



**UNIVERSITY *of*
WORCESTER**

Student Services

Access to Learning Fund Guidance Notes



**Step by Step Guide to completing your
Access to Learning Fund Application Form**

**If you wish to discuss your finances or need help
completing your application please**

[BOOK AN APPOINTMENT](#)

with a University Money Adviser

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ACCESS TO LEARNING FUND

Frequently Asked Questions

About the Fund

Q. What is the Access to Learning Fund for?

A. The primary purpose of the Fund is to relieve financial hardship that might impact a student's study, including assisting those who need financial help with costs which cannot be met from statutory funding, and supporting students who may be considering leaving HE due to financial problems.

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

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

Q. What if I urgently need financial help?

A. If your situation is urgent you can get further advice from [firstpoint](#). They may refer you to a Money Adviser, but you should not delay in submitting this application. In certain urgent situations a Money Adviser may be able to arrange a small advance from the Fund.

Q. What evidence will I need to provide?

A. This depends on your circumstances, but we usually need evidence of your income, housing costs, bank or building society accounts and any debts or regular repayments. If you live with a partner, you will need to ask them to provide some evidence as well.

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

A. It is best to wait until you have all the documents ready, but if you are unsure what you need, or don't have some of the documents, you should [book an appointment with a Money Adviser](#) to discuss further.

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

A. Applications may take up to 4 working weeks to process, from the date that the completed application is received and all necessary evidence/information. At peak times, processing may take longer.

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

A. We need to make sure that we understand why things may be financially difficult for you and we also need to award grants fairly.

Q. How much can I get from the fund?

A. How much you receive will depend on your individual circumstances and the amount of money available in the fund. A cap may be applied per award.

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

A. We process all applications as quickly as we can and will contact you if we require any further information or documentation.

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

A. You will receive a letter by email to your University of Worcester email address.

ACCESS TO LEARNING FUND

Frequently Asked Questions

Help and Advice

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

A. [Book an appointment with a University Money Adviser](#) for further advice. You can also get advice from the Students' Union.

Q. Will an award affect my benefits?

A. Payments from the Access to Learning Fund may have implications for your benefits entitlement. For example, the Department for Work and Pensions will treat payments as capital if they are for general living expenses but will disregard them if they are for childcare, travel, books or equipment. The University Money Advisers can supply you with a statement confirming the nature of the payment if necessary.

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

A. You can get advice and get your application checked by booking an appointment with a Money Adviser through [firstpoint online](#). The supporting statement is very important as it helps us to fully understand your circumstances, so if you are not sure what to put then please make an appointment with us. There is also information on what to put in your supporting statement on page 13 of this Guide.

ACCESS TO LEARNING FUND

Frequently Asked Questions

Eligibility

You must be able to demonstrate that you have made realistic provision to fund your tuition and living costs.

Q. Who can apply?

A. You must be eligible for Home Fee status, registered on a course at the University of Worcester or registered as a University of Worcester Student at a Partner College. 'Direct Funding' students who pay fees directly to a Partner College. Non-EU International students are not eligible to apply.

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

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

Q. Is it only for full time students?

A. You can apply if you are studying full time, part time, or as a distance learner.

Q. Is it only for Undergraduate students?

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

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

A. Yes, students who have temporarily withdrawn from studies and intend to return are eligible to apply for help from the Fund.

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

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

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

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

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

A. Yes – The only way to find out for sure is by applying. The worst that can happen is that you are not given an award. There may also be other ways in which we can provide help and support, based on the information that you provide. If you are still unsure, [book an appointment with a Money Adviser](#).

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 1: About You

UW Student Number

You can find this on your ID card, or on your SOLE page.

Email address

Please provide your university email address, as this is the one we use for official university communications. You can arrange for the emails to be forwarded to another email account if you prefer.

Term-time address

Where you live while you are studying.

Home address

Your permanent address if this is different from where you live during term-time.

Section 2: Course Information

Course Title

Please give the full name of your course, e.g. 'Ecology BSc (Hons)' or 'Drama MA'.

Name of UW campus / partner institution

Please tick the campus which you attend most of the time. If not listed, tick "Other" and type in details

Distance between your term-time address and the campus / institution attended

Please include the distance in miles for each single journey to the campus / institution you attend all or most of the time.

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 3: Personal Circumstances

Living Arrangements

Tick where you live during term-time.

Are you a Carer?

The Carers' Trust (www.carers.org) defines a Carer as: "...someone who cares, unpaid, for a friend or family member who, due to illness, disability, a mental health problem or an addiction, cannot cope without their support. A Carer does not necessarily have to live with the person they are caring for.

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

Are you care experienced?

Tick if you have been in care at any time during your life.

Are you, or have you ever been, homeless?

Tick if you are homeless now, or have been within the last 5 years.

Do you have any children / adults living with you

Please list any children and/or adults who live with you and are financially dependent upon you in this section.

You will need to provide evidence of any dependants that you include here, for example a copy of your Universal Credit statement or your Child Benefit award letter for any dependent children.

If you have children who do not live with you but stay regularly, you should explain the situation and costs involved in your Supporting Statement.

Evidence to provide for Section 3	
Please upload in relevant section at the end of your online application form	
Evidence of parental responsibility for children listed on your application form	Last 3 month's Universal Credit Payment Statements showing name, award and full calculation, or copy of your Child Benefit Award Letter (if not in receipt of Universal Credit)

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 4: Your Residency Status

Tick box to confirm your Nationality - if not listed, tick "None of the above" and give details.

Section 5: Disability / Additional Needs

Students with Dyslexia. For assistance with screening and assessment please contact the University's Disability and Dyslexia Service by emailing disability@worc.ac.uk or [book an appointment with a disability adviser](#).

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

A. The condition may affect you financially, for example by causing additional expenses or restricting your ability to do paid work. We may also advise you of how you can access additional support for your condition, for example via the Disability and Dyslexia Service or Counselling and Mental Health Service. You do not have to share medical data if you don't wish too, but additional related costs may be considered in the assessment if you do.

Section 6: Income

If living with your partner/spouse, please include their income details in this section too, under the relevant questions.

Income sources

Please tick applicable boxes. If eligible, you should be in receipt of the maximum amount of Maintenance Loan that is available to you following an income assessment by Student Finance.

Partner's income sources

If you live with your partner/spouse, please tick which income they are in receipt of if applicable.

Benefits Received

Tick any Benefits you/your partner are in receipt of, if applicable.

Net Employment Income

Complete how much income you receive from your employment per month, plus your partner's income from employment per month under the Partner question, if applicable.

Family Contribution

If your parent's / family support you financially, please state how much you receive per month.

Child Maintenance

If receiving regular payments from your child(ren)s other parent, please state how much you receive per month.

Other Income

Please tell us about any other income and savings you or your partner (if they live with you) have and specify what it is under "Other Income - Description".

- Please include the monthly figures for all your income (and your partner's income if living together) under the relevant sections. If the cost is zero, please include the number 0 against the cost.

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 6: Income continued

FAQs

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

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

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

A. No, if you are living in a shared house your housemates do not need to be included unless they are a spouse or partner.

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

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

Q. What are 'Net earnings'?

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

Evidence To Provide For Section 6

Please upload in relevant section at the end of your online application form

Student Finance Funding *	Copy of your student finance award letter plus a screen shot from your online account showing the Payment Schedule – this must show your name. Postgraduate Students - copy of your postgraduate loan award letter.
NHS Funding	NHS / Social Work / Medicine Students - NHS Learning Support Fund evidence / Social Work Bursary award letter, NHS Bursary award letter - including the payment schedule.
Self-funding students	Evidence of reasonable financial provision made to pay tuition fees and living costs.
Other Educational Funding	Evidence of any other award, scholarship, trust funds or award from home country (translated) if applicable.
Evidence of State Benefits for you (and your partner if applicable)	Copy of all pages of benefit award letters. For Universal Credit please provide the last 3 months payment statements, showing your name, award and full calculation.
Employment Income	Last 3 month's wage slips for you and any partner. If self-employed please provide a copy of year-end accounts authorised by an accountant or HMRC.
Evidence of any other income eg savings	All savings and investments are included as part of the assessment process. This includes savings accounts, all ISA accounts, financial investments including stock & shares and cryptocurrency, NS&I Premium Bonds. The first £1,000 of savings are disregarded to allow for an emergency fund.

* **Maintenance Loan from Student Finance** - you should be in receipt of the maximum amount of Maintenance Loan that is available to you following an income assessment by Student Finance. If you don't think this is the case, please [book an appointment with a Money Adviser](#).

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 7: Your Expenditure

- Please include the monthly figures for all expenditure applicable to you (and your partner if living together). If the cost is zero, please include the number 0 against the cost.
- You may have to provide evidence for some or all of these costs (see below for further information). If you do not provide the necessary evidence, then the cost may not be considered when assessing your application.
- Some expenditure may be capped for assessment purposes. If you think that you may have higher costs due to a specific issue, then you should explain this in your supporting statement of your application form.
- If you think that your course expenditure is exceptionally high compared to that of other students on the same course and you wish this to be considered as part of your application, you should give specific figures and an explanation of your exceptional circumstances in the supporting statement of your application form. You should provide evidence to support this.

FAQs

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

A. We will use standard amounts based on your household make-up.

Q. What counts as medication and healthcare costs?

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

Q. What does 'applications must demonstrate sensible spending' mean?

A. It means we will check that your financial situation has not been caused by regular non-essential spending, such as holidays, luxuries etc.

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

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

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

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

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

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

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 7: Your Expenditure continued

Evidence To Provide For Section 7	
Please upload in relevant section at the end of your online application form	
Rent / Mortgage	Copy of your Tenancy Agreement (we only need the pages showing your name, property address and amount of rent) OR Copy of your Mortgage Statement (evidence NOT required if living at home with parents/guardians, or living in a UW hall of residence).
Council Tax	Copy of your current Council Tax Bill (if liable to pay).
Childcare	Evidence of registered Childcare Costs from your Childcare Provider showing your name and weekly/monthly costs.
Healthcare	Evidence of healthcare/prescription costs (if you have listed any).

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 8: Outstanding Debts

- Please give details of any debts held by you or your partner (if living together) including credit card debts, store cards, Klarna, loans, car finance etc.
- You must provide evidence of any debts and regular debt repayments that you wish to be considered in your application. If you do not provide relevant evidence the debt and / or regular debt repayment will not be considered when assessing your application.
- If you have an IVA or debt repayment plan in place, please provide evidence showing your name, balance and monthly repayment.

FAQs

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

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

Evidence To Provide For Section 8

Please upload in relevant section at the end of your online application form

Outstanding Debts	Please provide evidence of all the outstanding debts listed on your application form which you wish to be considered eg. last 3 month's itemised Credit Card statements, plus most recent statement for credit accounts, and evidence of any arrears eg. rent / childcare. Please note you do not need to provide evidence of money owed to family and friends.
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Section 9: Bank Account Details

Bank account information

Complete details of ALL bank/building society accounts in your name (and your partner's name, if living together), including Current, Saver, Saver Pots, ISA, Help to Buy ISA, etc

Evidence To Provide For Section 9

Please upload in relevant section(s) at the end of your online application form

Bank Statements *	Last 3 months for all bank / building society accounts in your name (and your partner's name, if living together) showing up to a current date.
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** Please note you need to provide statements for ALL accounts even if they are not currently in use (please download the full bank statements from your online banking account / banking app as pdf files - see page 17 for information on downloading bank statements.*

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 10: Your Supporting Statement

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

Evidence To Provide For Section 10

Please upload in relevant section at the end of your online application form if applicable

Evidence of any additional costs if applicable

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

UPLOADING SUPPORTING EVIDENCE

Guidance Notes

Section 11: Upload Supporting Evidence

- You must include copies of all documents relevant to your situation to avoid your application being delayed.
- Upload the documents in the relevant section preferably in a pdf format.
- If you need any advice or support on what evidence is required, please [book an appointment with a Money Adviser](#)

Section 11 - Please upload documents in relevant section	
Student Finance	Student finance award letter plus a screen shot from your online account showing the Payment Schedule. Childcare Grant award letter if applicable. Postgraduate Students - copy of postgraduate loan award letter (all pages).
NHS Funding (NHS LSF, Social Work Bursary, NHS Bursary)	Copy of bursary award letter (all pages). For NHSLSF please submit screen-shots from your online account showing your name, award & payment schedule.
Bank Statements	Last 3 months for all bank / building society accounts in your name (and your partner's name, if living together) - this includes current, savings, empty accounts, ISAs etc) showing up to a current date
Payslips	Last 3 month's wage slips for you (and your partner if living together). If self-employed please provide a copy of year-end accounts authorised by an accountant or HMRC.
Council Tax Statement	Copy of your current Council Tax Bill (if liable to pay).
Rent or Mortgage	Tenancy agreement / Mortgage statement showing your name, address and weekly/monthly cost (evidence NOT required if living at home with parents/guardians, or living in a UW hall of residence).
Debts	Evidence of outstanding debts you want considered eg. last 3 month's Credit Card statements, most recent statement for credit accounts, and evidence of any arrears eg. rent / childcare etc. Plus evidence of IVA or debt management plan if applicable.
Evidence of State Benefits for you (and your partner if living together)*	Copy of all pages of benefit award letters. For Universal Credit please provide last 3 months payment statements, showing your name, award and full calculation. Students with children but not in receipt of Universal Credit, should provide their Child Benefit letter showing children's names as proof of parental responsibility.
Childcare Invoices	Invoices showing name and weekly/monthly costs
Other Supporting Documents	Any other documents to support your application eg. evidence of any other funding, additional costs eg. car repairs, rent arrears, etc

* Students who are part-time, have disabilities and/or who are parents may be in receipt of:

- Universal Credit
- Personal Independence Payment (income not counted but used to confirm situation)
- Employment Support Allowance

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 12: Bank Account Confirmation

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

Tick “Yes” box on your application form when you have checked that the details are correct.

- If you are awarded money from the Access to Learning Fund, the award will be paid into the bank / building society account detailed on your SOLE page.

IF YOUR BANK DETAILS ARE INCORRECT OR MISSING, THEN PAYMENT WILL BE DELAYED

- Please note, funds can only be paid into a UK bank / building society account.

FILLING IN YOUR ONLINE APPLICATION FORM

Guidance Notes

Section 13: Declarations & Signature

- Please read the Declaration and Privacy Consent sections, and tick to confirm you agree.
- **Your consent is needed so your personal information can be processed in accordance with the purpose identified on the data collection form.**
- Sign and date your application
- Then submit your application

GUIDE TO DOWNLOADING FULL BANK STATEMENTS

Section 14: Guide To Downloading Bank Statements

- We require bank statements for ALL accounts in your and your partner's name (if living together) showing all transactions for at least 3 months. The statements must be full statements, and include your name, bank details and account number.
- We are unable to accept screenshots from a mobile banking app, statements in an excel spreadsheet format, or statements with detail scored out.

Accessing your online Bank Statements

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

Instructions to downloading Bank Statements by Bank Name

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

Bank	Link
Barclays	https://www.barclays.co.uk/ways-to-bank/online-banking/online-statements/
Chase	https://www.chase.co.uk/gb/en/support/statements/
Co-operative	https://www.co-operativebank.co.uk/help-and-support/statements/paperless-statements/
First Direct	https://www.firstdirect.com/help/bank-accounts/statements-and-balances/
HSBC	https://www.hsbc.co.uk/help/banking-made-easy/online-statements/
Lloyds	https://www.lloydsbank.com/help-guidance/everyday-banking/statements/paper-free.html
Monzo	https://monzo.com/help/account-and-profile/bank-statement-how-to
Nationwide	https://www.nationwide.co.uk/help/online-banking-help/account-balance-statement-online/
NatWest	https://www.natwest.com/support-centre/view-or-change-your-details/view-statements.html
RBS	https://www.rbs.co.uk/support-centre/view-or-change-your-details/view-statements.html
Revolut	https://help.revolut.com/help/profile-and-plan/managing-my-account/account-statement-per-chosen-currency/
Santander	https://www.santander.co.uk/mobiledemo/paper-free-edocuments
TSB	https://www.tsb.co.uk/help/paperless-banking.html
Wise	https://wise.com/help/articles/2736049/how-do-i-download-a-statement

Additional Information

Section 15: Additional Information For Applicants

Some applicants to the fund will have had appointments with the University of Worcester Money Advisers. Notes taken by the Adviser during these exchanges may be used in your Access to Learning Fund assessment eg. if you mentioned an expense that was causing you difficulties.

