

## **Access to Learning Fund 2023/24**

### **Guidance notes for students**

Thank you for requesting an Access to Learning Fund application  
**Before completing the form please read these guidance notes carefully**

If after reading these notes you require further clarification before you submit your application, please contact the Student Funding Adviser at [alf@sgul.ac.uk](mailto:alf@sgul.ac.uk)

**Please note that applications cannot be submitted until the form is fully completed and PDF copies of all the necessary documents are attached**

## **GENERAL NOTES**

### **What is the Access to Learning Fund?**

The St George's Access to Learning Fund (ALF) is supported by Government funding allocated to universities and donations from our [alumni](#). This year we have also been fortunate to receive some additional funds from [The Victoria Foundation](#). The ALF provides discretionary financial assistance to fully registered and enrolled home (UK) students. Its primary purpose is to help relieve financial hardship that might impact on a student's participation in higher education, for example by:

- Assisting those who need extra help to meet particular essential costs which are not already being met from statutory (or other) sources of funding
- Meeting specific essential general living and course costs (excluding tuition fees) which are not already met from other sources
- Providing emergency payments in unexpected crises
- Intervening in cases where a student may be considering leaving higher education because of financial problems

Financial assistance from the ALF is usually non-repayable (with the exception of the Emergency Short Term Loans).

St George's has a responsibility to ensure that this funding is disbursed fairly to students who are in genuine and assessed financial need. The ALF cannot be used to support mismanaged funds or a lack of parental/spousal contribution.

Before making an application to the ALF, students must be in receipt of their full entitlement of statutory student funding. The only exception to this would be where student loans on which interest is payable are not taken for religious or cultural reasons.

**Applications can be accepted throughout the academic year (including the vacations) until the Fund is exhausted. Funds are limited so students are encouraged to apply as early as possible. Final year students cannot apply beyond the last day of their last term.**

**Fully completed applications should be submitted by electronically. We recommend that you upload the documents to your St George's OneDrive and share the link to [alf@sgul.ac.uk](mailto:alf@sgul.ac.uk).**

**Once your application has been reviewed we may contact you to request further evidence or to arrange an appointment to discuss your application.**

### **Emergency Short Term Loans**

Fully registered and enrolled students may be considered for an Emergency Short Term Loan (ESTL) of up to £200 if their first student finance or NHS bursary payment is delayed through no fault of their own. Applicants must be able to show that they applied for all the statutory student support by the recommended deadline(s) and that all the relevant documents were enclosed with the application(s).

ESTLs can also be considered in other unforeseen extenuating circumstances and these requests are assessed on a case-by-case basis. If you would like to request an ESTL application form, please email the Student Funding Adviser at [alf@sgul.ac.uk](mailto:alf@sgul.ac.uk).

### **Tuition Fees**

The ALF is available to support living costs only and cannot be used to meet the cost of tuition fees.

Depending on the course studied, eligible undergraduate students can apply for a tuition fee loan from Student Finance and/or a tuition fee grant from NHS Student Bursaries.

Some postgraduate students may be eligible to apply for a Postgraduate Master's Loan or a Postgraduate Doctoral Loan from Student Finance. These loans are designed to be a contribution to the cost of postgraduate study and are paid directly to the student in instalments to be used either towards tuition fees or living costs.

### **Credit card repayments**

The ALF cannot help with credit card repayments. St George's is required to ensure that this funding from the Government and alumni donations is used to support students' exceptional financial need and not routine debt that has been accumulated. If you are considering obtaining a credit card to cover a specific financial need, we recommend that you seek financial advice and apply to the ALF first.

### **Students receiving benefits**

Applicants are advised that payments from the ALF may have implications for their entitlement to benefits. Students should make enquiries with the relevant agency about how their benefits may be affected prior to making an application to the ALF. Students who are unsure about their eligibility for benefits should seek independent specialist advice, for example from Citizens Advice (<http://www.citizensadvice.org.uk>) or Turn2us (<https://www.turn2us.org.uk>).

### **Budgeting**

It is expected that students should budget carefully and manage their money responsibly in order to live within their means wherever possible. If you would like general financial advice or assistance with budgeting, please make enquiries at the Student Life Centre or contact the Student Funding Adviser at [alf@sgul.ac.uk](mailto:alf@sgul.ac.uk). Below are a few tips and links to useful websites.

- Get a student bank account with an interest free overdraft. You can compare student bank accounts at <http://www.moneysavingexpert.com/students/Student-bank-account>
- Complete an online budget plan using a site like <https://www.moneysavingexpert.com/students/student-budgeting-planner/> or <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner>
- List all essential expenditure and keep a record of everything you spend to identify regular and occasional spending patterns
- Plan for extra expenditure such as; special occasions, start of year costs and moving house
- Consider setting up standing orders/direct debits for regular expenditure – these can help you to plan your finances and you won't forget to make the payments (therefore avoiding late payment charges).
- Apply for student travel discounts and make sure to link the following two cards for extra discounts on daily travel:
  - 18+ Student Oyster Card  
<https://tfl.gov.uk/fares/free-and-discounted-travel/18-plus-student-oyster-photocard>
  - 16-25 Railcard (also available to full time students over the age of 25)  
<https://www.thetrainline.com/trains/great-britain/railcards/16-25-railcard>

## WHO CAN APPLY?

### Eligibility

The ALF is for home (UK) higher education students in the following categories:

- Undergraduate students who are fully registered, enrolled and in attendance on a course of at least one academic year's duration which is designated for Student Finance/NHS Student Bursaries
- Postgraduate students who are registered and enrolled on a course of at least one academic year's duration, including those who are writing up their thesis and therefore not attending the institution

A home student is defined as a person who meets certain residency conditions (these are the same for eligibility for Student Finance). Usually this means that you must have an unrestricted right to enter and remain in the UK, and you have been ordinarily resident in the UK for at least three, and sometimes five, years prior to the start of the course. It is important to note that no part of this qualifying period can include time spent in the UK wholly or mainly for the purpose of receiving full time education. EU and international students cannot apply to the ALF – there is a separate Fund for these students. If you need further information about the residency rules, please contact the Student Funding Adviser at [alf@sgul.ac.uk](mailto:alf@sgul.ac.uk).

### You cannot apply to the ALF if:

- You have not applied for your full entitlement of Student Finance\* (undergraduate students)
- You have not applied for your full entitlement of NHS Bursary (if applicable to your course and year of study)
- You have not applied for your full entitlement of NHS Learning Support Fund Training Grant (if applicable to your course)
- You have not applied for your full entitlement of Postgraduate Master's Loan\* (taught Master's students)
- You have not applied for your full entitlement of Postgraduate Doctoral Loan\* (research students)
- You are an EU student or a non-British student from the EEA area (and therefore only qualify for tuition fee support from Student Finance or NHS Student Bursaries)
- You are an international student

*\*an exception is made for those students who cannot take interest-bearing loans for religious or cultural reasons*

### NHS-funded courses

Medicine students enrolled on an undergraduate NHS-funded year of study must also apply for the reduced rate maintenance loan from Student Finance before applying to the ALF (an exception is made for those students who cannot take interest-bearing loans for religious or cultural reasons).

### Students who are intercalating

Home (UK) students who intercalate at St George's can apply to our ALF. Those students who intercalate externally will need to make enquiries about the support available at the institution that they are attending for this period.

Students who have withdrawn from their course cannot apply to the ALF.

### Priority groups

We can accept applications to the ALF from home (UK) students who are fully registered, enrolled and in attendance on an eligible course at St George's. A financial assessment is undertaken to ascertain eligibility and entitlement. Not all applicants will qualify for an award and the awards made to successful students cannot always meet all of the costs applied for. The ALF is a limited discretionary fund and St George's has a responsibility to ensure that these government funds and alumni donations are disbursed fairly in order to benefit those students with the greatest financial need. The following groups of students are prioritised when allocating funds from the ALF:

### Undergraduates

- Students with children (especially lone parents)
- Care leavers\*\*
- Estranged students\*\*
- Students from Foyers or who are homeless
- Disabled students (especially where Disabled Students' Allowance (DSA) is unable to meet particular costs and the institution has no legal responsibility to do so)
- Students from low income families who are studying their first undergraduate degree and, due to extenuating circumstances, do not receive income assessed statutory support
- Students receiving the final year loan rate who are in financial difficulty (including those who are unable to work because of academic pressure)
- Mature students with existing financial commitments, including priority debts
- Young carers

***\*\*Students under the age of 25 who are care leavers or who are estranged from (have no contact with) their parents, and are undertaking their first undergraduate degree, may be eligible for an additional £1,000 award from the ALF. For more details please see the 'How are applications assessed?' section.***

### Postgraduates

- Students with children (especially lone parents)
- Disabled students (especially where DSA is unable to meet particular costs and the University has no legal responsibility to do so)
- Students who are self-funding, have made realistic provision before the start of the course to fund both their tuition fees and living costs, and are not eligible for sponsorship, a Postgraduate Master's Loan or a Postgraduate Doctoral Loan.

**If you are not in one of the priority groups you can still apply to the ALF but you must provide as much information and evidence as possible to show why you have a particular need.**

Applications are assessed using standard criteria (more details below) and not all applicants to the ALF will qualify for an award.

Usually a student would make only one ALF application per academic year. However, you may reapply if your financial circumstances change unexpectedly. If you find that this applies to you, please contact the Student Funding Adviser at [alf@sgul.ac.uk](mailto:alf@sgul.ac.uk) to request a reassessment, giving full details of your situation. You will also need to provide supporting documents to evidence your change in circumstances.

## **HOW TO COMPLETE THE APPLICATION FORM**

It is important that application forms are fully completed and submitted with electronic copies of all relevant supporting documentation. Incomplete applications or those missing any of the required documentary evidence cannot be submitted. In some circumstances you may be required to supply additional documents. We will review your application and supporting documents and will email you if anything further is required.

**Please do not leave any boxes blank – enter N/A to any questions that do not apply to you.**

### **Income & Expenditure (Sections 6A, 6B and 6C)**

It is essential that these sections are fully and accurately completed. Please state whether the amounts given are weekly, monthly or yearly and enter N/A to any questions that do not apply to you. Please estimate the costs of essential items where you are unable to make payments because of insufficient income.

## Student's income (Section 6A)

### NHS Learning Support Fund Training Grant, Welsh Government Learning Grant or SAAS Bursary

If you receive any of the following please indicate the amount and specify which one you receive:

- NHS Learning Support Fund Training Grant (students on Allied Health Professional courses)
- Welsh Government Learning Grant (Welsh students)
- SAAS Bursary (Scottish students)

### NHS Student Bursary or St George's Opportunity Fund Grant

If you receive either of the following please indicate the amount and specify which one you receive:

- NHS student bursary for living costs (medical students)
- St George's Opportunity Fund Grant (our University bursary – available to eligible SFE-funded students)

### Maintenance Loan for living costs

Please indicate here the full amount of maintenance loan you are entitled to receive for the academic year.

**Students must be in receipt of their full entitlement to Student Finance before applying to the ALF (the only exception to this would be students who do not take interest-bearing loans for religious or cultural reasons).** If your sponsors (parents/partner/spouse) have not declared the household income and you are therefore only able to take out the non-income assessed element of the maintenance loan, you can still apply to the ALF, but further information may be required.

### NHS Learning Support Fund

The NHS Learning Support Fund was introduced in academic year 2017/18 and is available to students undertaking the following courses at St George's in 2023/24:

**BSc Diagnostic Radiography, BSc Occupational Therapy, MSc Occupational Therapy, BSc Paramedic Science, BSc Physiotherapy, MSc Physiotherapy, BSc Radiotherapy & Oncology**

The NHS Learning Support Fund comprises four elements:

- NHS Training Grant
- Travel and Dual Accommodation Expenses
- Parental Support (formerly Child Dependents Allowance)
- Exceptional Support Fund

Further details are available at <https://www.nhsbsa.nhs.uk/nhs-learning-support-fund-lsf>.

If you are eligible for the NHS Training Grant or Parental Support element you must declare the amount on your ALF application form.

### Parental/Partner contribution

If Student Finance or NHS Student Bursaries calculate that there should be a financial contribution from your parents, partner or spouse, St George's is required to include this amount in the ALF assessment whether or not you receive this, so please include this figure on your form. If you do not agree with the assessment of this contribution you should contact your funding body directly to discuss this.

If you receive further financial support from your parents, partner or spouse (in addition to any assessed contribution), you are required to declare this also.

### Other income/savings

If you receive income from any source (including savings) not listed under Section 6A please ensure that you indicate the amount under 'Other', give details about what this income is and supply evidence to confirm the amount received.

### **Partner's income (Section 6B)**

If you live with a partner or spouse please indicate their net income from all sources and state whether these amounts are weekly, monthly or yearly.

### **Student (and partner's) expenditure (Section 6C)**

Please indicate amounts for all expenditure that you have (and your partner/spouse's expenditure, if applicable) and state whether these amounts are weekly, monthly or yearly.

### **Supporting statement (Section 7)**

Please answer all four questions to give full details about your circumstances including why you are in financial difficulty, the steps you have taken to try to improve things, why you believe your situation to merit additional support, and whether you are receiving any other support from elsewhere.

### **Bank/Building Society details (Section 8)**

It is essential that this section is fully and accurately completed in full in order for payments to be made to successful applicants. Please include the full name of your bank, the branch, your sort code and account number.

### **Declarations (Section 9)**

Please tick all boxes that apply to you, print your full name, and sign and date the application form.

**Applications missing a signature (original or electronic) cannot be accepted.**

Applications and supporting documents are usually only seen by Student Services staff and occasionally the Academic Registrar (or their designated officer).

In some circumstances, particularly where there is a welfare concern, it may be necessary for details to be shared with and additional information to be sought from other St George's academic and professional services staff.

We may also need to seek supporting information from external organisations, for example Local Authority confirmation of care leaver status.

## **WHAT EVIDENCE SHOULD BE PROVIDED?**

**Electronic copies of all supporting documents should be submitted with the ALF application form. These should be in PDF format wherever possible (please note that we cannot accept photos).**

**The information given below summarises the evidence that should be supplied in varying circumstances. Please note that these lists are not exhaustive and you may be required to provide further details.**

### **All students**

All students who submit an application to the ALF should include electronic copies of the following:

- Bank and credit/store card statements for all accounts in your name (including savings and any investment/trading accounts) covering at least the last 3 calendar months. The most recent statement(s) should show transactions dated within 14 days of the date of application submission. **These statements must be on headed paper, include all credit, debit and balance information, and detail your full name, address, account number and sort code.** We cannot accept mini statements, transaction lists, excel/word documents or screen shots. Please download PDFs of the full statements from your online banking. **Any credits or debits of £100 or more need to be annotated with a full explanation of the income or expenditure. Please state what the money was for and who/where it was coming from or going to.**

- Evidence of all statutory student funding received. For example, all pages of the Student Finance notification of entitlement letter, screen shots of NHS bursary payment schedule for all three terms (medical students), and/or screen shots of NHS Learning Support Fund payment schedule for all three terms (AHP students)
- Halls/tenancy/mortgage agreement (if living outside the parental home)
- Signed letter or an email directly from parents confirming the amount of rent and/or utility bills paid per calendar month (if living in the parental home)
- Evidence of parental/partner contribution (if not shown on the Student Finance/NHS funding evidence and bank statements)
- Evidence of any of the following 'variable costs' declared (see 'How are applications assessed?' for further details about the variable costs that can be considered in different circumstances)
  - **Council Tax** (*Council Tax bill for the relevant year*)
  - **Rent/mortgage** (*tenancy or mortgage agreement in your name, plus payments highlighted on your bank statements*)
  - **Childcare costs** (*3 months' invoices or a letter on headed paper from the childcare provider confirming when the childcare commenced and the weekly/monthly charge, plus payments highlighted on your bank statements*)
  - **Private vehicle costs** (if a car is used for childcare purposes or for a health-related reason) (*annual car insurance, MOT charges, road tax and essential repair costs can be considered so please provide evidence of any/all of these applicable to you*)
  - **Disability costs not covered by DSA** (*please specify what these are and provide relevant documents confirming the cost and that they are not covered by DSA*)
  - **Other costs** (*please specify what these are and provide relevant documents confirming the cost*)

#### **Students who live with a partner/spouse**

In addition to the above, students who live with a partner/spouse should attach copies of the following:

- Evidence of partner/spouse's net income from all sources for the last 3 calendar months (*for example; payslips, proof of benefits*)
- Evidence of partner/spouse's essential expenditure (*for example; rent/mortgage payments, Council Tax, travel to work, etc.*)

#### **Students with children**

Students with parental responsibility for child dependants should be assessed for Child Benefit and Child Tax Credits/Universal Credit before making an application to the ALF. Along with the information required from all applicants, you should attach copies of the following:

- Child(ren)'s long birth/adoption certificate(s)
- Current Child Benefit letter (all pages)
- 2023/24 Tax Credits letter (all pages) or current Universal Credit entitlement document (all pages)
- Housing Benefit letter confirming current entitlement (if applicable)
- Childcare provider's Ofsted registration number and evidence of childcare costs covering at least the last 3 calendar months (if applicable), for example; invoices or a letter from the childcare provider
- Evidence of private vehicle costs for the last 12 calendar months (if the vehicle is used for childcare purposes), for example; car insurance, road tax and MOT documents showing the amounts paid, plus receipts for any essential maintenance or repairs

#### **Students with adult dependants**

Students with adult dependants may be eligible for certain benefits. If you are financially responsible for an adult dependant, please supply evidence of any benefit(s) you receive and copies of any other relevant documents, along with the evidence required from all applicants.

#### **Disabled students**

If you indicate on the application any disability related costs not covered by DSA, please provide evidence of these costs and confirmation that these have not been met by any other source, along with the evidence required from all applicants.

## HOW ARE APPLICATIONS ASSESSED?

There are two basic types of hardship award made from the ALF: 'standard' and 'non-standard'. How your application is assessed will depend on your situation. The assessment processes for 'standard' and 'non-standard' awards are designed to identify those students who have particular ongoing financial needs and those who are in an unforeseen specific financial difficulty or an emergency situation.

**Students under the age of 25 who are care leavers or who are estranged from (have no contact with) their parents, are undertaking their first undergraduate degree, and are assessed as an independent student by their funding body, may be eligible for an additional £1,000 award from the ALF. More details about this are included below.**

### Standard awards

Standard awards are those made to help students experiencing ongoing financial hardship and difficulty in meeting general costs associated with their studies. These may include living costs such as rent/mortgage, food, utility bills, etc. In addition, assistance with course related costs such as childcare, travel to university, and books can be considered.

The length of the academic year is taken into account when completing the financial assessment:

- BSc courses, MSci Biomedical Science and pre-clinical MBBS years are assessed at a 39-week academic year (this is increased to 43 weeks for students with dependants)
- MBBS clinical years (non-final year) are assessed at a 52-week academic year
- MBBS final year is assessed at a 45-week academic year
- The number of weeks used for postgraduate assessments vary depending on the course studied

Standard awards are calculated by looking at the difference between *expected* income and accepted *reasonable* expenditure over the academic year. Where the assessment shows that the essential expenditure is greater than the income, the applicant is viewed as having an additional financial need.

**Students who are in a priority group will receive a grant representing 80% of the assessed additional need (up to a maximum of £4,000). Students who are not in a priority group will receive a grant representing 70% of the assessed additional need (up to a maximum of £4,000).**

If the relevant percentage of the assessed additional need is between £1 and £99, the minimum grant of £100 will be awarded.

The maximum standard award payable to an individual in one academic year is £4,000.

### INCOME

#### Assumed income – undergraduate students

It is expected that students should supplement their income from a variety of sources, for example; part time work during term time, vacation work, student bank account overdrafts, savings, and additional support from family where appropriate.

The national ALF guidance states that each university is required to include in the assessment an assumed income for full time undergraduate students. The amounts are:

- £724 for full time final year students
- £2,168 for other full-time years of study

These figures represent the expected income for the year. Actual earnings from part time work are disregarded to give students capacity to earn larger sums without this affecting their standard ALF assessment.

### Minimum Required Provision (MRP) – postgraduate students

Postgraduate students are expected to make reasonable provision for their support prior to commencing the course. This could be from a variety of sources, for example; earnings (including part time work undertaken whilst studying), a partner's earnings, savings, family support, bank overdrafts, Postgraduate Master's Loans or Postgraduate Doctoral Loans (where appropriate), grants and scholarships.

The national ALF guidance states that each university should include in the assessment a weekly Minimum Required Provision (MRP) amount for postgraduate students. The amounts are:

- £208 per week for those with dependants or those who are unable to work due to disability or ill health
- £247 per week for all other postgraduate students

### Parental/Partner contribution

If you are income assessed by Student Finance or NHS Student Bursaries and they calculate that there should be a financial contribution from your parents/partner/spouse, St George's is required to include this amount in the ALF assessment regardless of whether or not you receive it, so please include this figure on your form. If you do not agree with the assessment of this contribution please contact your funding body directly to discuss this.

If you receive further financial support from your parents/partner/spouse (in addition to any assessed contribution), or you are a postgraduate student receiving financial support from a family member, St George's is required to include this also.

### Partner's income

If you live with a partner or spouse, we must include their net income from all sources in the assessment (if this is the case, their essential expenditure will also be included – see below).

## EXPENDITURE

### Composite Living Costs

Composite Living Costs (CLCs) form part of the national guidance issued to all universities and cover expenditure on basic costs such as food, household bills, clothes, entertainment, etc. Use of this CLC figure ensures that all applicants are treated equally, regardless of their individual lifestyle choices or where they study. The CLCs are fixed and are used in all standard assessments. The amounts for students studying in London are:

- Single student - £167 per week
- Lone parent - £167 per week, plus £128 per week for the first child and £98 per week for each subsequent child
- Student with partner/spouse - £227 per week
- Student with partner/spouse and child(ren) - £227 per week, plus £128 per week for the first child and £98 per week for each subsequent child

### Variable costs

These are costs that do not fall within the CLC figure. Where possible, St George's has set a maximum amount for these to ensure that all students are treated fairly. **If you have indicated any expenditure under the categories below, you need to supply documentary evidence of these to enable us to consider them.**

The variable costs are:

- Rent/mortgage for students living outside the parental home:
  - A maximum of £183 per week will be used for single students who rent privately and pay utility bills in addition to rent (this may be increased for students with dependants)
  - A maximum of £173 per week will be used for students living in Horton Halls (this takes into account that halls rent is inclusive of utility bills, which are already covered under the CLC figure – see above)
- Childcare costs
- Travel costs (from term time address to St George's) – this will usually be capped at the cost of an 18+ student oyster card for zones 1-6 (exceptional circumstances will be considered on a case by case basis)
- Private vehicle costs (please note that car costs are not usually covered; the exceptions would include students with a health condition or disability affecting their ability to take public transport, or, in some circumstances, students with children. If you feel it is essential that you have a car while you are a student, please include your reasons for this in your supporting statement)
- Books/course costs excluding tuition fees (£270 for most undergraduate students, £360 for clinical year MBBS and postgraduate students)
- Disability costs not covered by DSA
- Insurance (excluding car and contents insurance)
- Other costs (please specify)

#### **Non-standard awards**

Non-standard awards are those made to students in financial hardship who have to meet exceptional and unforeseen costs. Examples of costs that may be considered include (but are not limited to):

- Repairs to essential household equipment
- Assistance with priority debts
- Emergency situations, including travel costs for reasons of family illness or bereavement, and financial hardship due to burglary or fire
- Disability related costs which are not met by Disabled Students' Allowance

Please ensure that you give full details of your circumstances on the application, supply documentary evidence of the unforeseen costs and provide evidence of your financial hardship.

#### **Care Leavers and estranged students**

We provide additional financial support to students undertaking their first undergraduate degree who are under 25 and are a Care Leaver or are estranged from their parents. In 2023/24 these students may be eligible for an additional £1,000 grant from the ALF.

For ALF assessment purposes a student is generally considered to be a Care Leaver if:

- they are under 25, and;
- prior to the age of 18 they were under the care of a Local Authority, and;
- they are considered an independent student by their funding body on the basis of their care leaver status

Care Leaver students in full time education will usually have a Local Authority Personal Adviser up to the age of 25.

Estranged students are those who are under 25 and have been deemed an independent student by their funding body because they have no contact with their parents. Estranged students can find further information and advice at <https://www.standalone.org.uk/guides/student-guide/>.

Care Leaver and estranged students are encouraged to apply for this additional support as soon as possible. Please attach documentary evidence of your circumstances with your Access to Learning Fund application, for example a letter from your Local Authority Personal Adviser or another professional who has been involved in supporting you, plus a copy of your student finance confirmation of independent status letter. Letters from professionals should be recently dated, on headed paper and include an original signature. Please note that we are not able to accept letters from family or friends.

## SUBMISSION AND ASSESSMENT ARRANGEMENTS

### Standard and non-standard ALF applications

Provided your application form has been fully and accurately completed and all of the appropriate documentary evidence is attached, you can submit your application electronically. We recommend that you upload the documents to your St George's OneDrive and share the link to [alf@sgul.ac.uk](mailto:alf@sgul.ac.uk).

As long as no further information or evidence is required, assessments are usually processed within **four working weeks** of the date of submission. Successful applicants should also normally expect to receive a payment in this time or shortly after. Processing times may occasionally exceed four working weeks during peak periods.

Please note that incomplete applications, or those missing the required documentary evidence, cannot be considered. The assessment period will commence on the date of submission of a complete application with all the necessary supporting evidence.

Access to Learning Fund grant awards are paid directly into the student's nominated personal bank account. Usually payment is made in one lump sum, however in some cases larger awards may be paid in instalments.

### Emergency Short Term Loan applications

Emergency Short Term Loan (ESTL) applications are usually processed within **one working week**. In some emergency situations they may be considered within one-two working days of submission. Successful applicants will receive their ESTL via BACS to their nominated personal bank account.

If you would like to apply for an ESTL, please contact the Student Funding Adviser at [alf@sgul.ac.uk](mailto:alf@sgul.ac.uk) or [studentfinance@sgul.ac.uk](mailto:studentfinance@sgul.ac.uk) to request the application form and guidance notes.

### All applications

You will be informed of the outcome of your assessment by email, so please check your St George's email account regularly.

## HOW TO APPEAL

Applicants may appeal if they are not satisfied with the assessment outcome and feel that there has been a procedural inconsistency. **Please note that any appeal must be made in writing within four weeks of the date of the initial outcome email.** Appeals should be sent by email to:

Mr Gavin Taylor  
Head of Student Services  
Registry, St George's, University of London  
[gtaylor@sgul.ac.uk](mailto:gtaylor@sgul.ac.uk)

Appeals will be considered by the Head of Student Services or their designated officer. Their decision will be final.

## ANY QUESTIONS?

We hope that these guidance notes have been helpful in assisting your completion of the Access to Learning Fund application form.

If you have any questions, please don't hesitate to contact the Student Funding Adviser at [alf@sgul.ac.uk](mailto:alf@sgul.ac.uk).