

# Access to Learning Fund

Guidance notes for the supporting documentation

2013/14



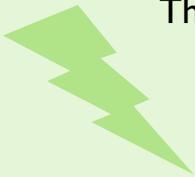
For all information regarding the Access to Learning Fund, including eligibility, how to apply, deadlines, and how we assess your application, please visit:

[www.manchester.ac.uk/alf](http://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](http://www.manchester.ac.uk/studentmoneyadviser)



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

[www.manchesterstudentsunion.com/advice/service](http://www.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](mailto:alf@manchester.ac.uk) - please quote your 7 digit University ID number on all correspondence



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### Confidentiality

We will keep all information you provide us confidential and safe, in accordance with the Data Protection Act (1998) and the University's Information Security Policy.

We understand you may be experiencing circumstances affecting your financial situation of a personal nature you may be concerned about disclosing in your ALF application. Please be assured that we deal with all information we receive in a sensitive and confidential manner. If you would like to have a private chat about your circumstances with one of the team, please get in touch.

If you are concerned about submitting documents explicitly detailing your circumstances, you can submit a letter from a professional such as doctor, counsellor, disability advisor or social worker confirming that you have been experiencing health or personal issues, without having to detail the exact nature. If you are extending your studies due to mitigating circumstances, you can provide a copy of the letter you received from your School, or an email from a member of staff to confirm this.

# Important Information

## Submission

The Student Financial Support Team receives a high number of ALF applications; it is therefore important that you submit all supporting documentation within the deadlines. Failure to do so is likely to cause a delay in the assessment of your application, and therefore any possible award to be made to you.

You have 14 days to submit all of the correct supporting documentation. Therefore, you should submit this as soon as possible in the event we advise you information that you have provided is incorrect or incomplete, and you need to re-submit or provide additional documents.

We do not consider an application to be fully submitted until all the correct supporting documentation is received. This is important to consider when submitting your bank statements as the last transaction must be dated within 14 days of the application being fully submitted.

We are only able to accept submission of the supporting documentation directly to the Student Services Centre; we cannot accept it via email. We do not consider email to be a safe method of communication, as it is possible for the messages to be intercepted. We can accept applications by post; however as you will be sending your personal data, we highly recommend that you submit your documentation directly to staff at the Student Services Centre to ensure it reaches us safely.

## Documents

Please only send photocopies of your supporting documents as we are obliged to keep these on file for auditing purposes - we therefore do not return your documents to you. The Student Services Centre is unable to photocopy the documentation for you.

We cannot accept the outgoings on your bank-statements as evidence of rent, council tax, childcare costs etc; similarly we cannot accept deposits into your account as evidence of your Student Finance or benefits entitlement. You need to submit a copy of an original notification. Each section will give examples of what we are able to, and what we cannot accept, as supporting documentation.

## Lost Documents

If you have lost any of your documentation and require a copy, please contact the organisation concerned. For example, contact your landlord if you require a copy of your tenancy agreement. If you require a copy of your Student Finance Breakdown or NHS entitlement letter, you can get a copy of this from your online account.

# Student Finance Breakdown/ NHS Award Notice

**Your Student Finance Breakdown**

Name: \_\_\_\_\_  
 Customer Reference Number: \_\_\_\_\_  
 University or College: MANCHESTER UNIVERSITY  
 Campus name: MANCHESTER UNIVERSITY  
 Course: MEDICINE (PRE-MEDICAL ENTRY)  
 Course year: 4  
 You will need to pay back the Tuition Fee Loan and Maintenance Loan

Category	Amount	Notes
<b>Tuition Fees</b>		
Tuition Fee amount	£3465.00	The amount we will pay directly to your university or college: <b>£3465.00</b>
Tuition Fee Loan to be paid to your university or college	£3465.00	
<b>Maintenance Loan</b>		
Loan not linked to household income	£2000.00	The amount we will pay to you: <b>£6381.00</b>
Plus loan based on household income	£2381.00	
Income	£1229.00	
Minus loan reduced with grant*	£4576.00	
Equals loan available to you	£4679.00	
Loan to be paid to you:	£4679.00	
<b>Grants</b>		
Maintenance Grant	£1902.00	
Grants Total:	£1902.00	

\* This amount of your Maintenance Loan has been replaced with a Maintenance Grant. This means you have less student finance to repay. For more information go to [www.direct.gov.uk/aboutdirect](http://www.direct.gov.uk/aboutdirect).  
 Payment of your student finance will be made to the following bank or building society account.

Bank Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

The last four digits of your account number are not shown for security reasons.

  
**Student Bursaries**

Ridgway House  
 Northgate Close  
 Middlebrook  
 Harehills  
 Bolton  
 BL6 6PQ  
 Telephone: 0845 610 1144  
 e-mail: [sbaccount@ppa.nhs.uk](mailto:sbaccount@ppa.nhs.uk)  
 Website: [www.nhs.uk/nhsstudents](http://www.nhs.uk/nhsbsa/nhsstudents)

**Private and Confidential**

Your Reference Number: SB Date: 2013

Dear \_\_\_\_\_

**Notification of Award - Academic Year:**

Thank you for completing your Bursary application form for the Academic Year 2012/2013.

Subject to confirmation of your attendance on an NHS funded training place at UNIVERSITY OF MANCHESTER studying Child Nursing - Degree and being in attendance for 273 days we can confirm you are eligible to receive the following award:

Award Type	(Income Assessed)
Basic Award	£2,810.00
Dependants Allowance	£104.72
Childcare Allowance	£2,577.97
Parent Learning Allowance	£1,303.00
Extra Weeks Allowance	£738.00
<b>Net Payable Award</b>	<b>£8,703.69</b>

The 'Net Payable Award' shown above has taken into consideration the following contributions to your award:

Parental / Spouse Contribution:	£0.00
Student Contribution:	£0.00
<b>Total Contribution to award:</b>	<b>£0.00</b>

 **Supporting the NHS, supplying the NHS, protecting the NHS**  
 NHS Student Bursaries is a service provided by the NHS Business Services Authority

The correct document is the one shown above, entitled **Student Finance Breakdown**

We cannot accept: a copy of your **Payment Schedule**, either hard copy or printed from your online account

You must submit this document if: You are a UK home student on an undergraduate degree programme

If you have not taken out your full entitlement from Student Finance, or your entitlement has been terminated, we cannot accept an application to the Access to Learning Fund.

The correct document is the one shown above, entitled **Notification of Award**

It must show: The 'Total Contribution Amount' – this may be printed on the next page of your letter.

You can download a copy of your Notification of Award from the NHS BOSS System: <https://myaccount.nhsbsa.nhs.uk>

You must submit this document if: you are studying on an NHS funded course, and would ordinarily be entitled to an NHS Bursary

You can find out the eligibility criteria for the NHS Bursary via this link: <https://www.gov.uk/government/publications/nhs-bursary-scheme-rules>

## Accommodation

You must submit this document if: You pay for accommodation and declare this in your application.

If someone else pays your rent: you must still include your tenancy and declare who pays your rent on your behalf.

We can accept:

- Copy of your tenancy agreement, either from a private landlord or social housing association.
- Copy of your agreement from the Accommodation Office if you live in University Halls.
- Evidence of your mortgage agreement or evidence of a Direct Debit payment/standing order.
- Signed and dated letter of the person you pay rent to if you are living with your parents or relatives. Ensure they state whether this is weekly, four weekly or per calendar month. This must include their contact details so we are able to verify the agreement.

We cannot accept:

- The outgoings on your bank statements as evidence of rent costs.
- An email or phone call from the person you pay your rent to.
- A statement from you advising of your accommodation costs without any supporting documentation.

## Council Tax

You must submit this document if: you declare council tax as an expenditure on your application

We cannot include council tax as expenditure if: you are a full-time single student, as you are exempt from paying council tax, even if you live with non-students.

We can accept:

- A copy of your council tax bill for the year.

We cannot accept:

- Outgoings on your bank statements as evidence of council tax costs.

## Priority debts

Please refer to the [‘can you take my debts into account?’](#) section, or the [Guidance Notes for the Online Application](#) for a definition of priority debts.



Please note that the HEFCE guidelines state that ‘ALF awards should be based on the minimum payment required to prevent further action being taken during the rest of the academic year’. Therefore, you should arrange a payment plan with your debtor, wherever possible, to repay the arrears, to enable us to include priority debts in your expenditure. You then need to submit a letter confirming your repayment plan.

If it is not possible to arrange a payment plan, please explain this in the ‘supporting statement’ section of the online application form. Remember to include evidence of this.

We require this if: you declare priority debts as an expenditure on your application.

Evidence of priority debts include:

- Accommodation arrears (NB we are unable to take arrears of more than two months into account)
  - A letter or email from your landlord or agency declaring your rent arrears. This must include your landlord or agency’s contact details so we are able to verify the arrears.
  - A statement from the Accommodation Office of your arrears if you are living in University Halls.
  - A signed, written statement from your parents or relatives. This must include their contact details so we are able to verify the agreement.
  - A letter from your mortgage provider.
- Gas/electric/Council Tax/secured loan arrears
  - A letter stating your agreed arranged payment plan to re-pay any arrears, and to prevent further action being taken.
  - A Court Summons.
- Other priority debts
  - If you have a debt that you consider to be a priority for your circumstances, for example, childcare arrears where your child may lose their place at an Ofsted-approved childcare provider, please include this in the ‘supporting statement’ section of your online application and include evidence of this. In the above example, a signed letter from your childcare provider would be acceptable, detailing the minimum payment they require, and the date they must receive this by.
  - We may exceptionally be able to take non-priority debts into consideration, if you have incurred this to prevent getting into arrears with a priority debt. For example, if you have used a credit card to pay for your rent and you are unable to make the minimum payment.
  - We cannot take into account anything you do not inform us of, therefore, get in contact if you have any questions about a debt or the evidence you should submit.

## Any other income

You must submit this documentation if: you receive any additional income such as:

- Wages from employment.
- Regular payments from a family member or partner.
- Savings.

If it becomes apparent that you receive additional income that you have not declared in your application, your application may be cancelled.

We can accept:

- Copies of payslips.
- Evidence of regular payments you receive highlighted on your bank-statement.
- Copy of your savings account.



The HEFCE guidelines explain that it expects undergraduate students will be able to supplement their income from various sources, such as through savings, part-time work, overdrafts etc. We are therefore required to include an 'assumed income' in all assessments dependent on individual circumstances. The assumed income figures for 2013/14 are: non-final year, £1,796; final year, £599; students with dependants or unable to work due to ill health/disability, £0.

In accordance with HEFCE guideline, the 'assumed income' will be 'disregarded' or subtracted from any Maintenance Grant or LEA Grant you receive for the purposes of the assessment. We will also disregard £347 from one of your University bursaries if you receive one. If you have not been means tested for your loan, we will include the figure for the income-assessed percentage of your loan, and also the Manchester Bursary for the purpose assessment. This ensures that the Access to Learning Fund reaches its priority groups. We do not include the 'assumed income' figure for students studying nursing or midwifery.

## Evidence of medical costs

You must submit this: if you declare medical costs as an expenditure on your application

We can only take into account essential medical costs and not treatment carried out privately when available on the NHS.

We can accept:

- Receipts or copies of your prescriptions.
- A letter from your doctor detailing the frequency of your prescriptions.
- Proof of a Prescription Pre-Payment.
- Proof of a direct debit for eye-care.
- Receipt from the purchase of spectacles.

## Children's birth certificates

You must submit this: if you have legal caring responsibilities for a child aged below 16, or between 16 and 19 and in full-time education that is not at a university

We can accept:

- Copies of birth or adoption certificates.
- If your child is aged between 16 and 19, a letter from a school/college as evidence that your child is in full-time education.

We cannot accept:

- Copies of passports.
- Your child's name on benefits/tax credit notification letter.

## Evidence of childcare costs

You must submit this: if you have declared childcare costs on your application.

We can accept:

- Copy of an agreement between you and an Ofsted-registered childcare provider.
- A signed letter on headed paper from your Ofsted-registered childcare provider detailing the cost and hours per week your child is under their care.

We cannot accept:

- Outgoings on your bank statements as proof of childcare costs.
- Notification of the childcare element of Working Tax Credits or a childcare grant from Student Finance or NHS Bursaries.

## Evidence of State Support

You must have applied for all benefits that you are entitled to before applying to the Access to Learning Fund. This also applies to your partner if you live with one. Many benefits only apply to students who are part time, or who have children or a disability and are unable to work.

You must submit this: if you or your partner is entitled to government benefits.

We can accept:

- Copy of your entitlement letter for housing, child or council tax benefit
- Copy of your entitlement letter for Working/Child Tax Credits
- Copy of your Universal Support entitlement letter

We cannot accept:

- Deposits on your bank statements as proof of the benefits you receive

If you are not receiving a benefit you would ordinarily be eligible for, you must provide evidence of the reason you are not receiving it. 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](http://www.turn2us.org.uk/?page=19668)

## Partner's income

If you live with your partner or spouse, we will assess your application together. This enables us to make a fairer assessment and we can include council tax costs and your partner's essential weekly expenditure such as travel to work, if applicable. We therefore require proof of their income.

You must submit this: if you live with a spouse or partner. When you complete the 'declaration' section of the online application, you will be asked to confirm that you do not live with a spouse or partner if you have selected that you are a single student.

We can accept:

- Last three payslips or current P60 as proof of income from earnings.
- Benefit statement as proof of income in the form of state support. See previous section for more information
- Evidence of Student Finance or NHS entitlement, or postgraduate funding, if your partner is in full-time education. See page 4 for more information.

## Any other proof of hardship

There may be a time during your studies when you run into unexpected financial difficulty or a one-off emergency. Examples of some of these situations are below however these are to just give you an idea.

- 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 for which you are responsible or items essential to your circumstances.
- Relationship breakdown.
- Health or personal issues resulting in an extension to your course.
- Caring responsibilities for a relative, resulting in increased travel costs.

If you wish to discuss your circumstances or the evidence you need to submit, please get in touch.

# Bank statements

Follow these steps to ensure you submit the correct bank statements.



**We can accept:** copies of original statements, these are available on request from your bank; printed PDF statements from your online banking; print screens of your bank statements from your online banking.

**We cannot accept:** copies of statements downloaded to Excel (or similar).



**Your bank statements must clearly show your name and account number.** You can blank-out the first five numbers if you wish however we need to be able to see at least the last three.



**You must include bank statements for all bank accounts you hold, even if you no longer use them.** This also applies to your partner if you live with one. If you cannot produce statements for an account you no longer use, it is acceptable to submit a mini-statement showing the balance and that no transactions have been made in the last 3 months.



**You must submit your previous 3 months of transactions in full.** For example, if the date of your first transaction is 17/09/2013, the final transaction must be up until the 17/12/2013. We are unable to consider an application if you do not provide at least 3 months of transactions on your statements.

If you have recently opened a new account within the last 3 months, you will need to provide evidence of the date it was opened, and statements from your old account too. If these are not available online, you should be able to request these from your bank.



**The last transaction showing on your bank statement must be dated within the 14 day deadline.**

For example: you submit the online application on 14/09/2013. You must therefore submit all the supporting documentation by 28/09/13. The last transaction on your statements must be dated between these dates.

Ensure you follow the instructions carefully on how you must annotate your bank statements. If you do not annotate them correctly, you will be required to re-submit or amend them, within the original 14 day deadline.

In exceptional circumstances, we may grant you an extension to the 14 days if you are having difficulty in submitting the correct documentation. In this case, you may also be required to provide up to date bank statements, to ensure the last transaction is dated within 14 days of the correct documentation being submitted.



## Lifestyle Spending

The Access to Learning Fund is designed to assist students having difficulty in meeting their essential expenditure. If your bank statements show evidence of 'life-style' (excessive/non-essential) expenditure such as gym memberships, Sky TV, holidays, gambling, shopping sprees, large phone bills or expensive single items such as iPods or laptops, we can use our discretion to reduce any possible award.

# Bank statements – annotating

The Student Checklist states: *You must also explain every transaction in and out of the account which exceeds £80 even if this is made up of multiple smaller transactions in 1 day.* Follow these steps to ensure you annotate your bank statements correctly.



1 day refers to the period the bank statement, when the funds were withdrawn from, or deposited into, your bank account.

It is not the date you purchased an item or withdrew money from a cash machine. You may find it helpful to start by separating the days on your statement.

Date	Type	Description	Paid Out	Paid In	Balance
07-Sep-13	Shop Purchase	Tesco	£22.00		-£206.75
07-Sep-13	Online Purchase	Virgin Trains	£54.50		-£184.75
06-Sep-13	Cash Machine	HSBC 06 Sep 13	£40.00		-£130.25
06-Sep-13	Cash Machine	Natwest 05 Sep 13	£20.00		-£90.25
06-Sep-13	Cash Machine	Natwest 04 Sep 13	£20.00		-£70.25
04-Sep-13	Shop Purchase	Subway	£3.75		-£50.25
04-Sep-13	Direct Debit	British Gas	£100.00		-£46.50
03-Sep-13	Shop Purchase	Tesco	£29.00		£53.50
02-Sep-13	Deposit	Money for bills		£50.00	£82.50
02-Sep-13	Shop Purchase	Boots	£17.50		£32.50
02-Sep-13	Shop Purchase	Refund - TK Maxx		£22.00	£50.00
02-Sep-13	Online Purchase	Amazon	£42.00		£28.00
01-Sep-13	Online Purchase	Paypal	£2.50		£70.00
01-Sep-13	Shop Purchase	Tesco	£27.50		£72.50
01-Sep-13	Standing Order	Payment to Opal	£250.00		£100.00



You then need to identify all single transactions which exceed £80.

Next, identify any days on your statement where the transactions total £80 or more. Remember this is for transactions in and out of the account. It may help you to highlight all of these transactions.

Date	Type	Description	Paid Out	Paid In	Balance
07-Sep-13	Shop Purchase	Tesco	£22.00		-£206.75
07-Sep-13	Online Purchase	Virgin Trains	£54.50		-£184.75
06-Sep-13	Cash Machine	HSBC 06 Sep 13	£40.00		-£130.25
06-Sep-13	Cash Machine	Natwest 05 Sep 13	£20.00		-£90.25
06-Sep-13	Cash Machine	Natwest 04 Sep 13	£20.00		-£70.25
04-Sep-13	Shop Purchase	Subway	£3.75		-£50.25
04-Sep-13	Direct Debit	British Gas	£100.00		-£46.50
03-Sep-13	Shop Purchase	Tesco	£29.00		£53.50
02-Sep-13	Deposit	Money for bills		£50.00	£82.50
02-Sep-13	Shop Purchase	Boots	£17.50		£32.50
02-Sep-13	Shop Purchase	Refund - TK Maxx		£22.00	£50.00
02-Sep-13	Online Purchase	Amazon	£42.00		£28.00
01-Sep-13	Online Purchase	Paypal	£2.50		£70.00
01-Sep-13	Shop Purchase	Tesco	£27.50		£72.50
01-Sep-13	Standing Order	Payment to Opal	£250.00		£100.00

The example shown on the right shows that on 2 October 2013, money paid out totalled £59.50 and money paid in totalled £77.00. Although both these figures are below £80.00, you must explain transactions in and out on one day. Therefore the total transactions for that day come to £136.50 and all of these must be explained

On 6 September, three cash withdrawals are showing, totalling £80.00. These must therefore be explained, even though the description may show that the money was withdrawn on a different day.



You must then annotate your statements providing an explanation of each of these transactions, even if you feel they are very small. Please also be specific about what the money was used for, even if you feel it is obvious from the description. Please ensure you write on the actual statement and do not submit the annotation on a separate document.

For example, on the 6 September, it would not be sufficient to annotate the transactions as 'withdrew cash'; you should explain what you then used the money for.

On 2 September, it would not be sufficient to annotate the Amazon transaction as 'online purchase'; you should explain what you bought.

## Complete annotation

Date	Type	Description	Paid Out	Paid In	Balance	
07-Sep-13	Shop Purchase	Tesco	£22.00		-£206.75	
07-Sep-13	Online Purchase	Virgin Trains	£54.50		-£184.75	
06-Sep-13	Cash Machine	HSBC 06 Sep 13	£40.00	←	-£130.25	Money owed to housemate for water
06-Sep-13	Cash Machine	NatWest 05 Sep 13	£20.00	←	-£90.25	Meal for friend's birthday
06-Sep-13	Cash Machine	NatWest 04 Sep 13	£20.00	←	-£70.25	Weekly buss pass
04-Sep-13	Shop Purchase	Subway	£3.75	←	-£60.25	Lunch at Uni
04-Sep-13	Direct Debit	British Gas	£100.00	←	-£46.50	Household gas bill
03-Sep-13	Shop Purchase	Tesco	£29.00		£53.50	
02-Sep-13	Deposit	Money for bills		£50.00 ←	£82.50	Money from housemate for gas bill
02-Sep-13	Shop Purchase	Boots	£17.50		£32.50	Essential toiletries
02-Sep-13	Shop Purchase	Refund - TK Maxx		£22.00 ←	£50.00	Shoes for Uni – not suitable
02-Sep-13	Online Purchase	Amazon	£42.00		£28.00 ←	Books for Uni
01-Sep-13	Online Purchase	PayPal	£2.50	←	£70.00	Pens needed for course
01-Sep-13	Shop Purchase	Tesco	£27.50	←	£72.50	Weekly grocery shop
01-Sep-13	Standing Order	Payment to Opal	£250.00	←	£100.00	Rent

- All transactions over £80 in and out annotated.
- All smaller transactions in one day, in and out, totalling over £80, annotated.
- Detailed explanation of transactions.

## Incomplete annotation

Date	Type	Description	Paid Out	Paid In	Balance	
07-Sep-13	Shop Purchase	Tesco	£22.00		-£206.75	
07-Sep-13	Online Purchase	Virgin Trains	£54.50		-£184.75	
06-Sep-13	Cash Machine	HSBC 06 Sep 13	£40.00	←	-£130.25	Money owed to friend
06-Sep-13	Cash Machine	NatWest 05 Sep 13	£20.00	←	-£90.25	Cash out
06-Sep-13	Cash Machine	NatWest 04 Sep 13	£20.00	←	-£70.25	Cash out
04-Sep-13	Shop Purchase	Subway	£3.75		-£50.25	
04-Sep-13	Direct Debit	British Gas	£100.00		-£46.50	
03-Sep-13	Shop Purchase	Tesco	£29.00		£53.50	
02-Sep-13	Deposit	Money for bills		£50.00	£82.50	
02-Sep-13	Shop Purchase	Boots	£17.50		£32.50	
02-Sep-13	Shop Purchase	Refund - TK Maxx		£22.00	£50.00	
02-Sep-13	Online Purchase	Amazon	£42.00		£28.00	
01-Sep-13	Online Purchase	PayPal	£2.50		£70.00	
01-Sep-13	Shop Purchase	Tesco	£27.50		£72.50	
01-Sep-13	Standing Order	Payment to Opal	£250.00	←	£100.00	Rent

- Not all transactions over £80 in and out are annotated.
- Smaller transactions one day, in and out totalling over £80, have not been annotated.
- Annotation does not explain the nature of the transactions.