



## **ACCESS TO LEARNING FUND**

### **POLICY DOCUMENT: CCCU DISCRETIONARY ACCESS TO LEARNING FUND (ALF) – POLICY AND PROCEDURES**

#### **1. Introduction**

The Access to Learning Fund (ALF) is provided by the University; as per the University's Access and Participation Agreement. This document details the procedure for the administration and allocation of ALF.

The Canterbury Christ Church University (CCCU) Discretionary Access to Learning Fund (ALF) is a Hardship Fund to help CCCU students who find themselves in financial difficulty whilst they are attending their course of study. All students are expected to take control of their finances and budget accordingly. ALF cannot therefore take into account students who are in financial difficulty due to lack of budgeting. There is no direct entitlement to ALF and it should not be considered as alternative funding. ALF is means tested and any award will be paid in the form of a grant which will not have to be repaid.

ALF can only be considered once a student has applied to all sources of funding that is available to them. If they have applied and have been refused, then they should provide documentary evidence of the refusal. The Student Support and Wellbeing Advisers will check at the interview stage to ensure that the student has applied for all funding available to them.

Where a student is entitled to a maintenance loan from Student Finance England, Student Finance Northern Ireland, Student Finance Wales or Student Awards Agency Scotland then they should take out all loans that are available to them before applying unless there are religious or other grounds that forbid them to take out a loan. This applies to all part-time and full-time undergraduate students and students studying on Masters and Doctoral courses

The ALF year runs from 1 September to the cut-off date. Applications can be accepted throughout the academic year, up to the cut-off date (normally early July) or until the funds have been exhausted, whichever is the earliest. The cut-off date is to be agreed in the summer prior to start of the academic year. The cut-off date should be clearly made available to all students and staff via as many relevant platforms as possible. Students are encouraged to apply as early as possible. Applicants must submit a new application for each ALF year and provide photocopied evidence of continued financial need.

## **Eligibility**

\*UK ('home') full-time and part-time undergraduate and postgraduates may apply to the fund for financial assistance with living and study-related costs, e.g. for additional costs incurred by students with disabilities, childcare costs; transportation costs; books and necessary equipment; accommodation costs (rent and mortgage); and other/unspecified costs incurred as a direct result of their studies.

\*Home students are those who are awarded Home status by the University as per the current Education (Student Fees, Awards and Support) Regulations. Overseas, EU and Isle of Man/Channel Islands students are therefore ineligible to apply.

Students must be fully registered on their course study.

### **Fully registered means:**

- a. Not prospective
- b. No outstanding DBS, Health, Qualification or ID checks
- c. Not withdrawn

Students who have interrupted their course of study, may apply to ALF, providing that they have agreed a date of return from their interruption.

The course must be at least one year in length, and is only for CCCU students, either studying at a CCCU campus or at a partnership institution.

Students are not entitled to apply for help with the cost of tuition fees, nor for help with credit card or other non-priority debts. See Appendix A.

However, priority debts, including rent arrears, fines and compensation orders and secured loans and other priority debts may be considered if the student is in danger of losing their home or faces a custodial sentence for non-payment. On rare occasions other priority debts may be considered.

## **2. Application process**

- i) Students will initially have at least one interview with a Student Support and Wellbeing Adviser, preferably face to face, although telephone interviews can be arranged for students on distance learning courses or those attending a campus or institution that does not receive visits from an Adviser.
- ii) Students will apply via an online application form only after they have discussed their financial situation with a Student Support and Wellbeing Adviser.
- iii) The online application form will only be available from the Student Support and Wellbeing Advisers.

- iv) Student Support and Wellbeing Advisers will offer help and advice regarding the student's financial situation, especially to ensure that they have taken up all funding that is available to that student. They will also advise the student on how to answer questions on the form and will liaise with the Student Finance Support Administrators whenever necessary.
- v) Photocopied Evidence, plus copies of three months of bank statements from all accounts held by the student and partner (if applicable), should be submitted by the student within two weeks of the submission of their application.
- vi) The Student Financial Support Administrators reserves the right to request whatever evidence that is required in order to accurately process an application. Any original evidence that is supplied will not be returned.
- vii) The Student Financial Support Administrators will endeavour to process an application within six weeks of the submission date. Applications may take longer than six weeks if all evidence is not submitted within two weeks or if further information is required. Applications may take longer than six weeks during exceptionally busy periods.
- viii) Students may only apply to ALF once per academic year, unless they can clearly demonstrate changed financial or personal circumstances. In these cases applicants must complete a *Reassessment Form* (link to the online form only available from the Student Financial Support Administrators) with accompanying supporting evidence, including evidence that there has been a change in personal circumstances.
- ix) At the point of submission, the Student Financial Support Team will log the application and check the student's attendance on their course via the University's Attendance Monitoring System. Any Students whose attendance does not meet the University's criteria for satisfactory attendance as detailed in the University's Attendance Policy will be advised to contact their department to establish if there are extenuating reasons as to why their attendance is not satisfactory. Students should request that the department notify the Student Financial Support Administrators of the outcome of these discussions.
- x) Students who do not have a valid reason for non-attendance will have their application terminated.
- xi) Students who are granted an award which is paid in instalments will have their attendance checked prior to each instalment being paid. Any Students whose attendance does not meet the University's criteria for satisfactory attendance as detailed in the University's Attendance Policy will be asked to attend a meeting with the Student Support Administrators to establish if there are extenuating reasons as to why their attendance is not satisfactory.
- xii) Students who do not have a valid reason for non-attendance will not have their instalment paid.

- xiii) In order to avoid any conflict of interest, the Student Financial Support Administrator will declare any interest that would affect their objective assessment of any application form and in such situations pass it onto another member of the Team to process.
- xiv) Applications will be processed in date order received, unless it is deemed that the application is urgent. In Urgent cases the application will be processed as soon as possible.

### **3. Assessment process**

- i) Applications are processed with reference to guidance that is supplied by the National Association of Student Money Advisers (NASMA) on a yearly basis and in line with the University's own guidance and thresholds.
- ii) Income and essential expenditure is assessed to determine either a deficit or a surplus.
- iii) If the result of the assessment shows a deficit above £500, then a percentage of the deficit can be awarded. The percentage of the award is determined by the Student Financial Support Administrators using a table that is agreed yearly.
- iv) If the result of the assessment shows a surplus then no standard award can be considered.
- v) A non-standard award can be considered, either in addition to a standard award or in place of a standard award if the student is considered to have such exceptional circumstances that the standard or nil award is thought to be not enough to meet the student's particular needs.
- vi) A student can only receive an award, in any academic year, up to a pre-set maximum.

The outcome of any applications which fail the means assessment (because the student is deemed to have an adequate income to meet essential expenditure), or do not meet the required eligibility criteria, will be formally notified to the student, normally by their University email address.

### **4. Authorisation**

- vii) According to the outcome of the means assessment and the needs of the student, the Student Financial Support Administrator will recommend the level of financial assistance awarded to the applicant with reference to the ALF guidance and University Award thresholds.
- viii) Once an application has been fully processed and an award has been recommended by the Student Financial Support Administrator, it will be fully checked by another member of the Team.

- ix) The applicant will be notified of their award and mode of payment in writing usually to their University email address.

## **5. Payment**

- i) The Student Financial Support Administrators will arrange payment in liaison with the Finance Department.
- ii) In normal circumstances, large awards over £700 will be paid in at least two instalments over the academic year. The student will be informed of the amount of each instalment and the date of payment. No subsequent payment will be made if the student withdraws from the programme of study.
- iii) All payments will be made directly to students by BACS.
- iv) Payments may be made to pay University accommodation costs, but only if this has been agreed in writing by the student.
- v) Payments cannot be made to organisations such as Landlords, Estate Agents etc.

## **6. Registration**

- i) All students in receipt of an award from ALF must be current, registered students of Canterbury Christ Church University.
- ii) In the case of payment by instalment no subsequent payment will be made if the student withdraws from their programme of study, whether the withdrawal is voluntary or where withdrawal is deemed necessary by the University.
- iii) If a student's dies whilst being assessed for ALF then their application will be terminated.
- iv) If a student's dies and instalments of ALF are due to be paid, then payment may still be paid, but only at the discretion of the Director responsible for the Student Financial Support Administrators.

## **7. Detailed Explanation, Review and appeal**

Should an individual be dissatisfied with the outcome of their application there are three stages of recourse available to them: detailed explanation, review and appeal.

### **i) Detailed explanation**

If an individual requires an explanation as to how the award was calculated, or the reason for rejection, they may request one by email to the Student Financial Support Administrators within **three weeks** of the

original decision. Request for a detailed explanation will not normally be considered after this deadline.

The Student Financial Support Administrators will provide either clarification on the rejection, or details on the income and essential expenditure used in the assessment and the resulting deficit or surplus in an email to the students University email address.

## ii) Review

Following receipt of a detailed explanation, and if an individual is unhappy with the outcome of their application to the ALF because (a) it was rejected and they feel this was the wrong decision; or (b) they omitted to include information on their application form which could have a bearing on the treatment of their case; or (c) the amount they were awarded was less than they think it should have been, they may request a review of their application.

The following situations are not valid grounds for review and will result in the automatic rejection of the request for a review:

- The student is not eligible for assistance from the fund, i.e. they do not meet the necessary eligibility criteria;
- They have already received the maximum payment permitted; or
- They are seeking assistance with costs which cannot be supported by the fund, e.g. tuition fees or non-priority debts.

The application will be reassessed by a different member of the Student Financial Support team, wherever possible. He/she will make a recommendation to either (i) uphold the original decision; (ii) increase or revise an award; or (iii) make an award (providing there are sufficient funds available) based on the student's original application.

The application will be put forward to the Student Support Manager who will either agree the outcome of the review or ask that further information is required.

The student may be invited to an informal meeting to discuss the review.

Students wishing to request a review of their application **must** contact the Student Financial Support Administrators within **six weeks** of the **original** decision by either email or letter. Requests for review will not normally be considered after this deadline and will only be considered if there is satisfactory evidence that the student has legitimate reasons that prevented a request being made.

## Appeal

Following a review, should an individual believe that there were procedural or administrative irregularities with regards to the assessment of their claim, the student may submit a formal appeal.

To submit an appeal the student **must** present valid grounds for appeal by letter (not by email) within **two weeks** of the outcome of the review, outlining any information they feel is relevant to their case. Requests for an appeal will not normally be considered after this deadline and will only be considered if there is satisfactory evidence that the student has legitimate reasons that prevented a request being made.

The appeal letter should be sent to the Head of Student Support, Health and Wellbeing, Canterbury Christ Church University, North Holmes Road, Canterbury, Kent CT1 1QU.

The following situations are not valid grounds for appeal:

- The student is not eligible for assistance from the fund, i.e. they do not meet the necessary eligibility criteria; or
- The student has already received the maximum payment permitted; or
- The student is seeking assistance with costs which cannot be supported by the fund, e.g. tuition fees or non-priority debts.

The appeal will be considered by the Head of Student Support, Health and Wellbeing or by another suitable person from the University. This individual may consult such persons as they see fit, including the applicant, to arrive at an appropriate decision. In cases where other persons are contacted, then consent from the student will be obtained. If the student does not agree consent then further information will not be sought but may hinder the person considering the appeal to make a decision.

If necessary, the person considering the appeal may nominate a replacement, in cases of potential conflict of interest.

The person considering the appeal (with reference to the original application and any other associated documentation), will make a decision either to (i) uphold the original decision or dismiss the appeal; or (ii) authorise an award (providing there are sufficient funds available). The outcome will be notified to the applicant within **four weeks** of the submission of the appeal application by letter.

**The decision at appeal is final.**

**The student may make a complaint to the Office of the Independent Adjudicator for Higher Education (OIA).**

## **8. Confidentiality**

Information provided by applicants will be treated in strict confidence and access to this information will be restricted as far as possible to members of Student Support, Health and Wellbeing

Anonymous feedback may be used to evaluate the application and awards processes annually and may be published, for example in promotional material or on the Student Support, Health and Wellbeing web site.

## 9. Statistical Information

Statistical information compiled from ALF applications may be used by the University for analytical purposes.

## 10. Quality Standards

*In accordance with guidance produced by the National Association of Student Money Advisors (NASMA) and in line with the University's own guidance and thresholds, the Student Financial Support Administrators will ensure:*

- i. That the outcome of each application is notified to the student as soon as practically possible
- ii. That each application will be considered individually, according to the applicant's circumstances and in accordance with the University's Equal Opportunities Policy.

### **Applicants to ALF should ensure:**

That the information they provide on their application is accurate, and completely honest. Any allegation of a fraudulent application to ALF will be investigated and may result in action under the Student Disciplinary Procedure.

## Appendix A Definition of Priority and Non-Priority Debts

### **Priority debts**

Priority debts are those debts that should be dealt with first and quickly. The Debt Advice Handbook, produced by the Child Poverty Action Group, explains: *"The criteria for deciding which debts are priorities are for the most part 'objective' – the severity of the legal remedies available to creditors determines the degree of priority. If non- payment would give the creditor the right to deprive the client of her/his home, liberty, essential goods and services, that debt will have priority."* (10th edition, p.196)

Using these criteria the *Debt Advice Handbook* lists the following as priority debts:

- Secured loans (e.g. loans that are secured against a debtor's home)
- Rent arrears
- Council tax
- Fines, maintenance and compensation orders
- Charges for utilities
- TV licence



- Tax and VAT
- National Insurance contributions
- Hire purchase/conditional sale agreements for goods that are essential for the debtor to retain.

Awards should be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year.

### **Non-priority debts**

The Fund should not normally be used to repay non-priority debts.

The Debt Advice Handbook advises: *"Non-priority debts are those where non-payment will not result in the loss of the client's home, liberty, essential goods or services."* (10th edition, p 236)

Bank overdraft facilities and credit card debts would normally be considered as non- priority debts

Where a student has already agreed a realistic repayment arrangement for a non- priority debt, and has stopped using that source of credit, the repayments can be included as expenditure in the assessment for a standard award.

### *Exceptions*

There may be some exceptional cases where another type of debt might be treated as a priority. The Debt Advice Handbook suggests that if a debt could *'lead to serious financial or personal or problems... in the family... or at work'*, it may be treated as a priority (10th Edition, p241). Such circumstances should be considered on a case by case basis. Where an administrator is satisfied that a student has a non- priority debt, but has incurred this to avoid having a priority debt, for example the use of a credit card to pay a month's rent and therefore avoid rent arrears then this debt may be treated as if it were a priority debt.