

**New College Nottingham**  **ncn**

**ncn Access to Learning Fund**

**Policy for the disbursement of  
funds in 2010/11**

# Chapter 1 - ALF 2009/10 - Introduction

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## **1. Rationale for the Access to Learning Fund**

ncn's ALF's remit is to provide help for students in financial hardship who may need extra financial support to access and remain in higher education. More specifically the fund can be used to:

- Meet specific course and living costs which are not already met from other sources.
- Provide emergency payments for unexpected financial crises.

## **2 Assumed income**

In making awards an assumed income will be used for assessment purposes. For 2010/11 the assumed income for full-time undergraduates is

- £1,649 for non-final year students;
- £550 for final year students.

ncn will give priority for ALF to students undertaking their first HE qualification.

## **3. Priority groups in 2010/11**

Disabled students (as one of ALF's priority groups) will be given priority over other applicants, they should be facing financial hardship to receive financial assistance from ALF. Disabled students should also have applied for all other statutory support for which they are eligible before applying for ALF. In other words ALF administrators should follow the usual assessment process when considering applications from disabled students.

## Chapter 2 - Overview of scheme

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## 1. Which HE students at ncn are eligible to apply?

The Fund can be used to help 'home' students in the following categories:

- Full- and part-time students following any of the eligible higher education courses provided by ncn – listed on page 14 of this policy.
- NB – Applications from part time students will be considered on an individual basis with relevant supporting evidence of hardship.

The assessment process for 'standard' and 'non-standard' awards is designed to identify students who have particular financial needs and those experiencing unexpected financial difficulty.

## 2. The ALF assessment process

There are two basic types of hardship award made from ALF: 'standard' and 'non-standard'.

### 2.1 Standard awards

Standard awards are those made to help with the general costs of being a student. The income/expenditure process is done by calculating the level of income against the level of expenditure. If the latter is higher, the student is viewed as having an 'additional need'.

### 2.2 Income

The student's own income and expenditure will be assessed, along with that of their partner, where applicable. (Wherever spouse/partner is used, civil partner should be assumed.)

#### 2.21 Statutory support: treatment of loans, grants and bursaries

It is expected that a student's full student support entitlement will be taken into account together with any additional support such as Institutional Bursaries, **Eligible students should access the college bursary in every case before application to the ALF.**

#### 2.22 Other statutory support

Students are expected to apply for all other statutory support to which they are entitled (in particular tax credits and social security benefits). Eligibility for statutory support will be considered in any assessment, regardless of whether the student has applied for and received any statutory support.

## 2.24 Tuition fees

The Fund cannot be used to meet the cost of tuition fees for any full- or part-time student.

## 2.25 Assumed Income

The assessment uses fixed amounts to take account of this type of income.

Two types of expenditure are considered: Composite Living Costs (CLCs) and variable expenditure.

## 2.3 Non-standard awards

Non-standard awards will be used for students who have to meet exceptional costs and emergency situations.

Where ncn is satisfied that full-time undergraduate student is genuinely unable to work part-time and do not have any other income which would fall within assumed income, ncn may consider making a non-standard award to cover exceptional circumstances – a letter of appeal should be attached to the application in these circumstances. This will be reviewed by the appeals panel. Appeals letters should be addressed to the STUDENT FUNDING TEAM, BASFORD HALL COLLEGE, STOCKHILL LANE, NOTTINGHAM, NG6 0NB

If a student is applying for course-related support but has priority debts. Strong consideration will always be given to assistance with repayment of priority debt, since the action available to creditors is likely to have a significant impact on the student's studies.

### 2.31 Assessing students for a non-standard award

When considering the amount of non-standard award to be made, we will award the minimum required to allow the student to continue with their course.

NCN will adhere to the guidance provided by the HEFCE, regarding using discretion on awards as follows:

<b>ncn will use own discretion based on guidelines.</b>	<b>Ncn have little or no discretion</b>
Application form	Priority groups
Expenditure (rent, travel etc) not included in CLC	Assumed Income, notional postgraduate income & other forms of income
Decisions on type & amount of award	Composite Living Costs (CLCs)
Income contribution outside non-discretionary principles	LA Support adjustment

Debt types, repayment of short-term loans & disciplinary	Period of assessment
	Eligibility & residency
	Evidence required from students

### 2.32 Evidence required from students

All applications should be supported by evidence of circumstances, although this should be kept to the minimum necessary to verify the information provided.

### 2.33 Declarations of accuracy

Students will be required to sign a declaration about the accuracy of the information they supply to support their application. ncn will impose penalties for students who give false information, in accordance with ncn's disciplinary procedures.

### 2.34 Reassessments

If a student experiences a change of circumstances during the year, or an emergency situation arises, they may submit a second application.

### 2.35 Appeals

If a student appeals against the decision made on their application and provides additional information to support their case, their circumstances will be reassessed in the light of this new information, using either the standard or non-standard award process as appropriate, this will be completed by the ncn Student funding Team initially, to be passed to the appeals panel if required.

### 2.36 Treatment of debt

In providing help with debt, ncn will distinguish between priority and non-priority debt. Students with debts will be encouraged to seek advice from a trained money adviser within the local community generally they will advise the CAB. Any service offering debt advice must be licensed under the Consumer Credit Act and be managed by the Office of Fair Trading. IN the first instance any student in debt should contact the ncn HE advisor for support.

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

**Students will be required to seek advice from any service offering licensed debt advice ( licensing must be under the consumer Credit Act and be managed by the office of fair Trading) or a trained money advisor in the community before an application/ appeal may be considered where non priority debt is evident. Evidence of any agreed money management**

**plans must be provided with the application – (a letter from the organisation on letter headed paper).**

### **2.37 Priority debts**

Priority debts are those debts that should be dealt with first and quickly.

*“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 debtor of her/his home, liberty, essential goods and services, then that debt will have priority.” (5th edition, p.118)*

Using these criteria the *Debt Advice Handbook* lists the following as priority debts these debts will be considered priority by ncn:

- Secured loans (e.g. loans that are secured against a debtor’s home)
- Rent arrears
- Council tax
- Fines, maintenance and compensation orders
- Gas and electricity charges
- Tax and VAT
- National Insurance contributions
- Hire purchase/conditional sale agreements for goods that are essential for the debtor to retain.

ALF awards will be based on the minimum payment required to prevent further action being taken by the creditor during the rest of the academic year, and evidence of repayment arrangements will be required.

### **2.38 Non-priority debts**

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

*“Non-priority debts are those where non-payment will not result in the loss of the debtor’s home, liberty, essential goods or services.” (5th edition, p.150)*

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, **evidence will be required.**

## **2.40 Department for Work and Pensions (DWP) disregards**

Any payment from the Fund for **course-related costs**, such as childcare, will be fully disregarded by the DWP for benefits purposes. Payment in instalments for these costs will not affect benefits.

Payments for **living costs** will be made as a lump sum for students on benefits, e.g. paying an electricity bill, as such a payment will be disregarded provided the student's capital holding does not exceed £3,000.

Where payments from the Fund are for everyday living costs such as rent, food, utilities or clothing, and are not paid as a lump sum, they will be taken into account for benefits purposes, with a £20 a week disregard. This £20 disregard will already include the £10 a week disregard of the student loan, if applicable.

In order to help students who claim benefits and who have received a payment from the Fund, ncn will supply a letter on request to present to their local JobCentre Plus if required.

## **2.5 Payments to third parties, including debts to the institution**

Payments can only be made directly to third parties at the student's request or with their agreement.

Any payment from the Fund will not be withheld in cases where the student owes money to ncn, however students will be alerted to and outstanding debts and informed of the implications of non clearance of these debts.

Where the student owes money to ncn, this debt will not be treated any differently to debts owed to other creditors. The Fund will only help with repayment of priority debts, for example, rent arrears where the student is threatened with homelessness. The Fund will not be used to clear rent arrears at the end of a rental agreement. Such a debt will be treated in the same way as other debts, depending on whether it is a priority or non-priority debt.

## **2.6 Timing of applications, payments and giving commitments to students**

### **2.61 Timescales**

Applications will normally be assessed, decisions made and payments given to students within four working weeks of the application being received by the student funding team, provided the application form has been completed accurately and the appropriate documentary evidence is supplied

Where students have not supplied the full evidence required, their application will not be rejected but they will be informed of the additional evidence needed and asked to re-submit their application.

## **2.62 Emergency help**

Wherever possible ncn will endeavour to process emergency applications and make payments within 5 working days of being received and fully evidenced by the Student Funding team.

## **2.63 Making payments to students**

### **Amounts**

The maximum total payment to any student (from both standard and non-standard awards) should not normally exceed **£2,000** however a payment of **£2,000** should be the exception rather than the rule.

### **Payment by instalments**

Payments will be made in termly instalments.

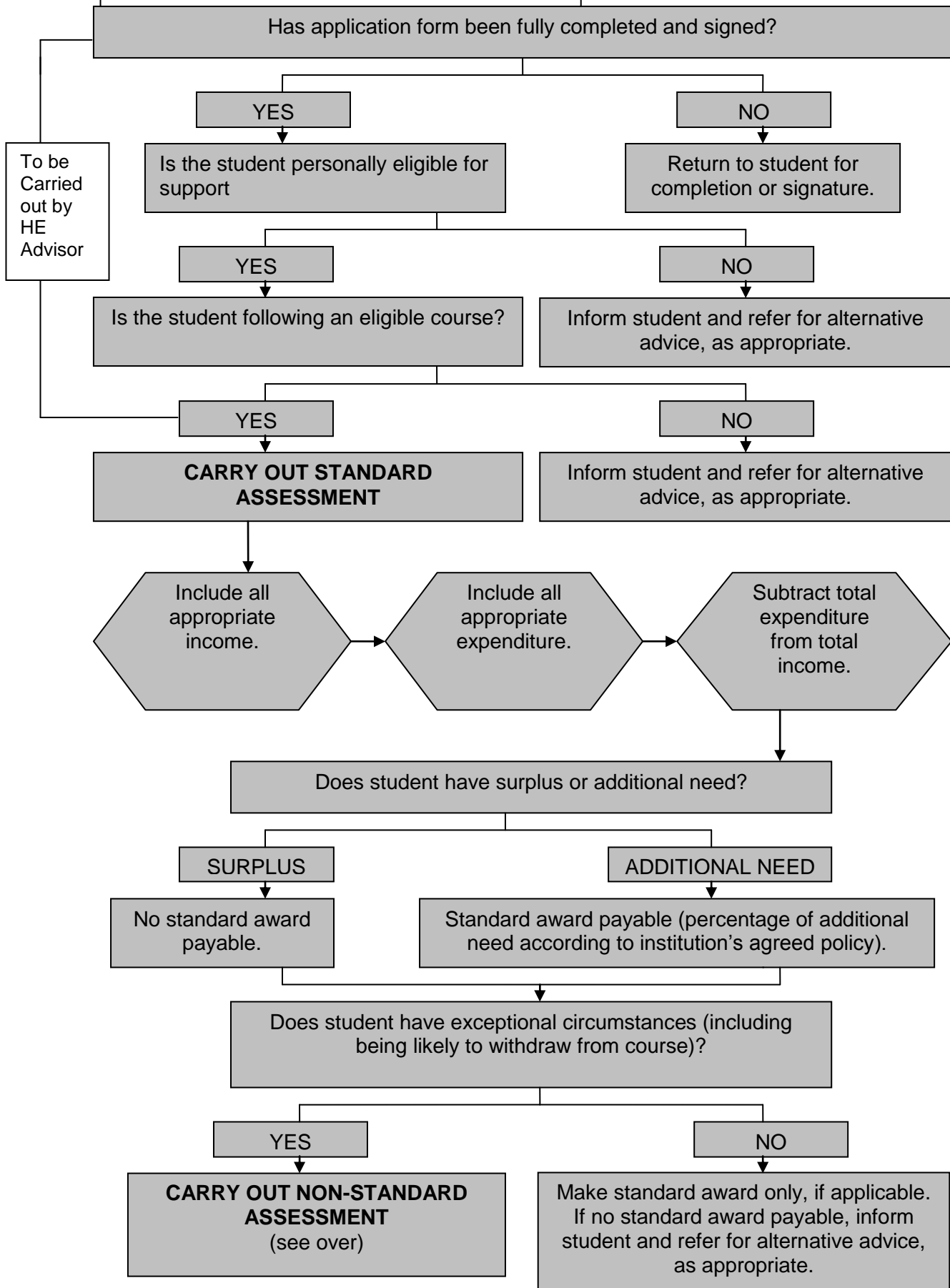
## **2.8 Financial advice for students**

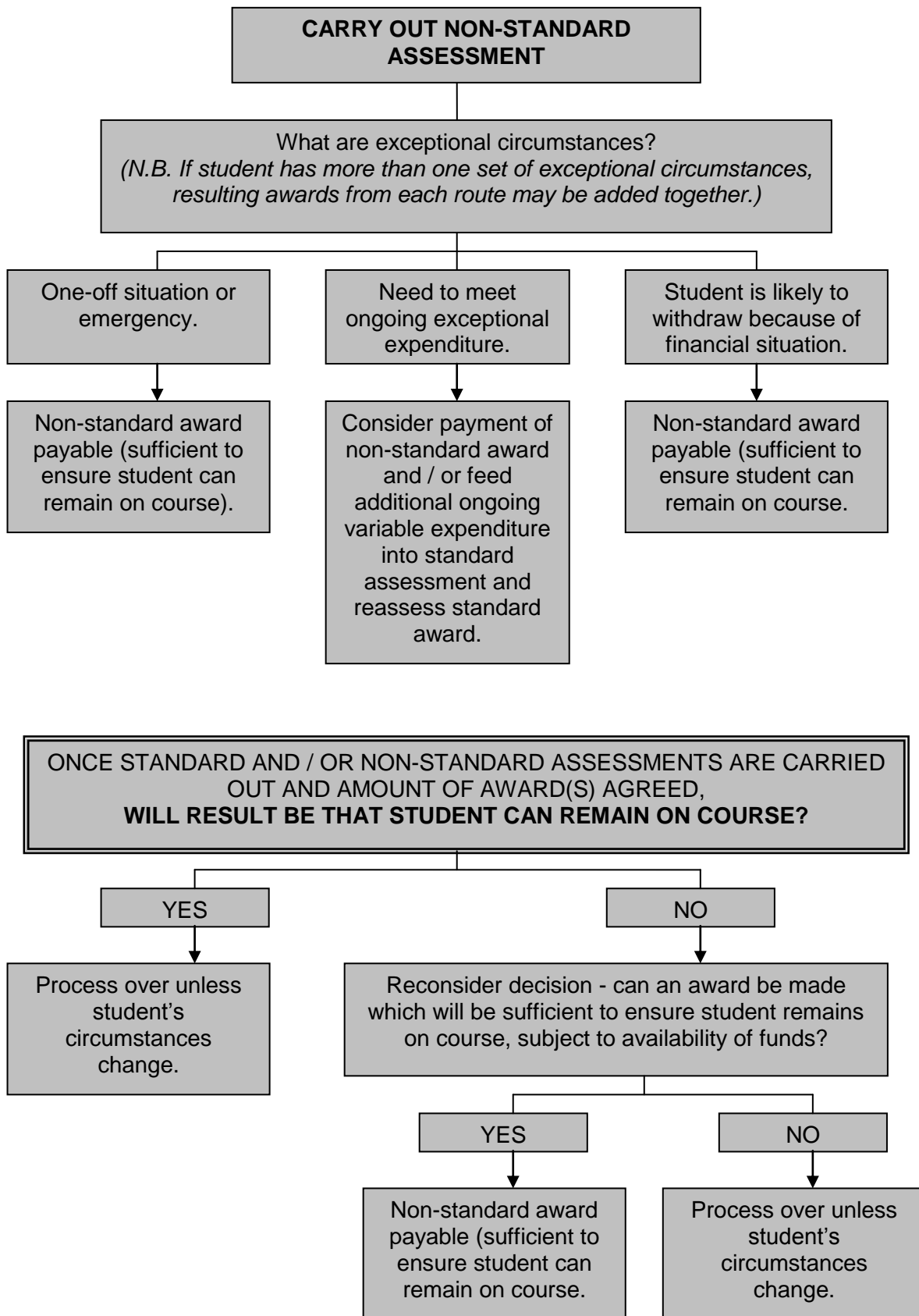
### **Information for students**

All students applying for help from the Fund to be given an explanatory leaflet/guide. this will cover the following:

- Details of the information they will need to provide to support their application and why this is required.
- Guidelines about how to complete the application form.
- Information about how their application form will be looked at, including a broad statement of how income and expenditure will be treated.
- Further advice for students with particular financial or other circumstances who may find it helpful to be referred to a financial adviser. The timetable and procedure for reaching a decision on their application and what to do if they wish to appeal.
- The College HE, Welfare Advisor can provide contact details of licensed Advice services, which are available to help with debt management and budgeting.

## 2.9 ALF assessment process





## Chapter 3 - General eligibility

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## 1 Eligible courses

Students on full-time courses at undergraduate level are eligible to apply for help from the Access to Learning Fund:

- BA Top Ups
- a higher national diploma (HND)
- a higher national certificate (HNC)
- a certificate of higher education
- a foundation degree

## 3 Residence conditions

### 3.1 Residence requirements for ALF

To be eligible for ALF the student must normally be able to satisfy three residence requirements relating to their residence and immigration status on the first day of the first academic year of their course (for example, for a course starting in the autumn this date is 1 September). On that date they must:

- Have been ordinarily resident in the United Kingdom and Islands throughout the three-year period preceding that date other than wholly or mainly for the purpose of receiving full-time education \*.
- Be ordinarily resident in England, Wales, Scotland or Northern Ireland\*\*.
- Be settled in the United Kingdom under the terms of the Immigration Act 1971, in other words ordinarily resident here without being subject to any restriction on the period for which they may stay (see paragraphs below for exception).
- EU students who are eligible only for tuition fee support are **not** eligible for hardship support from ALF

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## **1. Full-time assessments**

### **1.1 Priority groups for help**

- Students with children (especially lone parents).
- Other mature students, especially those with existing financial commitments, including priority debts.
- Students from low-income families
- Disabled students
- 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).
- Students undertaking their first HE qualification

### **1.2 General rules**

#### **1.21 Link to statutory funding**

Where eligible, full-time students must have applied for their full entitlement of student loan and usually have received the first instalment before receiving any payment from the Fund. This will be determined from the payment schedule letter issued by the Student Loans Company (SLC).

#### **1.22 Tuition fees**

The Fund cannot be used to meet the cost of tuition fees

#### **1.23 Muslim students**

Having to take out their full entitlement of student loan in order to be able to apply to the Fund may be a concern for some Muslim students. DIUS has had meetings with the Federation of Student Islamic Societies (FOSIS) and there are no plans to change the current policy. Student funding Administrators may find it helpful to advise students to visit the Federation of Student Islamic Societies (FOSIS) website at: <http://www.fosis.org.uk> for information or advice. Administrators will advise Muslim students that several banks in the UK offer personal bank accounts that conduct banking according to Shariah law.

## **2. Making assessments**

### **2.1 Period of assessment**

All ncn students, with dependants, will be paid over 39 weeks - i.e. the full academic year excluding the summer vacation.

All ncn students with disabilities or dependants will be paid over 42 weeks – if they provide an appeal letter stating that they are unable to work over the summer vacation

**NB**– this is not applicable to the final year of study where payment will be made over 39 weeks only.

Ncn will pay all students in three termly instalments.

## **3 Evidence required from students**

- An assessment/SLC payment schedule letter.
- Evidence of savings or other income, or evidence to show that the student has applied for other sources of income available. This should include HE bursaries or income from other funding bodies.
- Where appropriate, the award notice for any means-tested benefits or tax credits.
- Variable expenditure evidence, including tenancy agreement and childcare costs.
- A bank statement covering the most recent three months wherever possible. Some students may not be able to provide these immediately, and institutions should not wait for three months before making any payment. Where students cannot find statements and are concerned that banks will charge them for copies, administrators may find it helpful to give the student a letter for the bank explaining why the statement is needed.
- If necessary, proof that the student meets the residency requirement.

## 4. Treatment of income

### 4.1 Statutory support

The full entitlement of student loan/grant for maintenance should be taken into account

### 4.2 Social security benefits and tax credits

<b><i>Benefit</i></b>	<b><i>Count as Income</i></b>
Means-tested benefits	Yes
Earnings Replacements Benefits	Include as part of assumed income
Non-means-tested benefits	No
Tax credit	Yes

### 4.3 Partners income

A partner's net earnings should be taken into account in full (and the partner's essential expenditure should also be included in full).

If the student explains they are no longer living with their partner as 'husband and wife' or 'civil partner', ncn will encourage the student to seek reassessment by the Student Loans Company. ncn will ask the student for some confirmation of this change in circumstance.

### 4.4 Child support maintenance income and payments

Any income that a student receives for Child Support Maintenance should be taken into account.

### 4.5 Assumed income

It is expected that students will be able to supplement their income from a variety of routes, for example, part-time work, vacation work, bank overdrafts (regardless of level), savings or additional parental support where appropriate.

The standard assessment uses an 'assumed income' figure to cover these elements of income rather than taking into account the actual income. Actual earnings from part-time work are disregarded to give students the capacity to earn larger sums without affecting their payment from the Fund. This enables them to meet expenditure which is either not covered in the assessment e.g. mobile phone bills, or course costs and other items which exceed the standard/capped amounts used in the assessment. Assumed income rates are set out below. There is no discretion to vary these amounts.

#### 4.6 Assumed income rates

The assumed income rates to be used for all students are:

Non-final year	£1,649
Final year	£550
Students with dependants or unable to work due to ill health/disability	£0

#### 4.7 Exceptions to assumed income

The assumed income is not used for students with dependants (even if the student is working) or those unable to work due to ill health/a disability. These two priority groups should have a zero assumed income.

#### 4.8 Treatment of full-time undergraduate student support

The following table is used as a checklist by ncn to show the treatment of elements of full-time undergraduate student support for 2009/10.

<b>Income type</b>	<b>Count as income</b>
<b>DIUS</b>	
Grant for tuition fees	No
Loan for tuition fees	No
HE Grant	No
HE Maintenance Grant or Special Support Grant - anything over £1,616	Yes
Disabled Student's Allowance	No
Student Maintenance Loan	Yes
Adult Dependants' Grant	Yes
Childcare Grant	Yes
Parents' Learning Allowance	Yes
<b>Misc</b>	
Teaching Salary	Yes
Teacher Training Bursary	Yes
LA Care Leavers Bursary	No

### 5 Treatment of expenditure

#### 5.1 Composite Living Costs

Composite Living Costs (CLC) figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment, etc, which ensures that all applicants are treated fairly, regardless of where they study and regardless of their individual lifestyle choices. These take into account the different household needs for different

groups of students. The CLCs are fixed and will be used in all standard award assessments made by ncn.

Expenditure on rent, travel, course costs, childcare, etc, which will vary between students and between institutions, is not included in these amounts this is classed as variable expenditure.

## 5.2 CLC amounts

The following table illustrates CLC amounts.

<b>Student profile</b>	<b>Per week</b>	<b>Total</b>
Single student (see note below)	£67	£2,613 (39 weeks)
Student with partner	£105	£4,095 (39 weeks)
Each child	£59 per child per week	£230 (39 weeks)
Family Premium	£18 per family	£702 (39 weeks)

\* If the children are in full-time relevant education (in school, 6<sup>th</sup> Form College, FE College etc.) they should be counted as dependants up until the age of 19 – unless they are studying on an HE course.

## 5.3 Variable expenditure

Expenditure on rent, travel, course-related costs, childcare and other exceptional costs is excluded from the CLC, Students will need to provide evidence of their expenditure on these items, and ncn will set a reasonable amount allowed for each element – these will be published and reviewed yearly. – Rent is set at £90 per week Travel is set at 20p per mile, Course related costs are set at £10 per week

## 5.4 Accommodation

For students living in the parental home, the amount allowed will depend on whether parents are charging rent, or if the student is also having to pay towards food, heating etc.

## 5.5 Travel

Travel costs will only be considered if the learner lives over 1.5 miles from the college. Learner's can apply to the appeals panel if travel support is required under 1.5 miles on the grounds of a mobility disability, evidence is required.

Learner's who have a free bus pass will not be eligible for the inclusion of

transport costs.

The most cost effective transport will be calculated for only, not the transport choice of the learner (i.e. petrol costs). Learner's can apply to the appeals panel for travel support on the grounds of a disability where public transport is problematic to be used, evidence is required.

## **5.6 Childcare**

**ncn** places a cap on the **maximum** weekly amount of £160 that will be used in calculating expenditure per child in line with government funded childcare schemes.

## **5.7 Child Support Maintenance**

Payments that a student has to make from their salary, following an order to pay Child Support Maintenance should be counted as variable expenditure.

## **5.8 Course expenditure**

Where a student is eligible for the books and materials grant, available through the ncn special support bursary, the award of £200 will not be included in their income calculations.

## Chapter 5 - Part-time assessments

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## **1. Undergraduate part-time assessments**

### **1.1 Priority groups for help**

- Students with children.
- Students in receipt of the full statutory support package.
- Students who are disabled, including disabled students studying between 25% and 49% full-time equivalent (FTE), who are ineligible for Disabled Student's Allowances (DSAs).

Disabled part-time students who – due to the nature of their disability - are unable to study at least 50% of a FTE course will be ineligible to apply for DSAs or the part-time undergraduate student statutory support package. However, eligible disabled part-time students in this situation who are studying at least 25% FTE may apply for help from ALF.

### **1.2 Assessments**

All part-time students are expected to fund their own living costs, primarily through earnings or benefits etc. We would therefore expect all part-time students to require assistance mainly for additional course-related costs only as they are likely to have other sources of funding to support themselves.

All part time applications will be dealt with on an individual cases by case basis dependant upon circumstance.

ncn will ask for evidence of income and expenditure ( although the only expenditure to be considered generally will be childcare) and apply the criteria outlined in this guidance for all other assessments.

#### **Threshold levels**

In order to receive the full statutory part-time support package in 2010/11, i.e. a maximum combined grant for course fees of £1495.00 (subject to course intensity) a single student with no dependants must have an income of less than £16,510 or be in receipt of certain benefits.

### **1.3 Treatment of partner's income: allowances for partners/children**

If a partner's income (this includes civil partners) is to be taken into account, the following amounts should be deducted from the qualifying income as appropriate:

£2,000 if a student lives with their partner

£2,000 for the eldest dependent child. £1,000 for each further dependent child after the eldest.

Please visit the website: [www.direct.gov.uk](http://www.direct.gov.uk) for more details.