI Amount per week</i>
Single student, with no dependents or disabilities	£177
Single student with dependents (who are financially reliant upon the student) or students unable to work due to disability	£87

Composite Living Costs (CLCs)

8.11 For 2021/22, the Composite Living Costs for all students are:

<i>Student Profile</i>	<i>CLC Amount per week</i>
Single student	£88
Student with partner	£136
Student with partner & 2 children under 16	£307
Single parent student with 2 children under 16	£259

8.12 For students with children, the CLC amount is calculated by adding £76 per child to the relevant CLC amount (either single student or student with partner) plus a £19 family premium.

8.13 For students who are living in off campus accommodation, where the bills are not included as part of the rent, an additional CLC amount of £10 per week will be added to the above amounts.

HE Bursary Disregard

8.14 For students in receipt of a HE bursary award on income grounds (such as the University of Kent Bursary, National Scholarship Programme (NSP) or Kent Financial Support Package (KFSP)) an amount of £347 is disregarded for all students.

Talented Athlete Scholarship Scheme

8.15 For students in receipt of the Talented Athlete Scholarship Scheme (TASS), an amount of £1,877 is disregarded.

Variable Expenditure

Bus costs

8.16 For Canterbury students, bus costs will be capped at £11.40 per week for students living more than one mile from campus but within Canterbury and £26 per week if living outside the Canterbury Megarider Zone but within the South East Megarider area. Costs for students' living outside these areas or for who travel by bus is not appropriate will be considered on a case by case basis and evidence of any additional costs must be provided.

8.17 For Medway students, bus costs will be capped at £10 per week for students living more than 1 mile from campus but within the Medway Towns. Costs for students living outside these areas will be considered on a case by case basis and evidence of any additional costs must be provided.

Private vehicle costs

8.18 Private vehicle costs will normally only be included for students with children or disabilities but other cases will be considered if there are exceptional circumstances.

8.19 Evidence of all costs incurred such as tax, insurance, petrol costs and maintenance will be required.

Students studying on a year abroad

8.20 The start and end of term travel costs will be capped at £303 for the academic year.

Course costs

8.21 Course costs will be capped at £15 per week for all students. In order for additional costs to be included they must be compulsory for all students studying that course and the student will need to provide evidence from their school to support their application.

8.22 Architecture students will have course costs capped at £25 per week for stages 1 – 3 and £55 per week for stages 4 and 5.

Kent & Medway Medical School (KMMS) students will have course costs capped at £20 per week for all stages of their course.

Broadband costs

8.23 Broadband costs will be capped at £4.50 per week

Mobile phone costs

8.24 An amount of £10 per week will be included for all students.

Animal costs

8.25 The costs of keeping an animal, other than pet insurance, cannot be included in an assessment with the exception of assistance animals.

Prescription costs

8.26 Students who need two or more repeat prescriptions per month will have the cost of an annual prescription prepayment certificate (PPC) in their assessment (£108.10 in 2021/22). Evidence that the medication is on a repeat prescription and the required frequency must be provided.

Accommodation costs

8.27 Cap of £210.42 for undergraduate students

8.28 Cap of £245.20 for postgraduate students

8.29 For students living at home, housekeeping costs are capped at £81 per week and must be backed up by a letter from the homeowner.

8.30 These caps do not apply to students with children and will be looked at on a case by case basis.

8.31 Amounts in excess of these caps can be considered for exceptional circumstances. Examples of cases that will be considered include mature students with mortgage payments, students with secured tenancies which occurred before commencing University and disabled students with special housing requirements.

Kent Emergency Short Term Loans

8.32 ALF cannot be used to repay any emergency loan to the University and therefore cannot be included in the assessment.

University Accommodation Debts passed to Debt Collection Agencies

8.33 After an ALF Panel Meeting on 26th February 2016, it was agreed that University accommodation debts that have been passed to a Debt Collection Agency cannot be considered for a Non – Standard award.

Computer Costs

8.34 The fund cannot be used to help with computer costs directly or indirectly. The only exception is the £200 contribution required by students when purchasing a computer with the help of DSAs which will be administered by Student Support & Wellbeing.

Assessed Parental Contribution

8.35 The assessed parental contribution needs to be included in the FSC for all relevant students.

This is only relevant if the student is NOT in receipt of a maintenance grant for students prior to cohort 2016. For 2016 cohort students the assessed parental contribution can be calculated by subtracting the actual amount of loan the student is in receipt of from the relevant maximum loan amount (shown in the tables below).

Living Away from Home

Year Study Started	Non-final Year	Final Year
2020/21, 2019/20, 2018/19, 2017/18 & 2016/17	£7,060	£6,636
2015/16, 2014/15, 2013/14, 2012/13	£6,802	£6,325
2011/12, 2010/11 & 2009/10	£6,122	£5,665
Pre 2009/10	£5,867	£5,427

Living with Parents

Year Study Started	Non-final Year	Final Year
2020/21, 2019/20, 2018/19, 2017/18 & 2016/17	£5,582	£5,247

2015/16, 2014/15, 2013/14, 2012/13	£5,410	£4,970
2011/12, 2010/11 & 2009/10	£4,747	£4,306
Pre 2009/10	£4,541	£4,102

8.36 Panel Meetings

Panel Meetings will continue to be pre-organised on a monthly basis. However, ad-hoc meetings may also be required. There is a deadline for completed applications being received from the Student Advice Centre in the Financial Aid Office of 3 working days prior to the Panel meeting – however this is subject to demand. This is so there is time for an application to be reviewed by a Financial Aid Officer and then the Financial Aid Assistant Accountant / Financial Aid Accountant before the application is reviewed by the Panel.

All panel decisions will be documented and distributed to the student and relevant adviser, to enable transparency.

For budgeting purposes and internal control, there will be a time limit within which students, who receive a conditional ALF award subject to budgetary advice, must have that advice by.

This time limit is the end of term, or 2 months after being informed of this requirement, whichever is the longer period.

8.37 Additional financial support for students not showing a shortfall

Non-standard awards will be considered for those who don't show a shortfall but are at the bottom of their overdraft and really do require some support i.e. x weeks of composite living costs or 1 month's rent.

CHAPTER 9

Points Agreed by Financial Hardship Sub-Committee

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9.1 Students with high financial shortfalls

Students with high financial shortfalls (over £7,500) after financial assessment, will need to put together a realistic financial plan before their ALF application goes to the ALF Panel. The maximum annual award from the ALF is £5,000 (covering both standard and non-standard awards).

9.2 Students in prison

Students in prison can be assessed for an ALF standard award. Any help provided by the Government or HM Prison Services will be taken into account. Only travel costs to the University, food whilst at University and course costs will be taken into account.

9.3 Animal costs

The costs of keeping an animal, other than pet insurance (currently allowed), cannot be included in the Financial Shortfall Calculator (FSC) with the exception of assistance animals.

9.4 Excessive expenditure

Applications where excessive expenditure has been identified by the Student Advisor/Financial Aid Office (FAO) are referred to the ALF Panel. These students should receive/be referred for budgeting advice before they receive each instalment of any award from the ALF. The Panel may decide to make adjustments to the Financial Shortfall Calculator if expenditure is deemed excessive.

9.5 Students studying on year abroad

The start and end of term travel costs should be capped at £303 for the academic year as students should be able to claim back any amount over this by way of a Travel Grant from Student Finance England.

9.6 Fraudulent applications

Where fraudulent activity has been proven the student may be unable to apply to the ALF again in the current year, or any subsequent academic years. Students may also be referred to the Head of Colleges & Community Life for disciplinary action.

9.7 Kent Financial Support Package (KFSP)

If students become eligible during the academic year for the KFSP after their ALF application has been assessed and an award made, the FAO may reduce the KFSP award by the amount already received from the ALF.

9.8 Tuition fees

The ALF cannot be used to pay for tuition fees therefore credit agreements for private tuition fees cannot be included in the FSC.

9.9 Private Health Costs

Private health costs not covered by the NHS (including the credit agreement for such costs) can only be included if the reasons for the costs were exceptional and affected the students' ability to study. These applications will be referred to the ALF Panel.

9.10 Rent

Only one rent payment can be included in the FSC and this would usually be the rent for the property the student is living in at University. Discretion can be used if a student is not receiving support from their local authority/other funding body/third party towards rent, and they are at risk of losing their permanent home. Rent arrears can only be supported once during a student's time at University. This includes debts to friends and family which are for rent arrears. If the student is in a payment plan with their accommodation debt to the University, and is making payments, this can be included in the FSC. If students are not meeting the agreed payment plan i.e. not making any payments then it cannot be included.

9.11 Addictive behaviour

Applications will be referred to the ALF Panel and students may be asked to attend sessions on budgeting advice and for addictive behaviour support before an award can be received.

9.12 Prescription costs

Students who need two or more repeat prescriptions per month will have the cost of an annual Prescription Prepayment Certificate (PPC) included in the FSC. Evidence that medication is on a repeat prescription, and the required frequency, must be provided. In 2021/22 the cost of an annual PPC is £108.10.

9.13 Additional course costs

In order for additional course costs to be included in the financial shortfall calculation they must be compulsory for all students attending that course. A letter from the student's tutor must be provided to confirm the additional cost, and that all students, as part of the course, must incur this cost – this includes field trips.

9.14 Debts to friends and family

- I. Evidence (proof of receipt) must be provided for all debts to friends and family regardless of the amount.
- II. Can be considered in exceptional circumstances only i.e. where non-payment would cause a breakdown in the students support network

and 'if non-payment would give the creditor the right to deprive the debtor of their home, liberty, essential goods and services' (2.31 ALF Guidance).

9.15 Funeral costs

Funeral costs will normally only be considered if there is evidence that the student is responsible for payment i.e. an invoice from the Funeral Director in their name, proof of payment to a family member, proof of that family member receiving those funds and then paying the funeral bill, etc. These applications will need to be reviewed by the ALF Panel, like any other application for a non-standard award.

9.16 Private vehicle costs

The Guidance does not normally allow private vehicle costs and credit agreements for car purchases for single students. However if 2.28 of the ALF Guidance applies or if the student has a disability/children then these types of costs can be considered.

9.17 Donations

Donations cannot be included in the FSC.

9.18 Holiday costs

The cost of a holiday and any associated expenses identified should go to the ALF Panel for their discretion.

9.19 Academic status

A student must be showing as registered and in attendance at the University on the KentVision (KV) to be eligible to apply for ALF (exceptions are students on a placement year, intermitting for medical reasons or writing up). (2.3 ALF Guidance)

9.20 Stopping of future ALF payments

A student who is no longer registered on KV i.e. students who have withdrawn or are intermitting (for any reason other than medical) during an academic year will not be eligible to receive any further payments that were due to be made after the point of withdrawal / intermission. (2.4 ALF Guidance)

9.21 Repeat non-standard awards for the same reason

A student will not normally be considered for a non-standard award from ALF where the circumstances giving rise to the debt are the same as for a previous non-standard award i.e. if a non-standard award was made for a loan from a friend for living costs in one application, then a loan taken for the same reason cannot be considered in any subsequent applications.

9.22 Priority debts and realistic financial plans

A student will need to provide a realistic financial plan before an ALF application can be reviewed by the Panel if the total of their financial shortfall for their standard award **plus** the amount of their non-standard award totals more than the £5,000 maximum award.

9.23 Credit agreements

Loan repayments can normally only be included in the Financial Shortfall Calculation (FSC) if the loan was taken out, and the first instalment made, before the start of the academic year.

9.24 Fines

ALF cannot be used to pay fines incurred by breaking the law e.g. speeding and parking fines, even if debt collection processes have started. A student can apply for a Kent Emergency Student Loan (KESL) of up to £240 (in addition to the usual £240 limit for KESL) in order to pay a fine. Student's will need to provide satisfactory evidence of the outstanding fine, as well as bank statements showing 3 month's transactions for all accounts held in the UK & overseas. The KESL cannot be used to pay fines imposed by the University.

9.25 Emergency Loans

ALF cannot be used to repay any emergency loan owed to the University.

9.26 Travel Costs for Paid Employment

Reasonable travel costs to paid employment that falls outside of the Canterbury, Medway or Southeast bus zones can normally be included in the FSC. Evidence of the transport costs being paid, as well as evidence of the paid employment, must be submitted with the application.