

Access to Learning Fund Summer 2026

Guidance for Applicants

Note: The Access to Learning Fund is currently being revised in order to maximise the number of students who can be supported.

General information

The main purpose of the fund is to support students who are experiencing unexpected or unavoidable financial hardship in order to enable them to successfully complete their studies.

Funds are limited and should not be considered as a 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). Any change to criteria will be approved by the Financial Hardship Subcommittee.

Eligibility

To be eligible 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 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 to 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 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 or an apprenticeship student (e.g. a paid year in industry or an apprenticeship) are not eligible to apply.

During the summer vacation period, only students who are still within the term-time of their course will be eligible for a standard award except for:

- Estranged students (an estranged student is studying without the support or approval of their parents due to a breakdown in relationship. They will have independent student status with Student Finance England (SFE) and be under 25 years old)
- Care leavers
- Care givers in receipt of benefits/financial support for providing care
- Students that are unable to work due to disability
- Students with children

Please note students resitting exams are eligible for a separate ALF resit fund and should apply for this

Assessment

Eligibility for an award will be based on having access to less than £300 for the next month, taking account of the following:

Available Funds for coming month

- Bank balance across all bank accounts including savings accounts and investments such as Monzo pots, Bitcoin and Trading 212.
- Income:
 - o Student loan/bursary payment
 - o Parental contribution
 - o Earned income (minimum set at 6hours x minimum wage)

Main outgoings for coming month (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 £134/month, in line with national guidance)
- Travel
- Other significant costs identified (Note: Only costs in excess of £100 should be included. Evidence will need to be provided)

Bank statements

The Blackbullion platform includes the option to use Open Banking. This enables the last 3 months bank statements to be uploaded automatically. Choosing this option for ALL bank accounts held in your name takes less time, ensures you are providing the correct evidence, and can reduce processing time. Alternatively, you will be able to select to upload statement documents manually. Please note screen shots will not be accepted.

Priority Groups

- Care leavers
- Care givers
- 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 will have independent student status with Student Finance England (SFE) and be under 25 years old)
- Disabled students who are unable to work
- Students from households with below £30000 in household income
- Single parents
- **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:	£1,000	0 priority group
Level 2:	£1,250	1-2 priority groups
Level 3:	£1,500	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.

Only 1 application can be made for Summer Vacation ALF.

Appeals

The outcome of the assessment can be appealed to the Financial Hardship Manager or if they completed the assessment the Assistant Director (Student Support).