Access to Learning Fund for full-time postgraduate students 2018-19
including MBChB, MA Social Work and ITT students

1. What is the Access to Learning Fund?

Access to Learning Funds are intended to provide selective help to postgraduate students who have serious financial difficulties. Grants from the Access to Learning Fund are discretionary and needs-related and are intended to help students access and stay in higher education. Grants are non-repayable and are awarded to help with day-to-day expenses and course-related costs, such as the costs of accommodation, childcare, transport, books and utilities. Students considering leaving higher education because of financial problems are encouraged to apply.

2. Can Access to Learning Funds be awarded to assist with the payment of academic fees?

No. Funds cannot be awarded to assist with the payment of academic fees under any circumstances.

3. Am I eligible to apply?

Registered full-time postgraduate students paying UK home fees and who have settled status and have been ordinarily resident in the British Islands for the three years immediately before the start of their studies are eligible to apply.

You will need to show genuine financial hardship and that you have explored and exhausted all other ways of supporting yourself. This could include taking out the maximum Postgraduate Loan or other loans available to you, as well as any supplementary grants and benefits you are entitled to or additional parent/spouse/partner support where appropriate. It will also be expected that you have explored opportunities for part-time work.

The Access to Learning Fund is intended as a safety net for students in financial difficulties, not their main source of support. The Fund is there to help eligible students who have particular financial needs, but we cannot meet every application we receive and we cannot always meet the costs that you might apply for.

You will have had to have made realistic provision at the start of your course to fund both your tuition fees and living costs and where a student has clearly not made this provision, a payment from the Fund may not be appropriate. In line with guidance published by the National Association of Student Money Advisers (NASMA) the assessment will include a minimum weekly income figure which is regarded as ‘realistic provision’ for living costs and this amount will be applied to the Access to Learning Fund assessments of Masters, PhD and Social Work students. This figure is called the ‘Notional Postgraduate Income’ (NPI) which reflects the minimum required provision students are expected to have made prior to the start of their course. The rate of this is lower for students with dependants or a disability (See appendix for the 2018-19 NPI rates).
Medical and ITT students are assessed for hardship funds in the same way as undergraduate students using an ‘Assumed Income’ figure which is set annually by the department in line with the NASMA guidance. This method of assessment is explained fully in the Guidance Notes for full-time Undergraduate Students which can be found on the Student Funding website.

Where a postgraduate student has failed to make realistic provision, any award made from the Access to Learning Fund is likely to assist in the short-term only with the purpose of giving the applicant time to arrange funds for the remainder of their course. As stated in the NASMA guidance, an award from the Access to Learning Fund may not be appropriate if realistic provision has not been made to fund both tuition fees and living costs for the duration of the course.

- Masters and PhD students will need to supply evidence of any funding, scholarships or awards they are entitled to, as well as evidence of any earnings or savings they have had access to from the start of the academic year.
- Social Work students will need to supply evidence that they have taken out their full entitlement of NHS Bursary as well as evidence of any earnings or savings they have had access to from the start of the academic year. Students who have not been allocated an NHS Bursary will be expected to demonstrate and provide evidence that they have made realistic provision to fund their living costs to the level of the Notional Postgraduate Income for the duration of their course.
- Medical students will need to supply evidence that they have taken out their full entitlement of student Tuition Fee and Maintenance Loans (years 1 – 4), NHS Bursary (years 2 – 4) and Tuition Fee Loan (years 1 – 4).
- ITT students will need to supply evidence that they have taken out their full entitlement of Student Maintenance and Tuition Fee Loans available to them.

Priority for funding is given to self-funding students, students with dependants and students with disabilities or ill-health. Applications cannot be considered from students who have completed, permanently withdrawn from or abandoned their course or whose eligibility to statutory support has been terminated by their funding body e.g. Student Finance England. ITT students who are in receipt of a teaching salary are not eligible to apply for Access to Learning Funds.

4. I am temporarily withdrawn from my studies. Can I apply?

If you are a Home student and unable to attend your course due to ill health, caring responsibilities or other exceptional circumstances, you can apply for help from the Fund. Awards can be paid if you have not permanently withdrawn from, or abandoned your course and intend to return to your studies.

5. I am in a period of extension. Can I apply?

If you are in a period of extension you can apply to the Fund. Social Work students will need to have applied to the NHS Grants Unit for an extension to their bursary if eligible and supply evidence of any further funding with their application. PhD students are not eligible for help from the Fund if their registration status is shown as ‘limbo’.

6. I am an EU/International student. Can I apply to the Access to Learning Fund?

EU students cannot apply to the Access to Learning Fund, but PGCE students may be eligible for tuition fee support from Student Finance England. For further information visit www.gov.uk/studentfinance. In an emergency, EU and international students may be considered for an award from the International Students’ Emergency Fund but it should be noted that this is a limited Fund for low-level, short-term
support only. Guidance notes for applications to this Fund can be found on our website. EU students with pre-school age dependants may be eligible for means-tested help with an approved childcare provider and should apply to the International Students' Childcare Fees Remission Scheme. Guidance notes for applications to this Fund can be found on our website.

7. As a home student in financial need what help can I expect to receive?

Grants from the Fund are needs-related and assessed on an individual basis. As a result, we are unable to give a clear indication of the likely value of any possible award until an application has been submitted and the assessment process completed. Grants from the Access to Learning Fund do not need to be paid back.

8. How do I apply?

Application forms for University Hardship Funds can be downloaded from www.warwick.ac.uk/hardshipfunds. Alternatively you can request an application form from the Student Funding Office, Senate House. Once you have completed the form, you will need to return it to the Student Funding team along with photocopies or scanned copies of the supporting documentation detailed within the form. Please note that spreadsheets of bank transactions will not be accepted. Any online banking statements must include your name and account number. Any receipts or invoices associated with the application must be dated and on headed paper.

9. I have completed the application form. What happens next?

Once we have received your form and supporting documentation, the Student Funding team will contact you to arrange a short confidential interview with a specialist Student Funding Adviser which will take approximately 30 minutes to one hour. The interview will be informal and will give you the opportunity to discuss your individual needs and circumstances in detail. Please ensure you bring your University ID card to your appointment.

Please be assured that the Funding Adviser will consider your best interests at all stages of the assessment process. However, you should be aware that the Funding Adviser works within guidelines set by (NASMA), and University guidelines for the assessment of awards and distribution of funds. It may be necessary during the interview to refer to your bank statements, credit history and spending patterns. The discussion may also explore opportunities for part-time work and other funding available to you. Any questions are not intended to be intrusive, but to allow the Funding Adviser to form a complete and comprehensive assessment of your financial situation and, if possible, to recommend a successful outcome to your application.

10. What happens after the interview?

After your interview a short confidential report summarising your discussions will be prepared and your application will be assessed against the guidelines for the allocation of funds. All recommendations for awards are considered by a minimum of two members of the Student Funding team.

11. How will my application be assessed?

Your application will be considered either as a ‘standard’ or ‘non-standard’ claim. We will assess ‘standard’ applications under an additional need method that looks at the difference between accepted essential expenditure and income. If you have unforeseen circumstances your application can then be considered
under a ‘non-standard’ assessment. The majority of applicants require standard assessments in the first instance.

In certain circumstances students may be advised to seek specialist individual money advice in addition to any financial help awarded from the Fund. In some cases the Funding Adviser may suggest that you speak to one of our specialist budgeting advisers.

Applications will be assessed against NASMA guidelines for the allocation of funds. It is expected that students will be able to supplement their income from a variety of routes, for example, part-time or vacation work. The standard assessment procedure for full-time postgraduate students, including Social Work students, uses the NPI figure.

Medical and ITT students are assessed for the Access to Learning Fund in the same way as undergraduate students using an assumed income figure set annually by NASMA. This process is explained in the Guidance Notes for full-time undergraduate students.

The agreed guidelines also set an expenditure level for core living costs for essential living expenses such as food, clothes and utility bills etc. The relevant amount will depend on your circumstances, for example if you have a partner and/or children living with you (See appendix for the 2018-19 CLCs rate). Variable expenditure on items such as rent, travel and childcare costs will also be taken into account. A figure for general course related costs is pre-set at the start of the academic year and applied to the assessments (See appendix for the 2018-19 course costs rate).

A weekly cap is applied to assessments to include the cost of rent, utilities and travel to and from the university. This is applied to students living on or off campus or in their parental home. All students, including those living at home, should provide evidence of an accommodation contract or regular rent payments. This cap does not apply to students with dependants or disability (See the appendix for 2018-19 cap).

For the majority of single students local travel is included at the bus pass rate. For students living further away from the university, for example, in their parental or family home, travel is capped at the cost of a weekly travel card or a reduced fare using a student travel card which is available to full-time students of all ages. Evidence of travel costs should be provided. In some cases, for example for students with dependants or a disability, ITT and Social Work students, car costs may be considered. In these cases a standard mileage rate to include tax, insurance and maintenance is applied (See appendix for 2018-19 mileage rate). ITT and Social Work students should include details of their placements including the name of the institution, post code and dates of attendance. Placement travel costs for Medical students are reimbursed by the NHS.

Non-standard awards can help to meet exceptional costs, such as repairs to essential household equipment and assistance with priority debts. Emergency situations (such as travel costs for family illness or bereavement) can also be considered under the non-standard award assessment. In addition to these examples, costs for disabled students not met by Disabled Students’ Allowances (DSAs) can be considered.

If you are unclear how your application will be assessed, the Student Funding Adviser will be happy to discuss this further with you at your interview.
12. How and when will I find out if my application has been successful?

If your application form is completed accurately and the appropriate documentary evidence is supplied, an assessment and decision should be made within 10 working days of your interview. You will be notified of the outcome via university email. You should normally expect to receive a payment in a further 10 working days if your application is successful (providing you have submitted your bank details on receipt of your email, if applicable). Please note payments may be made in instalments.

However, in some cases we may need to defer your initial assessment or payment beyond 10 days to deal with a particular circumstance, for example additional evidence or bank statements may be required. If this applies to your application, we will let you know the reason for the delay.

13. Will I get my original documents back?

Please only provide photocopies or scanned copies of your supporting documentation. Any original documentation you supply as part of your application will be returned to you at your interview or will be left for you to collect from Student Reception at Senate House.

14. Can I reapply to the Access to Learning Fund?

Students are assessed for the whole academic year, and therefore should only need to apply once. However, you can reapply to the Access to Learning Fund during the same academic year providing you are still fully registered on your course.

If your circumstances have changed since your original application please complete a new application form and provide photocopies or scanned copies of documentary evidence for the change in circumstances. A change in circumstances may include marital status, number of dependants or a change in household income/ expenditure. Please also provide photocopies or scanned copies of bank statements for the last 3 months.

If you are reapplying to the Fund for reasons other than a change in circumstances, please complete a Student Hardship Funds Re-application form and provide photocopies or scanned copies of your bank statements for the last 3 months and any other relevant documentary evidence.

In both cases you will be asked to attend another brief appointment with a Student Funding Adviser and you will be notified of the outcome of your re-application as above.

15. Can I apply in the summer vacation?

Access to Learning Fund assessments for postgraduate students including Social Work students are made for a period of 52 weeks which includes the summer vacation.

ITT students are assessed over 39 or 43 weeks (excluding the summer vacation).

Medical students can apply to the Access to Learning Fund during the summer vacation if they are experiencing financial difficulties.
16. **Will an award from the Fund affect my entitlement to benefits?**

Payments from the Access to Learning Fund may have implications for your entitlement to benefits. If you receive help from the Fund you can request a document to present to the Jobcentre Plus/Housing Benefit office to explain the circumstances of your award.

17. **Can I apply for the cost of a diagnostic test in order to claim Disabled Students’ Allowances?**

Home, postgraduate students who have been resident in the UK for three years prior to the start of their course can apply to the Access to Learning Fund for a non-repayable award of up to £250 towards the cost of a diagnostic test for a specific learning difficulty. Please note, your application will be means-tested and an award is only payable when the assessment shows an additional need.

Medical, Social work and ITT students are also eligible to apply if they have taken their full entitlement to student financial support from the UK government. **All claims must be submitted within three months of the date of the assessment appointment and will only be considered following initial screening by the University Disability Service.**

Please ensure that you provide a copy of your invoice or receipt which clearly shows the date of your diagnostic test appointment.

Please note that applications cannot be considered from students who have completed, permanently withdrawn from, or abandoned their course.

18. **Can I apply for help with the cost of my £200 equipment contribution for my Disabled Students’ Allowance?**

When you complete the Hardship Funds application form, please include the £200 DSA contribution information on your application form and provide evidence so that we can include this as part of your essential expenditure.

19. **Can I apply for an emergency loan?**

Yes, if you are requesting an emergency loan or other short-term help, applications should be processed and paid within 2 working days and depending on your situation may be processed and paid within 24 hours. In order to obtain a short-term loan, you will need to show your student ID card and bring evidence of your current bank balance. You may also be asked to complete a Declaration of Eligibility form and provide evidence of your residency status. Please note that you will be limited to a maximum of 3 emergency loans in any 12 month period.

20. **Evaluation**

As part of our ongoing commitment to improving our service to students, you may be requested to complete an online evaluation of your application and assessment experience.

21. **Appeals Procedure**

You can download the [Hardship Funds Appeals Procedure](#).
22. Who should I contact if I have any questions?

If you have any questions related to the Access to Learning Fund, the application process or Student Funding in general, please do not hesitate to contact the Student Funding team on studentfunding@warwick.ac.uk, or by telephone on 024 7615 0096.

APPENDIX (Rates and Caps for 2018-19 Academic Year)

- Notional Postgraduate Rate (NPI) for Single Students: £176 per week
- NPI for Students with Dependent/s or Disability: £141 per week
- Core Living Costs (CLCs) for Single Students: £85 per week
- CLCs for Lone Parents: £85 per week
- CLCs for Couples: £137 per week
- CLCs Child Rate: £94 per week
- CLC’s Additional Child Rate: £73 per week
- Course Costs: £380 per annum
- Rent/Travel/Utilities Cap: £145 per week
- Mileage Rate: £0.28 per mile