

## **ACCESS TO LEARNING FUND (ALF)**

The Access to Learning Fund is designed to help out students who come into financial difficulty throughout their Higher Education course. It ultimately works to prevent any student from having to leave College due to financial problems.

### **Where does the money come from?**

It comes from the government but is administered within each individual university/college.

### **Who can receive it?**

The fund is available to all home students studying at least 50% of a full time course whether postgraduate or undergraduate. It is not available to international or EU students.

There are priority groups for the fund. These are:

- Students with children (especially lone parents).
- Other mature students, especially those with existing financial commitments, including priority debts.
- Students from low-income families (as determined by individual Higher Education Institutions considering their student population and local circumstances).
- Disabled students (especially where the Disabled Students' Allowances (DSAs) are unable to meet particular costs and the institution has no legal responsibility to do so).
- Care leavers.
- Students from Foyers or who are homeless.
- Students receiving the final year loan rate who are in financial difficulty (including those who are unable to work because of academic pressure).

The fund is discretionary meaning ultimately it is up to the assessors within each university/college as to whether or not they give it to a student. They do however have strict guidelines to follow which are laid down by the government.

### **How does the assessment work?**

There are two types of assessment:

- Standard assessment
- Non-standard assessment

#### **Standard assessments**

In the application form you will fill in a financial statement with details of all your income and expenditure. These will then be added up and the difference between the two totals calculated to work out whether there is a shortfall or not. If there is a shortfall you will receive money from the fund.

See below for further information on the treatment of income and expenditure.

#### **Non-standard assessments**

These are emergency payments given to deal with specific situations. Such situations might be:

- To help after a fire or burglary
- damages to essentials in the home e.g. cooker, boiler
- to deal with rent or electricity arrears when the result of non-payment would be the loss of the home or electricity
- to avoid bailiffs or arrest due to non-payment of debts

This list is by no means exhaustive and the Student Services team within the college need to be contacted about the possibility of an award in your personal circumstances.

### **How long will it take?**

You should receive your money within four weeks of handing in a completed application when applying for a standard award. In the case of emergencies you may be able to receive money within 24 hours.

### **How are my income and expenditure treated in a standard assessment?**

Only certain income and expenditure is considered in a standard assessment.

### **What expenditure is included?**

- Composite living costs. These are amounts set by the government to cover everyday living expenses such as food, bills, clothes and entertainment. These start at £69/week for a single student and go up for students with partners and children
- Rent
- Travel
- Course costs
- extras such as medical costs and priority debts

NB: rent, travel and course costs are all capped meaning they will only take into account costs up to certain amount.

### **What income is included?**

- Assumed income – it is assumed that an undergraduate can make up a certain amount of money each year from part time work and overdrafts etc. A set amount of £1,694 is included in the income for full-year students and £565 for final-year students. Students with dependents and/or disabilities do not have assumed incomes. Please note actual part time wages are not included in the income
- Parental contribution – determined by LEA assessment
- Additional parental contributions and student's savings – as declared by student
- Partner's income
- Child Support Maintenance
- Social security benefits and Child Tax Credits (CTC)

### **How is it paid?**

All payments are made by cheque.

### **How do I apply?**

You can get an application form from Student Services in the College building.

### **Can I appeal against the outcome to my assessment?**

Yes you can. You must put your appeal in writing addressed to the HE Unit Manager.

### **Useful contacts**

Rachel Smith, Student Services Manager [rachel.smith@macclesfield.ac.uk](mailto:rachel.smith@macclesfield.ac.uk)

Ali Gatland, Student Services Administrator [alison.gatland@macclesfield.ac.uk](mailto:alison.gatland@macclesfield.ac.uk)

Or by calling Student Services on 01625 410018.