**Access to Learning Fund Academic year 2024-25**

**Guidance for Applicants**

**Note: The Access to Learning Fund has been revised in order to maximise the number of students who can be supported. It will be kept under review throughout the year, so could be subject to change prior to the start of each term. Please read this guidance carefully before applying.**

## General information

The main purpose of the fund is to support students who are experiencing financial hardship, in order to enable them to cover essential day-to-day expenses and successfully complete their studies.

Students who are studying for a second degree or post-graduate qualification are expected to have started their studies with access to sufficient funds and will only be considered for ALF where these plans have not worked out for unexpected or unavoidable reasons.

Funds are limited and should *not* be considered as a guaranteed source of income. Applications are assessed according to the criteria set out below. All awards are at the discretion of the University. The priority is to support as many students as possible during difficult circumstances, so the University reserves the right to adjust the criteria and bandings (e.g. if the fund is at risk of running out or if it is failing to meet the overall purpose of supporting students in greatest need). We do not award funds to use for tuition fee payment.

**PLEASE NOTE:** An application will not be considered until it is fully completed and all the necessary documentary evidence has been received. A student will be asked for further information if they have not completed all relevant sections or they have not included all necessary documentation. This will result in delays to the application, so applicants are encouraged to check their application carefully before submitting.

Tuition Fees - the fund cannot be used to meet the cost of tuition fees for any undergraduate or post-graduate student. Full-time or part-time undergraduate, home students can apply for financial support from Student Finance England (SFE).

## Eligibility

To be eligible to apply for the fund, you must be:

* \* A fully registered student at the University of Kent, or a student who has intermitted in the last month.
* A home undergraduate or taught post-graduate (e.g. Masters) student - separate funds exist for EU or International students.
* In receipt of the maximum student loan that you are entitled to receive.
* If a student cannot take on student loans for religious reasons, please indicate this in the supporting statements. (This is to ensure the University is not denying access to this fund due a ‘protected characteristic’). The student must also provide evidence of seeking alternative sources of funding (e.g. parental support or other loans which are compliant with Islamic Sharia Law or are otherwise non-interest bearing).

The level of any funds obtained will reflect the level of Maintenance Loan and/or Grant the student would have received. If the student has been denied access to other sources of funding, they will need to provide evidence to confirm this decline of support before an application will be accepted.

\* Students who are on paid placements (e.g. a paid year in industry or an apprenticeship) are not eligible to apply.

## Assessment

Eligibility for an award will be based on having access to less than £300 for the 28 days following the submission of an application, taking account of the following:

Available Funds **for the next 28 days**

* Bank balance across all bank accounts.
* Income:
	+ Student loan/bursary payment – please include the award letter and schedule of payments
	+ Parental contribution
	+ Earned income (minimum set at 6hours x minimum wage).

Main outgoings **for next 28 days**

Note: shared costs will be adjusted pro-rata to reflect the cost incurred by the individual student. Where costs appear to be excessively high, a cap may be applied.

* Rent
* Utility bills
* Composite living costs (set at £129/week, in line with national guidance, with adjustments for circumstances such as children)
* Travel
* Other significant costs identified (Note: Only costs in excess of £100 should be included. Evidence will need to be provided).

Outgoings that are not eligible:

* Tuition fees
* Tithing (charitable payments to religious organisations), charitable donations
* Credit/store card debts
* Regular gambling, alcohol, or substance misuse
* Payments to friends or relatives, other than reasonable rent, lodging costs.

## Bank statements

The Blackbullion platform includes the option to use Open Banking. This enables the last 3 months bank statements to be uploaded automatically which can save you time and reduce errors. Alternatively, you will be able to select to upload statement documents manually.

Please ensure that all bank accounts including savings accounts and Monzo pots are included.

## Priority Groups

* Care-experienced students
* Carers
* Estranged students (An estranged student is someone who is studying without the support or approval of their parents due to a breakdown in relationship. They have or may be in the process of applying for independent student status with Student Finance England (SFE). This only applies for students under the age of 25)
* Asylum seekers
* Students who are unable to work for health and disability reasons
* Students under 25 from households with below £30000 in household income
* Single parents
* Final year undergraduates.

## Awards

If, further to the information above, it is assessed that a student has less than £300 remaining for the month, one of the awards below will be made. The level is determined by the number of priority groups that a student belongs to.

Level 1: £500 0 priority group

 Level 2: £750 1-2 priority groups

 Level 3: £1000 3 or more priority groups

In addition, non-standard awards can be made if a clear and obvious need is identified that is not appropriately covered by the criteria above.

Awards are made as one-off awards each term. A student will receive no more than one award per term. Students can apply once per term but a student who has had an unsuccessful application can make one further reapplication in any term.

Decisions will be made within 15 working days from the date of application if all required documents have been received. If further documentation is requested the decision will be made within 15 working days from when the last required document was received.

If a student has been assessed as a Priority Level 3, they may be granted with a termly award without the need for reapplication. This will be at the discretion of the assessors and will be applied when there is clear evidence of ongoing need in order to reduce the burden of reapplying.

The management of the fund will be reviewed at the end of each term, to enable adjustments to be made to the process prior to it reopening the following term.

## Complaints

A student who has not been successful in their application and who believes that an error has been made in the assessment of their situation can email StudentServicesFinance@kent.ac.uk Appeals cannot be submitted against the amount awarded.