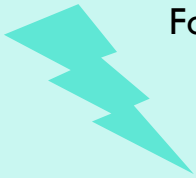


Access to Learning Fund

Guidance notes for the online application

2013/14



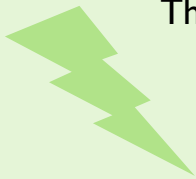
For all information regarding the Access to Learning Fund, including eligibility, how to apply, deadlines, and how we assess your application, please visit:

www.manchester.ac.uk/alf



For further guidance regarding your financial situation, including Student Finance, budgeting, benefits and debt, visit:

www.manchester.ac.uk/studentmoneyadviser




The University of Manchester Student Union can also offer advice regarding your financial circumstance. Visit:

<http://manchesterstudentsunion.com/advice/service>

**Any questions regarding your application?
Contact the Funding Team:**

Tel: +44 (0)161 275 5000 (select option 5)

Email: alf@manchester.ac.uk - please quote your 7 digit University ID number on all correspondence

This guide will take you through each section of the online application. Many of the questions are self explanatory, however if there is an arrow next to the section or question:  there will be more information on the page opposite.



Any important things to note or sources of further guidance will be displayed in these boxes.

Contents

Section 1:	Individual circumstances	3
Section 2:	Debts and bank accounts	5
Section 3:	Annual income	7
Section 4:	Weekly income and partner's income	9
Section 5:	Weekly outgoings	11
Section 6:	Declaration	14
Section 7:	Personal statement	15

Section I: Individual circumstances

 **My Manchester**  Hello Holly Knight [Logout](#) [Site Map](#)

[Home](#) [Teaching and research](#) [My Library](#) [My services](#) [About me](#)

ACCESS TO LEARNING FUND

To be completed by all students

Marital Status

Do you live (during term time)

Type of accommodation (during term time)

Current year of programme

Is this your final year? Yes No

Have you taken out in this academic year your full loan & grant entitlement (both maintenance and fees) from Student Finance? **(Only applicable to UG and PGCE students)** Yes No N/A

Please state if you're in receipt of a NHS bursary?

Number of children aged 19 or under and in full time education (excluding those at university themselves)

Do you have a disability? Yes No

Are you spending the year overseas as a compulsory part of your course? (if you have elected to study/work overseas, please select No for this question) Yes No

Only applicable for Nursing / Dental / Medical students

Do you regularly travel to placements which are an compulsory part of your course? Yes No N/A

Part-time students only

Are you studying at least 50% of a full-time course? (if you are a full-time student, please select N/A for this question) Yes No N/A

<< Previous

Next >>



Marital status

If you are living with a spouse or partner, we will assess your financial situation together. Your partner will also need to provide details of their income and expenditure.



See [Guidance notes for supporting documentation](#) for more information




Accommodation

This will automatically update.



Student Finance

Have your entitlement breakdown with you as you will need to enter these figures later on in the application. If you have not taken out your full loan and grant entitlement, or your entitlement has been terminated, you will not be eligible to apply for the Access to Learning Fund.



Do you have a disability?

If you tick yes to this question, we will contact the University Disability Support Office to confirm that you are registered with them. Therefore please only tick yes to this question if this is the case, as we cannot include this in your assessment if you are not registered with them.



Need further information regarding the DSO or want to register? Visit: <http://www.dso.manchester.ac.uk/>

Section 2: Debts and bank accounts

ACCESS TO LEARNING FUND

Financial information

Enter debt information

Please refer to our [website](#) for classifications of priority and non-priority debts.

Type	<input type="text" value="Priority"/>
Name of creditor	<input type="text"/>
Total amount owing (£)	<input type="text"/>
Minimum payment required for rest of academic year (£)	<input type="text"/>
How much is being repaid (£ per week)	<input type="text"/>

[Save Details / Add Debt](#)

Enter Bank Account details

Please provide all the requested information for each account you and, if applicable, your partner / spouse hold - e

Bank / Building Society name	<input type="text"/>
Last 3 digits of Account number	<input type="text"/>
Type of account (e.g. current / savings)	<input type="text"/>
Name of account (e.g. Student Bank Account / Flexsaver)	<input type="text"/>
Authorised overdraft amount (£)	<input type="text"/>
Current balance (£)	<input type="text"/>

[Save Details / Add Account](#)

[<< Previous](#)

[Next >>](#)

Debts

We can include priority debt payments in your assessment as part of your essential expenditure if you have arranged a payment plan with your debtor to repay any arrears. You should include the weekly agreed re-payment amount in this section.

If you are unable to arrange a payment plan, please submit evidence of this so we can still consider the debt.

Priority debts include:

- Secured loans
- Rent/mortgage arrears
- Council tax arrears, certain fines
- Gas and electricity arrears
- Tax and VAT
- Hire purchase goods that are essential for you to retain



If non-payment [of the debt] would give the creditor the right to deprive the debtor of his/her home, liberty, essential goods or services, then that debt will have priority' (The Debt Advice Handbook, 9th Edition, p.132)

Non-priority debts include:

- Credit card bills
- Personal loans
- Water bills
- Family debts etc.



Concerned about debt? Does paying your non-priority debts mean that you cannot meet your general living costs? You can find organisations that can help here:

www.manchester.ac.uk/studentmoneyadviser/debt

Priority and non-priority debts are not your standard weekly/monthly outgoings such as rent or electricity bills. However, they are when these debts are in arrears. For example, your quarterly electricity bill is not a priority debt. However, if your account is in arrears, and you are facing being cut-off, it will be considered a priority debt, as you are at risk of losing an essential service.

There may be some exceptional cases where we can treat a type of debt as a priority if it essential for your circumstances. One example is childcare arrears, where non-payment will result in your child losing their place at an Ofsted-registered childcare provider. Please explain these in the 'supporting statement' section of your online application and Include evidence of this.

Bank accounts

It is important that you provide details of all accounts that you hold, even if:

- You no longer use the account.
- The account has a balance of zero.
- The account is a savings account.

Click 'Save Details/Add Account' before adding another account or continuing with the next section.


Section 3: Annual income

 **My Manchester**  Hello Holly Knight [Logout](#) [Site Map](#) | [Help](#)

[Home](#) [Teaching and research](#) [My Library](#) [My services](#) [About me](#)

ACCESS TO LEARNING FUND

Annual Income

 You will be asked to submit documentary evidence of these figures, therefore please ensure they are correct assessment.

Please fill in the fields below. Please ensure that you only provide annual figures in these fields (12 months)

Please enter zero if not applicable

Undergraduate and PGCE students only

Annual Student loan for Maintenance (£)

Annual Maintenance Grant (£)

Annual NHS Bursary (£)

Annual Social Work Bursary (£)

Other Grant (£)

Annual Household Contribution Annual Household Contribution (as indicated on your Student Finance Breakdown form/NHS Bursary Form) (£)

Annual Parent's Learning Allowance (£)

Annual Dependents Allowance (including Single Parents Allowance where applicable) (£)

Annual Childcare Grant / Allowance (£)

Annual University Scholarship/Bursary (excluding the Manchester Bursary for students who commenced their studies in 2012)

Please select the Scholarship/Bursary from the dropdown



Annual Second University Scholarship/Bursary (excluding the Manchester Bursary for students who commenced their studies in 2012)

Please select the Scholarship/Bursary from the dropdown




Postgraduate Income (if you are a PGCE student please only fill out the Undergraduate section above)

Annual Postgraduate income (to include Professional Studies / Career Development Loan, net earnings from employment, savings, scholarship/stipend and/or any other income) (£)

[<< Previous](#)

[Next >>](#)



Government funding

If you receive funding from Student Finance, or the NHS, please enter the amounts here. You will need to have a copy of your entitlement breakdown to hand to copy the figures from. Remember, you will be required to provide a copy of this as part of your supporting documentation.

If you receive a grant from your Local Authority, you should include this also (this will apply to students who commenced their studies prior to 2009).


The 'Household Contribution' is stated clearly on the breakdown. This is not part of the money you will receive, it is the amount your household (your parents, partner or yourself) is expected to contribute towards your living expenses whilst at University.



University Funding

Select the bursaries you receive from the University. The awards we assign centrally will be listed in the drop-down box.

If you have been awarded any grants or bursaries through your school, including prizes, you must also include these. Enter the amount you receive and select 'not specified' on the dropdown menu.



You can find out which bursaries/grants you receive on the Student System through [My Manchester](#)

1. Enter your central username and password e.g mfbxiskv which you were given when you signed up for your IT account
2. Click on 'My Services' and then select 'Student System'
3. Click on the link for the 'Student System'
4. Click 'Campus Finances' and then 'View Financial Aid'



Postgraduates

Only postgraduate students need to complete this section; therefore enter 0 if you are not studying on a postgraduate course.

Postgraduate students must be able to demonstrate that they have commenced their course with adequate provisions for their fees and living costs in place. HEFCE have instructed that the minimum amount that a postgraduate should have available to them, for living costs, per year of study, is £8,840.00. This is known as the Notional Postgraduate Income (NPI). The NPI for postgraduates who have dependents or a disability, and are therefore unable to work, is reduced to £7,124.00. We are required to include this amount in your assessment. If you receive funding that is more than this amount, for example, a Research Council Stipend, please include the full figure.

Section 4: Weekly income and partner's income

ACCESS TO LEARNING FUND [Return to dashboard](#) [Add to m](#)

Weekly Income

Note: If you provide annual figures this will be detrimental to your assessment. You will be asked to submit documentary evidence of these figures, therefore please ensure they are correct. If not this could affect your assessment. Please fill in the fields opposite. To ensure your figures are accurate, weekly figures should be calculated by dividing your annual amount by 52, or alternatively multiplying monthly figures by 12 and dividing by 52. **Please enter zero if not applicable**

Working Tax Credit (£)	<input type="text"/>
Child Tax Credit (£)	<input type="text"/>
Child Benefit (£)	<input type="text"/>
Disability Benefits (£)	<input type="text"/>
Take home pay from employment (£)	<input type="text"/>
Income Support / Housing Benefit / Council Tax Benefit / JSA (£)	<input type="text"/>
Other Income (including savings) (£)	<input type="text"/>

Students without a Partner, please enter 0 in each field.

Partner's Income (to include net earnings and any state support - excluding non-means tested benefits) (£)	<input type="text"/>
If your partner does not have an income please explain why?	<input type="text"/>
Partner's essential expenditure (per week) (£)	<input type="text"/>

Your partner's essential expenditure includes travel costs and the cost of books/equipment if they are also a student. All other costs (such as rent, bills, general living costs etc are covered elsewhere in this application). Please provide a breakdown below of how you have calculated these figures. If there are any other costs you believe are essential, please explain these also.

Explanation/breakdown of partner's expenditure	<input type="text"/>
--	----------------------

<< Previous Next >>



Remember to enter weekly figures in this section! Divide Annual figures by 52. If you only know monthly figures, times by 12, then divide by 52 (do not divide the figure by 4 as not every month is comprised of 4 weeks!)

Example: If you earn £120 per month, the weekly amount is £27.69 (120 x 12 is 1440, 1440/52 is 27.69)

State Support

If you receive any benefits, you must include them in your application, and provide a copy of your entitlement with your supporting documentation.

You must be able to show that you and your partner, if you have had one, have applied for the benefits you are entitled to before you have applied to the Access to Learning Fund.

If you are not receiving a benefit you would ordinarily be entitled to, for example, if you or your partner is not receiving Working Tax Credits due to a previous overpayment, you must submit the letter you received confirming this with your supporting documentation.



Payments from the ALF may have implications for the benefits you receive.

The rules regarding benefits can seem complicated. Turn2us breaks down the rules and benefits available to:

- Full-Time students who have children or a disability
- Part-Time students
- Students with partners

www.turn2us.org.uk/?page=19668

Partner's income

If you live with a partner, we will assess your application together in accordance with HEFCE guidelines. Your partner will need to provide evidence of their income from employment (such as 3 months of their pay-slips) or benefits, or an explanation of why they do not have an income.

You can include your partner's weekly essential expenditure. This is the expenditure that only applies to them, such as travel to/from work. Please do not include their share of the rent, bills or groceries etc as this will be automatically included in the application.

Section 5: Weekly outgoings

ACCESS TO LEARNING FUND [Return to dashboard](#) [Add to my lay](#)

Expenditure

! You must provide weekly figures for your expenditure costs. Failure to do so will be a detriment to your application. We may ask for documentary evidence of these costs so please ensure they are correct.

Composite Living Costs (weekly)

Depending on which bracket (see below) you fall into, you will be assessed with an assumed expenditure in accordance with the [HEFCE](#) guidelines. This figure incorporates the following:

- Gas / Electricity
- Water
- Food / Household
- Telephone (landline)
- Telephone (mobile) - unless you have children / a disability
- TV Licence
- Home Contents Insurance
- Clothes
- Entertainment

Students with children: we will automatically include an additional amount to these figures based on the number of children you have declared earlier in this application.

Please see our website for [further information](#) regarding this

Bracket	Amount (£ per week)
Single Students	£73
Couples	£115

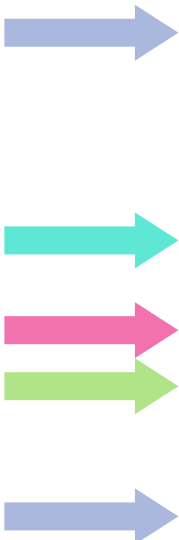
Private Vehicle Costs

Car loans are considered a lifestyle choice and are therefore not included in your assessment.

! Please ensure that the figures you are providing for your expenditure are 'weekly figures' only.

Composite Living costs (£ (see above)	<input type="text"/>
Rent / Mortgage (£ (if somebody else pays this for you, please declare this in your supporting statement)	<input type="text"/>
Council Tax (£)	<input type="text"/>
Travel Costs (Term time) (£)	<input type="text"/>
Travel Costs (Travel home) (£)	<input type="text"/>
Course Costs (Books, Equipment, Photocopying (NOT including tuition fees)) (£)	<input type="text"/>
Medical / Disability Costs, inc. glasses / contact lenses (£)	<input type="text"/>
Debt Repayments (£)	<input type="text"/>
Other Costs (£)	<input type="text"/>
Telephone (Mobile) Costs (£)	<input type="text"/>
Childcare (£)	<input type="text"/>
Home building insurance (£)	<input type="text"/>
Life assurance (£)	<input type="text"/>

[<< Previous](#) [Next >>](#)





Remember to enter weekly figures in this section! Divide Annual figures by 52. If you only know monthly figures, times by 12, then divide by 52 (do not divide the figure by 4 as not every month is comprised of 4 weeks!)

Example: If your rent is £300 per month, the weekly amount is £69.23p (300 x 12 is 3600, 3600/52 is 69.23)

Council Tax

Enter an amount if you live with a partner or you are a part-time student. We cannot include council tax charges if you are a full time single student, even if you are paying it as part of your living arrangements, because you are exempt and should not be charged for this.

Medical/ disability costs

We can only include medical costs as part of your essential expenditure if you can provide evidence of these. Therefore, if you enter an amount, ensure you include evidence with your application, such as copies of a prescription or evidence of a direct debit for eye care.

Other costs

You should let us know about any other essential expenditure you pay each week, and give an explanation of this in your 'supporting statement'. If you have had a one-off financial emergency, such as a broken cooker, and you are responsible for its maintenance, please divide the cost of repair by 52 to include in this section as a weekly cost.

Telephone costs

We can only include these in your assessment if it is essential you have a phone, ie, if you have children or a disability. Otherwise it will be included as part of the Composite Living Costs as explained at the top of the page on the online application form.

Building/Life insurance

If you own a home, these will be necessary expenditure as part of the conditions of your mortgage. You can therefore include these in your application. Remember to include evidence of these costs with your supporting documentation.

Section 6: Declaration

ACCESS TO LEARNING FUND

[Return to dashboard](#) [Add to my layout](#)

Declarations

Please note the information provided will not be used by the University for any purpose other than assessing your eligibility for support from the Access to Learning Fund and may be kept in a personal file and electronically stored in accordance with the Data Protection Act 1998. The information on this form will be kept confidential.

I certify that to the best of my knowledge, I fulfil one of the following criteria: (please tick as relevant)

- I am a UK National
- I am an EU National
- There are no restrictions on my stay and I am therefore *settled within the United Kingdom (UK) (i.e. have the Right of Abode in the UK or have Indefinite Leave to Enter/Remain (LE/R) in the UK).
- I have been recognised by the UK Government as a Refugee and have Full Refugee Status/LE/R as a result.
- I have Exceptional Leave to Enter/Remain in the UK/Humanitarian Protection/Discretionary Leave (ELE/R/HP/DL).
- I am an EEA or Swiss Migrant Worker. If you are an EEA or Swiss Migrant Worker, please state in your supporting statement whether you intend to continue working while studying.
- I am the spouse of an EEA Migrant Worker or Swiss employed person.
- I am the child of an EEA Migrant Worker, Swiss employed person, Swiss national or Turkish worker.

*settled - on the first day of the first academic year of your course.

Plus

- I have been 'Ordinarily Resident' within the UK and Islands for 3 years immediately before the start of my course. (Anyone with ELE/R/HP/DL or anyone recognised by the UK Government as a Refugee should have maintained 'Ordinary Residence' from the date this status was granted.)
- None of this time was wholly or mainly for the purpose of receiving full time education, or if it was I was resident in the EEA immediately prior to this three year period.

And

- I confirm that I am supporting the children I have declared in my application.
- I confirm that I am not living with a spouse/partner.
- I confirm that I am registered and in attendance on the course described in this application.
- I declare that the information that I have given is correct to the best of my knowledge.
- I understand that giving false information will automatically disqualify my application and may also lead to disciplinary procedures resulting in possible expulsion from the University. I further undertake to repay any loans/grants obtained by me as a result.
- I give consent to the University of Manchester seeking information regarding myself or my partner / spouse / children from other higher / further education institutions

<< Previous

Next >>

Ensure you read the following section carefully, and answer the questions truthfully



UK residency

You must tick one of the options in this section to confirm that you are eligible to apply for the Access to Learning Fund before you can proceed with submitting your application



Confirmation

Finally, in order to submit your application, you must be able to confirm the following statements:

- I confirm that I am registered and in attendance on the course described in this application.
- I declare that the information that I have given is correct to the best of my knowledge
- I understand that giving false information will automatically disqualify my application and may also lead to disciplinary procedures resulting in possible expulsion from the University. I further undertake to repay any loans/grants obtained by me as a result.
- I give consent to the University of Manchester seeking information regarding myself or my partner / spouse / children from other higher / further education institutions

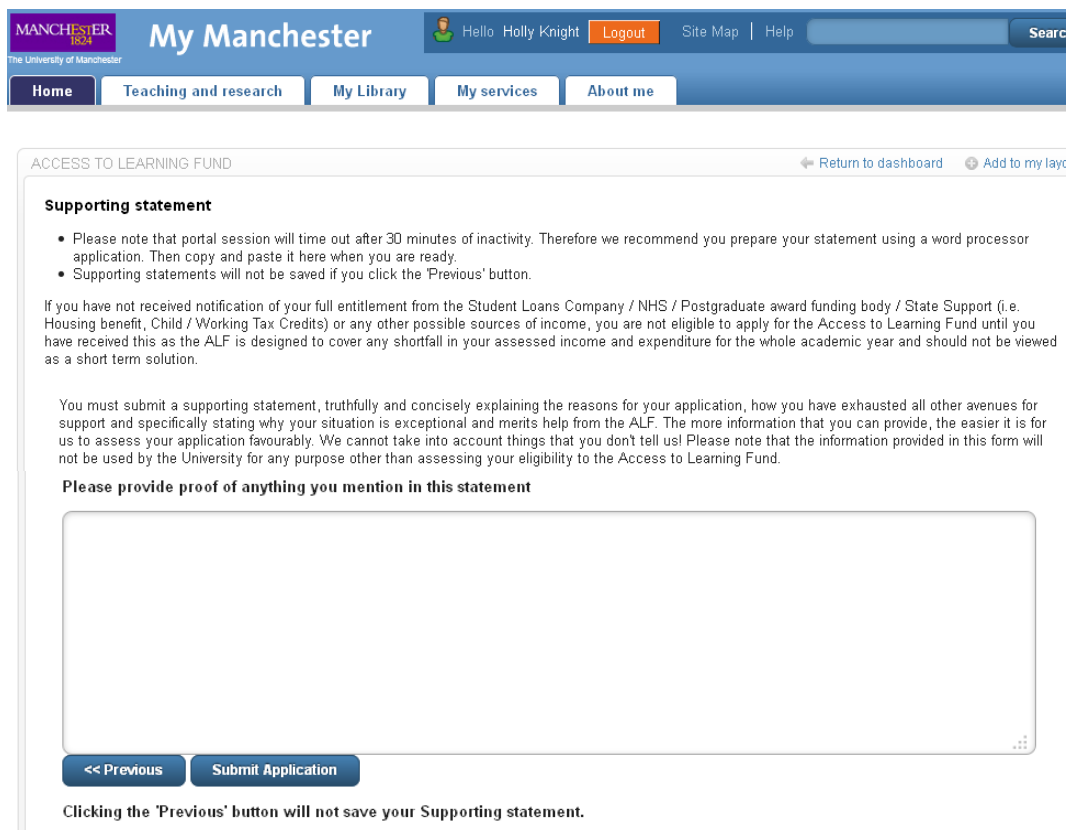
You should also confirm the following statements if they apply to you:

- I confirm that I am supporting the children I have declared in my application.
- I confirm that I am not living with a spouse/partner.

Section 7: Supporting statement

Everyone's financial situation is different, and this is your opportunity to explain why you are facing financial hardship and to advise the ALF Administrator of any personal circumstances that are impacting on your financial situation. You might find it helpful to write in bullet points. Ensure you read the information on this section of the online application carefully.

Your portal session will time out after 30 minutes of inactivity (i.e. moving between pages) therefore if it will take you longer than this to complete your supporting statement or you need to leave your application before completing this section, we strongly recommend you cut and paste your work into a word processor document as your statement will not be saved in the portal



MANCHESTER 1824
The University of Manchester

My Manchester

Hello Holly Knight Logout Site Map Help Search

Home Teaching and research My Library My services About me

ACCESS TO LEARNING FUND [Return to dashboard](#) [Add to my layout](#)

Supporting statement

- Please note that portal session will time out after 30 minutes of inactivity. Therefore we recommend you prepare your statement using a word processor application. Then copy and paste it here when you are ready.
- Supporting statements will not be saved if you click the 'Previous' button.

If you have not received notification of your full entitlement from the Student Loans Company / NHS / Postgraduate award funding body / State Support (i.e. Housing benefit, Child / Working Tax Credits) or any other possible sources of income, you are not eligible to apply for the Access to Learning Fund until you have received this as the ALF is designed to cover any shortfall in your assessed income and expenditure for the whole academic year and should not be viewed as a short term solution.

You must submit a supporting statement, truthfully and concisely explaining the reasons for your application, how you have exhausted all other avenues for support and specifically stating why your situation is exceptional and merits help from the ALF. The more information that you can provide, the easier it is for us to assess your application favourably. We cannot take into account things that you don't tell us! Please note that the information provided in this form will not be used by the University for any purpose other than assessing your eligibility to the Access to Learning Fund.

Please provide proof of anything you mention in this statement

[<< Previous](#) [Submit Application](#)

Clicking the 'Previous' button will not save your Supporting statement.

Supporting statement

1) Think about why you are applying to the fund; is it because of an unforeseen emergency? Have your circumstances changed and you are concerned you will not have enough money for the rest of the academic year? Are there circumstances that impact on your financial life that existed prior to starting your course? Some examples of these circumstances are below:

Unforeseen Emergency:

- Fire or flood, resulting in you having to replace essential items.
- Bereavement, when you need to return home and have increased travel costs.
- Broken essential furnishings that are essential to your circumstances.

Change in circumstances:

- Personal or health issues resulting in an extension to your studies.
- Health issues resulting in increased travel to medical appointment and/or treatment costs.
- Loss of employment.
- Relationship breakdown.

Existing Circumstances:

- Unable to take up part time employment because of a disability or responsibility for taking care of dependents.
- Increased travel home because of caring responsibilities of a relative.
- Health issues resulting in increased travel to medical appointment and/or treatment costs.
- Personal issues such as family circumstances, relationship breakdown.
- Low income household, where you do not have parents/partner to contribute to your living costs whilst at university.

Parental contributions

If your parents experience a drop in income, and are therefore unable to meet the parental contribution (stated on your student loan breakdown) you should request a re-assessment of your entitlement as soon as possible, as the ALF cannot be used to subsidise these payments. Call Student Finance on: 0845 300 50 90

2) Explain how these circumstances have impacted on your finances, for example, are you struggling to meet: general living costs such as food and rent? Childcare? Travel costs? If you have experienced a change in your circumstances, think about how your financial situation differs from the previous academic year. Remember to include evidence with your application so we can take these into account. Be specific about what you need the money for, or how you would use a potential award.

3) Explain why your current funding is not sufficient to cover these costs.

4) Inform us of any ways you have tried to resolve your financial situation, such as working part time, or seeking a career development, or applying to funding via external sources such as charities. If you are unable to work, explain this here. As explained in the application, you must have exhausted all other possibilities of funding before applying to the ALF.