K µ š } u } (‰ ‰ o]

If eligible, any monies awarded from the Access to Learning Fund is paid on top of the • š v Œ • š µ v š . v v ‰ l P u v š • • µ • Ÿ š µ š X

• • š µ v š U Ç } µ Œ Æ ‰ š the loans, grants and bursaries (as ‰ ‰ Œ } ‰ Œ] š • š } Á Z] Z Ç } µ asking for help from the Access to Learning Fund.

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assistance from ALF is successful. Students not based at either the Luton or Bedford campuses of when the workshops are running can be found at Á Á Á X • X X µ l l • š µ v š r • µ ‰ ‰ } Œ s l . v v l • š µ v š r u } v Ç r À v š • î l

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- Prepare a Budget Planner
- { ^ ‰ v Ÿ u ‰ o v v] v P ~ ‰ Œ] } Œ] Ÿ • payments
- { >] • š • • v Ÿ o Æ ‰ v] š µ Œ
- Keep a record of everything you spend
- { } v •] Œ • « v P µ ‰ • š v] v P } Œ Œ • debits
- { W o v (} Œ Æ š Œ Æ ‰ v] š µ Œ • µ Z year costs
- Don’t ignore your debts
- { Z š µ Œ v] v P • š µ v š • r v • µ Œ Ç } µ ‰ ‰ o Ç d } Œ Ç } µ Œ v Æ š Ç Œ • [(µ v] v P] v P } } Ÿ u

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