ACCESS TO LEARNING FUND
CONDITIONS & CRITERIA

Ensure you read this booklet before making an application

2010/11 Entry
www.plymouth.ac.uk
IMPORTANT – PLEASE READ THESE GENERAL POINTS FOR 2010/11

This year, the government has decreased the national budget for the Access to Learning Fund by a further 11% although numbers of applications continue to rise. This is the fourth year that funds have gone down and for this reason, tighter criteria must be used in assessing applications for both standard and non-standard awards. It is inevitable that payments will be smaller in many cases. In the case of continuing students, amounts of assistance are very likely to be smaller than in previous years. Non-standard [emergency] awards will be harder to obtain.

Please read ALL of this booklet carefully before making any application to the fund. Keep the booklet safely in case you need to refer to it again or make further applications during the 2010/11 academic year.
What is the Access to Learning Fund?
The Access to Learning Fund is a hardship fund. It is money provided by the government for universities to give to those who are in financial hardship after applying for all other sources of funding. The level of hardship should be enough to prejudice the student’s continuing on the course.

Who can apply?
The fund is open to any full or part time HOME undergraduate or postgraduate, including NHS students and Plymouth based students of the Peninsula Medical School.

There is no upper age limit, so you can apply to this fund if you are above the age limit for receiving a Student Loan. You can also apply if you have been on a previous course of higher education.

Who is excluded?
EU students, international students and anyone else failing the residency test applied to UK Student Support applicants.

This includes students from the Channel Islands and the Isle of Man, where a different system of funding operates. [there are other emergency funds for these students]
General conditions for all applicants

Eligibility Checklist

Residency
You must fulfil the residency criteria for receiving the UK statutory student support package. This means you must have been normally resident in the UK for the three years prior to the start of your course, for purposes other than education, and you must have settled status within the UK. Your nationality or citizenship is not relevant. You may also be eligible if you are an EU/EEA migrant worker. Please note that these conditions must be satisfied at the start of the course – students cannot become eligible if the qualifying period is up or if indefinite leave to remain is granted during the course.

Sources of Other Funding
You must have applied for all other assistance to which you are entitled before an award from the Access to Learning Fund is considered [if you are unsure about your entitlements, ask the Student Funding Unit for advice].
It is not an option to apply to the fund for help in order to avoid taking out a Student Loan, either for maintenance or tuition fees. You must also apply for financially assessed student support, although if you are found to be above the threshold for receiving this, you can still apply to the fund, provided that any required parental contribution is being made. You cannot expect to receive help from the fund to make up for any contribution your parents should be providing. If you are in a category where benefits may be payable, you [or your partner, if applicable] should have claimed as appropriate.

Attendance and Effort
To get a payment, you must be enrolled on your course, and actively attending, unless you are on placement or intercalating, in which case special conditions may apply. Assistance does not depend on academic merit, however you should be committed to your studies and working to the best of your ability. It may be necessary to confirm this with relevant academic staff.

Part Time Students – Intensity of Study
If you are a part time student, your course must last at least one year, and you must be studying at least 60 credits per year, or 50% of the full time course equivalent, if any.
If you are disabled, 25% intensity is acceptable. If you are an undergraduate, you must have applied to the Student Loans Company for assistance with tuition fees and the £270 course grant.

Documents
You are required to provide photocopies of relevant documents to verify and support your application. A list is given below.
General conditions for all applicants

Peninsula College of Medicine and Dentistry.
If you are a student of the Peninsula College of Medicine and Dentistry, you must be registered with the University of Plymouth, not Exeter, in order to apply to the University of Plymouth Access to Learning Fund.

The University and its Partner Colleges
To apply to this university’s Access to Learning Fund, you must be classed as a University of Plymouth student [this includes Estover FD Sound and Technology students, Social Work students at Cornwall College, and Fine Art students at Somerset College of Arts and Technology, but NO OTHER partner college students]. The University’s partner colleges have their own allocations made to them, so partner college students should apply directly to the college they attend.

IF YOU DO NOT FULFIL THE BASIC ELIGIBILITY CRITERIA AS OUTLINED ABOVE, YOUR APPLICATION WILL NOT BE ASSESSED, AND YOU WILL RECEIVE AN IMMEDIATE NOTIFICATION OF REFUSAL.

Confidentiality
All applications require detailed financial information and so are treated in the strictest confidence. The forms are handled only by staff in the Student Funding Unit, and will only be looked at in detail by senior administrators. Academic staff or other student service staff are not normally contacted, though a student’s continuing attendance will be checked. If it is necessary to contact course tutors, other University staff, or outside bodies for other information, your permission will be sought.

Why is so much information needed?
The application form requires a lot of detailed information about your finances because a need must be established before an award is made, and also to avoid all applicants having to be interviewed. If a form is well completed, it will be possible to assess it quickly and make a payment as soon as possible.
Copies of relevant documents also need to be retained on file for auditing purposes.

What documents are needed?
There is a list of documents we need to see on the front of the application forms. All documents submitted should be PHOTOCOPIES.
The onus is on you, the student, to supply copies of all relevant documents to support your application.
General conditions for all applicants

The following list provides examples of acceptable documentation:

- **Full, current bank statements for each account held:** This must be the most current statement, showing at least three month’s worth of transactions. Mini-statements are NOT acceptable.

- **Evidence of rent / mortgage:** Tenancy agreement, rent book, mortgage statement, letter from property owner stating contribution to rent.

- **Credit card / HP / loan statements:** Please provide one full, current statement for each account. For loans, please provide evidence showing length of loan and date of final payment. We cannot accept a highlighted bank account statement as evidence of payment.

- **Evidence of other income / partner’s income:** Wage slips, invoices

- **Evidence of benefits / tax credits:** Assessment letter. In the case of means tested benefits like Income Support, you must provide the letter showing how your income support was calculated.

- **Evidence of travel costs:** Train tickets, bus tickets, petrol receipts, parking receipts. Please note: travel costs can only be taken into account if you do not live within walking distance of the university, unless there is a reason why you are unable to walk e.g. a disability.

- **Evidence of childcare costs:** Receipt or letter from nursery, OFSTED registered childcare provider, Before/After School club.

- **Evidence of maintenance payments:** either payment made to you from CSA or other source, or payment you have to make in respect of a child who does not live with you, in which case you should also provide a copy of the child’s birth certificate.

- **Evidence of compulsory fieldtrip costs you contribute to:** letter from tutor or faculty stating costs involved. Please note: we can only take into account compulsory costs over and above the amount of the Fieldwork Bursary.

- **IVAs [Individual Voluntary Arrangements]:** If you have entered into an IVA, we will need evidence of the monthly amount you are repaying, and will need to know what expenses were included in the IVA. The same applies to any other type of formal debt management arrangement.

What type of help is available?

Applications will initially be assessed for a standard [ongoing hardship] award. To be allocated a standard award, you must be able to demonstrate a shortfall of income, after a standard calculation has been applied. If the calculation does not result in a shortfall, it may be possible to consider a one-off non standard award [see page 8]
General conditions for all applicants

PLEASE NOTE THAT ALTHOUGH A STANDARD CALCULATION IS APPLIED IN ORDER TO ESTABLISH A SHORTFALL OF INCOME, THE PERCENTAGE OF THE SHORTFALL AWARDED IS DISCRETIONARY AND WILL DEPEND ON AVAILABILITY OF FUNDS AND THE NUMBER OF APPLICANTS.

Awards are not generally repayable.
Short term loans may also be considered under certain circumstances.

When can I apply?
The fund opens on 1st September 2010.

This year there will be two main opening periods for standard awards:

1st September - 19th November 2010
24th January – 11th March 2011

Applications can be accepted at other times of the year will be considered on an emergency basis only.

How long before I hear?

We aim to assess applications for standard awards within 28 days, though this may not be possible if further information has to be sought, and there may be delays at particularly busy times in the academic year. Remember – if you do not complete your form fully, or you do not supply the documents requested, delays will result.

Applications for standard awards are looked at strictly in order of receipt. If you need your application to be looked at quickly, it is in your interests to apply as early as possible, and to supply a full set of documents.

Completing the form

The application form contains completion guidance notes, however if you find yourself unable to complete your application form fully for any reason, please seek assistance from Student Funding Unit staff, after completing as much of the form as you can. If your situation is unusual and you are unsure as to what details need to be included, please ask for advice. You may need to make an appointment with a Student Funding Administrator. Do not hand in an incomplete form, as it will be returned to you. Downloaded application forms must not be returned by electronic transfer, as they must be signed and returned with appropriate documentation.

When completing the budget planner, please ensure that all your income and expenditure are reconciled over the same period i.e. annual or monthly, as requested.

Please note that students must complete and sign their own forms. Applications made by parents, partners or other parties cannot be accepted.
General conditions for all applicants

Standard Awards
A standard award is based on your overall requirements for the academic year, and is intended to cover a shortfall of income caused by being a student, not general hardship that might have existed prior to starting the course.

Assistance can be given where there is an additional need caused or increased by:

- Childcare costs not covered under other schemes
- Travel costs can only be included if you are outside walking distance of the university, unless you are disabled or injured.
- Exceptionally high costs of course materials and equipment
- Severe ongoing hardship, where a significant shortfall of income can be demonstrated

Or

- Where a change of circumstances puts you in severe ongoing hardship [e.g. if a partner with an income leaves]
- If you have extra costs due to a disability or special need, and cannot obtain help elsewhere

Assistance CANNOT be given for

- Tuition fees
- Purchase of a Computer
- Paying for or maintaining luxury items or paying private school fees
- When parents do not pay their assessed contribution to the Student Loan

You should not wait until you have run out of money to apply for a standard award, and you do not have to be up to your overdraft limit, though you MUST show that your outgoings exceed your income. If the budget planner on the application form shows your income as more than your outgoings, you will receive an immediate rejection.

Can I apply more than once?
You can make up to two applications for a standard award during an academic year. The first time you apply, you will need to complete a full application form and supply copies of all relevant documents.

For subsequent applications, there is a shortened form to complete, showing your updated circumstances. An up to date full monthly bank statement must be supplied.

Second awards will be subject to availability, continuation on the course and continued demonstration of hardship. This year, due to a further decrease in funds, it is very unlikely that you will receive a second standard award. In the second application period,
General conditions for all applicants

Priority will be given to first time applicants and to those with a change in circumstances. In this way, a greater number of students will be able to receive assistance.

Priority Groups for standard awards

Although any home student can apply to the fund, certain groups will be treated as priority. These groups are:

- Students with dependant children
- Other independent students
- Final year students
- Disabled students.

Non-standard Awards

Non-standard awards are generally emergency awards, and can be applied for at any time. It is possible to receive both a standard and non-standard award during the same academic year. There is a separate application form for emergency awards, but generally speaking, they can be made in the following circumstances:

- If you have unavoidable extra costs due to an unforeseen situation, which take up your normal income and leave you with no money to live on.
- If you suffer a disaster such as a burglary, fire or flood, where you lose essential items and are not covered by insurance [it is recommended however that you are covered by insurance]
- If you have to move house for unavoidable reasons e.g. domestic violence, but not if you have simply built up rent arrears.
- If you need travel costs related to a bereavement, or to visit a sick relative, or in connection with your own medical treatment.
- In all cases, evidence must be provided.

Non-standard awards do not cover:

- Replacement of non-essential items lost, stolen or destroyed.
- Replacement of lost money [other than small payments for living costs if this has left you completely without funds].
- Payment of utility bills.
- Payment of non-priority debts e.g. overdrafts and credit cards [you will be offered money advice instead].
- Payment of fines, including parking tickets.
- The cost of birthdays, Christmas or holidays.
- The cost of school trips and uniforms.
General conditions for all applicants

• The result of poor budgeting and/or excessive spending [budgeting advice is available]. We will discuss your spending pattern to see where your money has been going, particularly in the case of younger students.

There is a separate application form for emergency assistance. All applications should include full documentation of the situation in which you find yourself, and proof that you have no access to funds from any source [e.g. credit card, increased overdraft].

**NB You cannot expect to get emergency assistance if nothing exceptional has happened and you have simply run out of money. That is not the purpose of the fund. Remember, for those who work or are in receipt of benefits, there are no sources of extra money if it runs out – it is no different for students. We can only help you if your circumstances are exceptional.**

**EMERGENCY PAYMENTS ARE BASIC AND FOR ESSENTIAL LIVING COSTS ONLY. [NOT FOR RENT]**
How applications for standard awards are assessed

Composite living cost
Under government guidelines, your weekly income will be compared to your ‘Composite Living Cost’, or ‘CLC’, and your variable expenditure. The CLC consists of a basic amount for general living costs

Working out your CLC
You can work out your own weekly composite living costs by using the following amounts:
- Single student: £67
- Couple with no children: £105
- Couple with one child: £179
- Lone parent with one child: £144
- Add on £58 for each additional child

The composite living cost is based on benefit allowances and premiums. It is intended to cover normal living costs such as food and utility bills.

Variable expenditure
Other expenses are known as ‘variable expenditure’. This covers such items as your accommodation costs, a notional £10 per week for your course costs,[up to £20 for some higher cost courses such as Architecture] the actual amount per week of any childcare or travel, and the amount of any other special expenses, including payments to creditors where you cannot use the source of credit.

Please note that accommodation costs that appear excessive may be capped, and for students who are not independently assessed the limit will be £90 weekly. There is plenty of student accommodation available in this price range.

Many students mention car costs as part of their variable expenditure. These costs, within reason, will be allowed where students have dependants or are travelling some distance to reach university. Students living within a short distance of the campus will not be allowed car costs, unless they have restricted mobility.

Your composite living costs and variable expenditure are added together and balanced against your annual income, divided over the appropriate number of weeks. An assumed income is added for single students and postgraduates.

Assumed Income
If you have no dependants, an assumed income will be applied. This is intended as an average amount a student might have available over the year from part time earnings/student.
How applications for standard awards are assessed

overdraft. The assumed income is £1,649 per year, depending upon the amount of LEA support you receive, but only £550 in the final year of the course. If you work during term time or over the vacations, this will not be counted in the calculation, only the assumed income. Therefore even if you earn more than £1,649 over the year, only the assumed income will be counted.

Certain types of income are disregarded, namely any grant or loan for tuition fees, an element of the Low Income Maintenance Grant or Special Support Grant, Disabled Students’ Allowances and certain disability benefits.

Bursaries received under the University’s OFFA provisions will be partially taken into account. In certain situations where a student cannot obtain credit, or has used all available credit at the start of the academic year, the assumed income may be reduced, or not applied, at the discretion of the assessor. If you are unable to work due to a disability or other health problem, or due to high commitments, such as caring, the assumed income may also be reduced or not applied.

After applying the above calculation, any resulting shortfall is called an ‘additional need’. **It is at the University’s discretion as to what percentage of any additional need is paid out.** Percentages may drop later in the year as the fund decreases, or if there is particularly high demand, or if the applicant is not in one of the priority groups.

This calculation will immediately identify the very worst off students, since it uses very basic amounts [benefit level] for general living costs.

Some students may not show a shortfall of income when this calculation is applied, but still show an actual shortfall of income on their own budget planner. In these situations, a non-standard award may be considered, or it may be possible to include other regular and relevant costs under ‘variable expenditure’.

**University Bursaries**

Students in lower income categories will receive University bursaries. Because Universities are charging deferred ['top up'] fees, each institution is obliged by the Office for Fair Access [OFFA], a government body, to provide a range of extra support in the form of bursaries. Most of these are paid automatically to those eligible. Payments are made by the Student Loans Company on the University’s behalf. The first £329 of any Bursary awarded on low income grounds will be disregarded in assessments for the Access to Learning Fund. To find out if you are likely to receive a bursary, refer to the booklet A guide to University of Plymouth Bursaries.

**NB** University bursaries are only available to undergraduate students paying deferred[ ‘top up’] fees, so postgraduates and NHS funded students are ineligible.

University bursaries are not to be confused with NHS bursaries, Social Work bursaries, or Teacher Training bursaries, which are parts of the statutory elements of support for the relevant courses.
How applications for standard awards are assessed

Younger Students in Non Priority Categories
Students who receive full statutory support and full university bursaries are unlikely to qualify for support from the fund as they will generally not show a shortfall of income.

Undergraduate students already holding an honours degree [ELQ students]
Student commencing an undergraduate course but who already hold an honours degree from a UK institution are largely excluded from the government student support system. Exceptions are in the case of those taking certain professional courses, such as medicine and architecture. Such students can receive the Maintenance Loan and possibly Dependants’ Allowances, but no Tuition Fee Loan or Maintenance Grant. Honours degree holders starting any other undergraduate course can receive only Dependants’ Allowances and Disabled Student’s Allowances if applicable.

These students will be charged higher tuition fees and will not be eligible for bursaries. They are eligible to apply to the Access to Learning Fund, however they will not be treated as a priority category.

Students in default of ‘mortgage’ style student loan agreements
Students who may have taken all or part of a previous course before 1998, for which they received ‘mortgage’ style student loans, are occasionally in default of their agreement to repay their student loans. This can happen if they have failed to defer their repayments, often because they have changed their address and not notified the Student Loans Company. In these cases, the Access to Learning Fund may be able to provide a loan to pay off any arrears, thus enabling the student to access the current year’s support. No other assistance from the Access to Learning Fund can be given.

Independent Students – Standard Awards
Although the amount of your award will depend on any additional need demonstrated after applying the standard calculation, you should fully complete the budget planner on your application form, and be able to show an overall shortfall of income. [if your own calculation does not show a shortfall, you will automatically be turned down for help]

Remember that the fund is a limited pot of money, for which several thousand students could legitimately apply, so allocations are at the University’s discretion and subject to availability, and may not meet the full amount you require. No student has an automatic right to a payment, or a particular level of payment.

Students requesting very large amounts of assistance
The University is committed to fostering widening participation in higher education, and the Access to Learning Fund is instrumental in this. However, it is expected that before making the
commitment to a course, each prospective student will have looked into the expense involved and the funding available, and will have chosen the optimum time to start higher education. This might involve reducing outstanding debts, or ensuring that other expenses are within feasible limits.

Many independent students take a drop in income when they decide to start higher education, particularly if employment is abandoned. The Access to Learning Fund is not able to make up this type of shortfall in full, and some students may need to prepare themselves for a simpler lifestyle.

It is the University’s aim to help as many students as possible, and awarding very large amounts of assistance to comparatively few students is contrary both to the spirit of the fund, and to government directives.

**Students with dependants**

Extra support from the Student Loans Company by way of the Adult Dependants Grant, the Childcare Grant and Parents’ Learning Allowance is only available to those on a low income, i.e. around benefit level. The calculation for these additions is complex, but does have regard to the number of members in the household, and certain financial commitments which you are asked to state on form PN1. It is recognised that some students refused the extra SLC support may still be in financial difficulty if they have high costs resulting from costs not recognised by the SLC, such as regular payments to creditors. The Access to Learning Fund will try and help in these situations.

**Students with Partners**

If you have a spouse or partner, their income and expenses should also be included. This applies to anyone who lives as part of a couple. This is because most couples pool their incomes, and also may have higher expenses. Indeed, the result of a joint assessment will often be a larger payment.

**If you are part of a couple and you do not pool your income, you will need to give reasons for this, and provide evidence where possible.**

If you are living as a couple with someone, but fail to declare it, you are making a fraudulent application to the fund.

This is the case even if your partner lives at a different address during term time e.g. in situations where one member of a couple lives in the University’s area in order to study, but the other remains in the family home. If both members of a couple are students of this University, only one may apply, and should include the financial details of both. Same-sex couples will be assessed according to the above method, whether or not they are in a civil partnership.
How applications for standard awards are assessed

Returning Students
Returning students will need to make a fresh application to the fund each academic year, and each year’s support is assessed according to the current year’s circumstances. However, even if your circumstances have not changed since last year, and you show a similar shortfall, it cannot be guaranteed that you will receive the same amount as last year.

POSTGRADUATES
Postgraduates should ensure that they have a means of support for living costs before commencing a course. Such support could include a Research Council Studentship, a scholarship from the relevant University Faculty, help from relatives, or a Professional and Career Development Loan. To reflect this, a Notional Postgraduate Income [NPI] of £157 per week will be applied to postgraduate applications [£126 to those with dependants]. Although some Postgraduates are likely to receive some support from the Access to Learning Fund, it will not be sufficient as an income in its own right, and can only be seen as a supplement to funding from other sources. The fund cannot pay postgraduate tuition fees, nor can it assist where less than 50% full time equivalent is being studied [25% for disabled students]

Students and benefits
Some categories of student retain eligibility for means tested benefits whilst studying full time, and part time students should still be able to receive benefits if they fulfil basic requirements e.g. being available for work. Full time single students are generally ineligible for benefits throughout the course [including vacations and periods of suspended study], unless they are in receipt of Incapacity Benefit. A student’s partner may claim benefit for the household, though the student’s income will be taken into account.

If both of a couple are students, one of them may claim housing benefit all year round, and Income Support for the months of July and August, provided that there are dependant children in the household. Awards from the Access to Learning Fund will generally be in a lump sum, and for purposes not covered by benefit scale rates and premiums. Payments should not therefore affect benefit entitlement, though they should be declared on request to the Department for Work and Pensions.

Tax Credits
All students with dependant children should ensure they have claimed Child Tax Credit. This has replaced the LEA Child Dependents Allowance. Those in receipt of the maximum Child Tax Credit may be entitled to free school meals for their children.

Most student income is disregarded when calculating Tax Credit entitlement. Some students may also be able to get Working Tax Credit – even a single student aged 25 or over can claim
this if working 30 or more hours per week. Students with dependants need only to be working for 16 hours a week or more.

Application forms can be obtained from the Inland Revenue, or applications can be made online.

**Lone Parents**
Lone parents previously in receipt of Income Support will usually find that this ceases when they become a full time student. This is because they will be receiving income from other sources which equals or exceeds benefit rates. Student Maintenance Loans have to be taken into account as income, although they are repayable. This is because Maintenance Loans are intended for living costs, which is also the purpose of paying Income Support.

Some lone parents may still find that they receive partial housing benefit throughout the academic year.

In the summer vacation, lone parents can receive full Income Support and Housing Benefit for the months of July and August. From 1st September, returning students can request a non-standard award from the Access to Learning Fund to assist until term starts.

Lone parents should not find themselves worse off as students, indeed there is more help than ever before available. However it must be accepted that a significant part of a student’s income for living costs is via the Student Maintenance Loan, which is ultimately repayable, yet taken into account in benefit calculations whether taken out or not.

**Please note that children’s age limit for a parent to be classed as a Lone Parent will reduce further to 7 years with effect from October 2010, and may be reduced even further over the next year or so.**

**Disabled Students**
Non means tested disability benefits are disregarded in the calculation of Student Support.

Disabled students can therefore continue to receive long term disability benefits such as ESA and DLA, as well as the Student Loan and Tuition Fee support.

However, means tested benefits paid on grounds of incapacity, such as Income Support and Housing Benefit, will only be paid subject to student income, in particular, the Student Maintenance Loan. In these cases, students should have their benefit adjusted for the months of July and August, when the Maintenance Loan is not taken into account.

Students with a disability or special need [including dyslexia] can also apply to their LEA for a non means tested, non repayable Disabled Students Allowance to cover the cost of special equipment needed to ensure effective participation on the course.
Other general information

Fraudulent Applications

Your own application
You are required to sign a declaration that the information supplied on your form is true and complete – if it is discovered that you have given a false or partial picture of your circumstances in order to get assistance, you may be subject to University disciplinary procedures.

A false picture would be for example if you failed to declare you have a partner with an income, or that you have other income or savings to live on than those declared in your application.

It is also fraudulent to accept a payment from the fund when you have either withdrawn from your course, or are intending to do so shortly.

If you accept a payment from the fund, and then withdraw from your course, you will be required to repay all or part of the amount. If you fail to do so, you will be subject to University debt collecting procedures.

All payment amounts are notified to you in writing. If the amount you receive into your account is different from the amount notified to you, you should inform the Student Funding Unit immediately.

Another Student’s Application
Occasionally the Student Funding Unit receives reports that a student has received a payment from the fund inappropriately. Any reported fraud will be investigated seriously but

- only if the student committing the alleged fraud is named, and
- full details of the suspected fraud are given

If the basis of your complaint is that another student received a payment, though you did not, although you feel you are in as much/greater hardship, this can only be resolved by a review of your own application [see below].

Never assume that another student’s circumstances are the same as your own, and also bear in mind that we have no control over how a student spends their award.

If you are dissatisfied...

If you feel that you have not received a high enough award from the fund, or if you have not been helped and feel you should have been, you have the right to request a review of your application.

This should be submitted in writing, [e-mail is acceptable] and addressed to
Other general information

Kay Staniford, Access to Learning Fund Administrator, Student Funding Unit, Hepworth House, University of Plymouth, Plymouth, PL4 8AA
Or kay.staniford@plymouth.ac.uk

Your application will be looked at again in full, and any extra information will be taken into account. However it should be born in mind that there is a standard way of assessing applications, and institutions are bound by Government directives.

Reviews that cannot be resolved will be referred to a more senior manager.

What constitutes a Review?

Please note that a Review can only take place if you feel that there is something incorrect, incomplete, or unfair in respect of the way your original application was treated.

If your circumstances have changed for the worse since you originally applied, or if you require further assistance, you should make a further application to the fund, not ask for the original one to be reviewed.

The Student Funding Unit

The Student Funding Unit is in Room 12, Hepworth House on Plymouth Campus.

Funding Unit staff are experienced in dealing with a range of student problems, and will treat you in a friendly and courteous manner. Private interview facilities are available.

Although staff understand that financial and other worries may distress you, they will not accept bad language or aggressive behaviour.

Student Funding Unit, Hepworth House
Tel: 01752-587680
Email: student.funding@plymouth.ac.uk
Other general information

When’s the earliest I can apply?
Application forms become available during August. Applications can be accepted from 1st September, however payments cannot be made until you have enrolled for the current academic year.

How many times can I apply?
Students can make up to two applications for a standard award in an academic year. There are generally two opening periods for standard awards: 1st September – 19th November 2010, and 24th January – 11th March 2011, though applications can be considered at other times under certain circumstances. Non standard awards can be applied for at any time.

What if I have problems with form filling?
You should complete the form to the best of your ability. However if you need assistance, or wish to discuss your application, you should make an appointment to see a Student Funding Administrator. You should always sign your own form, even if you have had assistance with completing it. Your application cannot be discussed with a third party, such as parents of partner.

What’s the difference between a standard and a non-standard award?
A standard award takes into account a student’s overall situation for the year. A non-standard award is normally only made in an emergency, where no funds [including credit] are available.

Do I have to be up to my overdraft limit to apply?
For a non-standard award, you must be up to your limit and unable to increase it. For a standard award, you need not be in overdraft at all.

What if I have savings?
For a standard award, only the income from any savings you may have will be taken into account. For a non-standard award, you would be expected to use up any savings before requesting assistance.

Will I be penalised for having a part time job?
No. If you have no dependants, an assumed income will be applied to your application, but over and above this, no part time earnings, whatever the amount, are counted in assessments for standard awards. With non-standard awards, all sources of income must be counted.

How much is the assumed income?
£1,649 per year [depending on amount of LEA support you receive], unless you are a final year student, in which case it is £550.
Frequently Asked Questions

Students with dependants and disabled students do not have an assumed income applied. All postgraduates are subject to a Notional Postgraduate Income of £157 weekly for single students or £126 for those with dependants.

What if my parents can’t pay their contribution to my funding?
In situations where your parents cannot or will not pay their contribution to your student support, you cannot apply for a standard award. It may be possible to consider an emergency award if you run out of money, however you will need to provide documentary evidence of your situation, usually in the form of a letter from your parents.

What if I can’t afford to pay my tuition fees?
The fund cannot pay tuition fees. Tuition fee loans are available to both new and continuing full time undergraduate students. Part time undergraduates can apply to the Additional Fee Support Scheme. Postgraduates must ensure they have a means of paying their fees, as the fund cannot assist, or include the fee amount in the student’s variable expenses.

What is the Composite Living Cost [CLC]?
It is a standard amount for basic living costs, based on benefit allowances.

What is ‘variable expenditure’?
This is the amount for your accommodation, course costs, travel, childcare, medication, and regular payments to creditors where the source of credit can no longer be used.

What if I’ve been on a previous HE course?
That is no problem – you can still apply to the fund, provided that if you are an undergraduate, you have completed a form PN1 for the year and been assessed by your LEA. Please note though that assistance from the fund cannot be viewed as an income in itself if other funding is not available.

What if I’m above the age to get a Student Loan?
You can still apply to the fund, however you should not expect to receive the equivalent of the Student Loan. The age limit for maintenance loans has been raised to 60.

Do I have to pay back what I receive from the fund?
Not usually. However, if you leave your course during the year, after having received an award, you may be required to repay some or all of it. You could also possibly get a short term loan from the fund if your normal income is delayed for some reason.
Frequently Asked Questions

This is not an exhaustive list of questions.
If there is anything you need to ask, contact the Student Funding Unit in Hepworth House, telephone number 01752-587680.

REMEMBER – FUNDS HAVE REDUCED AGAIN THIS YEAR. STANDARD AWARDS ARE LIKELY TO BE RESTRICTED AND NON STANDARD AWARDS HARDER TO OBTAIN.