

STUDENT FINANCIAL SUPPORT POLICY



HRUC

HARROW, RICHMOND AND UXBRIDGE COLLEGES POLICY AND PROCEDURES

Policy No:	F2/22
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Person responsible:	Director Student Services and School Engagement
Approved by:	Senior Leadership Team
For action by:	All staff and students
For information to:	All staff and students

1 Purpose

This Policy sets out the requirements/availability of financial support to students to help meet the costs associated with learning.

The Policy is designed to provide clear criteria for applying for/being granted financial assistance (in line with the Government statutory framework) through the Education Funding Agency, The Skills Funding Agency and The Office for Students (HE).

The Policy sets out the College Groups criteria for the following financial support initiatives:

- 16 -19 Bursary Fund:
 - Vulnerable Bursary Support Fund
 - Discretionary Learner Support Fund
- Free College Meals
- 19+ Discretionary Fund
- College Fund
- 20+Childcare
- Care to Learn (not administered by the College)
- 19+ Advanced Learning Loans Bursary
- HE Bursary

2 Scope

The Policy encompasses all financial assistance to students including:

- Students who live in low-income families
- Disabled young people in receipt of Employment Support Allowance who are also in receipt of Disability Living Allowance
- Students who are in the care of the local authority, or have recently left care
- Students who are receiving Job Seekers Allowance, Income Support or other qualifying benefits

See Appendix 1 for further clarification and documentary proof needed for qualification.

The funds available are finite; learners who are eligible for support are not automatically entitled to it. There are a number of published guidelines regarding eligibility for financial support which the College Group will adhere to. However, where permissible the College Group reserves the right to use its discretion when deciding whether to make an award.

The funds can be used to support:

- Course-related costs including: course trips, books and equipment; transport. For 19+ students for support with domestic emergencies; emergency accommodation.
- Tuition fees for 19+ in exceptional circumstances, such as financial hardship (except fees for 19+ ALLB students, and only for courses over 6 hours)
- Examination fees (only for students who are also in receipt of financial support for tuition fees)
- Accreditation fees/professional membership fees and any fees/charges payable to external bodies
- Childcare (20+ only)

The funds cannot be used to support:

- Students on a waged apprenticeship course
- Where it is more appropriate to receive support through other means
- Anyone already receiving support for travel and expenses through the DWP
- Learners in prison or a young offender institute or those who have been released on a temporary license (for example on day release)
- Fees for those on a 19+ ALLB

3 Intent

- 3.1 The intent of the Financial Support Policy is to ensure that the method of offering financial assistance to students is fair and transparent in line with Government guidelines and the College Group Equality and Diversity Policy.
- 3.2 The Policy is designed to explain the procedures relating to the decision-making regarding the level of financial assistance available from the College Group.
- 3.3 Students should be aware from the Policy of how to apply for financial assistance, and how to appeal against assessment decisions.

4 Exceptional circumstances.

- 4.1 Applications from students who do not meet the specified criteria (for any of the College Group administered funds mentioned) but still have exceptional circumstances will be considered.

4.2 Deadlines for applications (Funds administered by the College Group)

- 4.3 Applications for help with the cost of fees are due at enrolment (materials, trips & exams) will usually be given an immediate response (providing the supporting evidence is in order). There is no closing date for applications for financial help. However, we cannot guarantee to back date funding and cannot guarantee funds will be available especially to late applicants.
- 4.4 Students requesting assistance (excluding help with the fees are due at enrolment) from any of the funds administered by the College Group should seek information from the Student Support Offices.

5 16 -19 Bursary Fund

The 16 -19 Bursary Fund has two elements:

Vulnerable student bursary – you could receive **up to £1,200 per year** (if eligible this does not mean £1200 will automatically be awarded) if you are:

- In care
- A care leaver
- Getting [Income Support](#) or [Universal Credit](#) in place of Income Support in your own name
- Getting [Employment Support Allowance](#) (or Universal Credit in place of ESA) and Disability Living Allowance or [Personal Independence Payments](#) in your own name.

Discretionary awards made by providers to young people in ways that best fit the needs and circumstances of their students. Bursary awards should be targeted towards those young people who face the greatest financial barriers to participation; such as the costs of transport, meals, books and equipment.

All students applying for bursary will be assessed individually to establish the actual need of the student to participate in their course.

See guidelines for 16-19 support funds in Appendix 2

6 19+ Discretionary Fund

The Purpose of these Support Funds are to provide exceptional support to students aged 19+, who are experiencing financial difficulty with meeting costs associated with learning. 19+ Hardship funding is provided to increase access, retention and achievement. Priority is given to full-time students.

- 6.1 There are limited funds available to provide childcare for students 20+ (the Care to Learn programme funds childcare for students under 20 at the start of their course). The childcare provider must be Ofsted registered; informal childcare cannot be funded. There is a separate application form for 20+ childcare available from student support.

7 19+ Advanced Learning Loans Bursary Fund

The 19+ Advanced Learning Loans **Bursary Fund** is a scheme to help support students who are in receipt of a 19+ Advanced Learning Loan and need additional financial support. This financial support is in addition to the loan amount received.

Help with travel, childcare, books and equipment may be available. Help with Additional Learning Support (ALS) may also be available. ALS covers support such as teaching assistants, learning resources or necessary adjustments under the Equality Act 2010. ALS will be available on a needs assessed basis, i.e. not related to your income.

See <https://www.gov.uk/government/publications/adult-skills-fund-funding-rules-for-2024-to-2025> and Appendix 3 for full guidance.

8 HE Bursary and Hardship Funds

The College Group will offer financial support, targeted at under-represented groups or those experiencing financial difficulties, while studying HE courses at the College Group. The amount available will vary each academic year and Bursaries will be targeted to students from low-income households (i.e. those receiving maximum maintenance loan) and those that support widening participation namely students from low participation neighbourhoods, care leavers and white students from socio-economic disadvantaged backgrounds.

Bursaries and scholarships eligibility criteria will be published annually in line with the College Groups Access and Participation Statement. International students are not eligible to apply. Student Support Service will manage the Funds.

9 College Fund

The College may decide to top up any of these allocated budgets with money from its central budget. These funds will be available for use at the College Group's discretion. They are not guaranteed funds and are subject to change and the College Group's financial management controls.

10 Free College Meals

Students must be aged between 16 and 18 on 31st August to be eligible for a free meal allowance during the academic year. Students who turn 19 during their study programme will remain eligible for a free meal until the end of the academic year in which they turn 19 or to the end of their study programme, whichever is sooner.

Students aged 19 to 24 who are subject to a learning difficulty assessment (LDA) or education health and care plan (EHC plan) and ESF students aged between 16 and 18 on 31st August are also entitled to a free meal while attending their provision if they meet the eligibility criteria.

Free meals are targeted at disadvantaged students. For the purposes of eligibility for free meals, disadvantage is defined by the students being in receipt of, or having parents who are in receipt of, one or more of the following benefits:

- Universal Credit with net earnings under £7400 p.a.
- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance (ESA)
- Support under part VI of the Immigration and Asylum Act 1999
- The guarantee element of State Pension Credit
- Child Tax Credit (provided they are not entitled to Working Tax Credit) and have an annual gross income of no more than £16,190, assessed by Her Majesty's Revenue and Customs
- Working Tax Credit run-on – paid for 4 weeks after you stop qualifying for Working Tax Credit

The statutory amount is £2.53 per day, however where possible, the College Group Students will receive a higher rate where funds are available.

11 Appeals (Funds administered by the College Group)

11.1 If an application is not successful the student has the right of appeal.

11.2 Appeals must be made, in writing, to the relevant Head of Services, within 10 days of receiving the written or verbal response to the application.

12 Restrictions (Funds administered by the College Group)

- 12.1 To receive financial help from the Learner Support Fund or the College Fund the student must achieve 90% attendance at all time-tabled classes, including Maths and English.

Students who have received financial assistance and, subsequently, their attendance falls below the expected level of attendance may be required to pay back part or all of their award.

Students who do not complete their programme of study on which they are enrolled can be asked to repay their award.

Students who are excluded from the College Group in the first 4 weeks of term or following a Stage 3 Disciplinary Hearing can be required to repay their award in full.

- 12.2 The attendance data will be taken from the College Group's MIS data.

- 12.3 The funds available are finite. If demand exceeds availability the College Group reserves the right to review the Policy to ensure students meeting the criteria are given the maximum help possible within the limits of the funds.

- 12.4 Any equipment/materials purchased are the property of the College Group. Students must agree to return any kit that was purchased for them at the end of their course if it can be re-used by others.

13 Students from Working Partner Institutions

- 13.1 Students who are enrolled at other institutions but who undertake some or all of his/her study at the College Group, will not be entitled to financial support through the College Group's Learner Support Fund, College Fund,

- 13.2 The College Group will provide information on other financial support schemes that are available.

14 Overseas Students

Students who are not eligible to ESF, SFA or OFS funding will not be eligible for financial assistance.

15 Funds administered by external agencies

15.1 Help with the cost of Childcare - Care to Learn

Care to Learn (C2L) supports young parents aged up to (and including 19) when learning starts by funding the cost of their (Ofsted registered) childcare and associated transport costs.

Further information for learners interested in applying for Care to Learn can be found by accessing the following website: www.direct.gov.uk/caretolearn

16 Further Information

- 16.1 This policy is designed to be cross-referenced to other College Group policies and procedures, in particular the Equality and Diversity Policy, Student Attendance and Punctuality Policy and Fees Policy.

Further information regarding financial help is available from the Student Support Offices on each campus.

- 16.2 Generally payments will be made weekly to students via a bank transfer into the student's own bank account.

Appendix 1

- Discretionary funding is available to learners who are economically or socially disadvantaged.
- Learners must be able to demonstrate a financial difficulty or hardship
- Learners must be able to show they are in receipt of a qualifying benefit or live in a low income household (up to £30,000)
- The income of a spouse/partner will be taken into consideration when assessing the level of household income
- The income of parents/carers will be taken into consideration when assessing the level of household income of a student living as a dependent.
- Applicants must achieve 90% attendance at all timetabled classes, including English and/or maths classes if you are enrolled to these subjects.
- The course must be at least 6 hours per week and more than 12 weeks in length*
 - * ESOL courses may qualify regardless of the hours of study.
 - Other cases may be considered on an individual basis

Qualifying Benefits*

- Universal Credit
- Job Seekers Allowance (Income Based)
- Income Support or Universal Credit
- Housing Benefit
- Working Tax Credit (NOT Child Tax Credit)
- Pension Guarantee Credit
- Employment & Support Allowance-Work Related Activity Group (WRAG)
(*subject to change)

To prove receipt of one of the above the applicant must produce an original official document dated within 3 months of the application. If the proof is older than 3 months a recent bank statement should be produced, in addition to the official document, to prove the benefit is current.

Low Income

- Original wage slips for the most recent 3 months should be produced (a bank statement is not acceptable).
- Self-employed people should produce audited accounts for the most recent financial year.
- Applications from students declaring low income (but who are not in receipt of a qualifying benefit) will be referred to the relevant Head of Student Services. A written response to all applicants will be received within two working weeks of the application.

General Information

- All documents must be original
- The documents may be photocopied and kept, in confidence, for audit purposes

Appendix 2

Guidance for the 16–19 Bursary Fund or other discretionary financial support payments

The Purpose of this Bursary is to provide exceptional support to students aged 16-19, who are experiencing financial difficulty with meeting essential costs needed to participate in their course.

To qualify for a College Bursary you need to meet the requirements listed below:

A. Age

You must be aged 16 – 19 (UNDER 19 on 31st August). Where a young person turns 19 during their programme of study, they can continue to be supported to the end of the academic year in which they turn 19, or to the end of the programme of study, whichever is sooner.

B. Residency Status in the UK

Young people should satisfy the residency criteria in the EFA Funding Guidance. You must have been 'ordinarily resident' in the United Kingdom for the last 3 years immediately preceding the start of your course for purposes other than receiving education. Settled means having either Indefinite Leave to Enter or Remain (ILE/R) or having the Right of Abode in the UK. British Citizens and certain other people have the Right of Abode in the UK.

C. Asylum Seekers

Asylum seekers who have legally been in the UK pending consideration of their claim by the Home Office for longer than 6 months or asylum seekers refused asylum but granted support under Section 4 of the Immigration and Asylum Act will also be eligible.

Types of Bursaries

D. Vulnerable Bursary

Students that are in the following vulnerable groups will receive **up to** £1,200 per year (this does not mean £1200 will automatically be awarded) if:

- In care
- care leaver
- receive Income Support or Universal Credit in your own name; or
- are disabled and receive both Employment Support Allowance and Disability Living Allowance or Personal Independence Payments in your own name.

E. Discretionary Bursaries

Students on a low household income of under £30,000 per year are eligible to apply for a discretionary bursary. See further information above.

F. Special Circumstances

You can apply for a one-off payment or additional support if personal circumstances change during the year or if you are subject to a particularly acute need.

G. Amount of Allocation

The exact amount of funding allocation will depend on the number of applicants who qualify/the funds available and the student's actual need of essential costs needed to participate in their course.

- Those eligible for the Vulnerable bursary such as those in care (as per D above) will receive a bursary of **up to £1200 per year**. (if eligible this does not mean £1200 will automatically be awarded).
- For the discretionary bursary, students will be assessed on their individual needs. For example, cost of travel to College varies and students will be allocated an amount related to their cost.
- Students who qualify through household income for the discretionary bursary will receive financial support of an amount determined by funds available. **In addition**, the College Group will use bursary funds to support costs of essential books, equipment, and educational trips. This is normally allocated at enrolment. You can apply for this at the same time.

H. Payment dates

You must have a bank account to receive payments. If you do not have a bank account in your own name please contact Student Support. Those students who meet the criteria for payment set out above will receive regular payments on a weekly basis. **This is subject to a satisfactory weekly attendance record.**

I. Closing Date

There is no closing date for applications for financial help. However, we do not back date funding and cannot guarantee funds will be available especially to late applicants.

J. Returning goods

Any books, equipment etc that can be used again should be returned to Student Support at the end of the course.

If you require further advice about this application, you can contact a member of the Student Services Staff available on all campuses.

Appendix 3

The College Group Advanced Learning Loans Bursary Fund Statement

The Advanced Learning Loans **Bursary Fund** is a scheme to help support students who are eligible for an Advanced Learning Loan and need additional financial support. This financial support is in addition to the loan amount received.

What can we help students with?

There are two ways in which we can help students with the Advanced Learning Loans Bursary

Discretionary Bursary fund		Additional Learning Support fund (ALS)
Yes we can help with:	Travel, childcare, books and equipment	Support including teaching assistants, learning resources or other necessary adjustments under the Quality Act 2010

We **cannot** help with: Tuition, registration or exam fees.

Help with travel, childcare, books and equipment may be available. Help with Additional Learning Support (ALS) may also be available. ALS covers support such as teaching assistants, learning resources or necessary adjustments under the Equality Act 2010. ALS will be available on a needs assessed basis, i.e. not related to your income.

The Advanced Learning Loan Bursary (ALLB) is a discretionary fund and due to the limited nature of the fund, meeting the criteria does not guarantee funding. The Bursary Fund is income assessed and operated on a first-come, first-served basis.

Assessment is based on each student's needs and taking into account the amount of funds available. Each student awarded a bursary will have undergone a robust application and assessment of their need.

Eligibility

Students must have been approved for an Advanced Learning Loan for a Level 3 (or above) course before applying for the ALLB.

Students need to have a household income of under £30,000. (Parental income will not be taken into consideration but the income of any spouse or co-habiting partner will)

The ALLB is aimed at helping vulnerable students - such as those with learning difficulties or disabilities, parents who need help with childcare, and ex-military personnel.

The College will prioritise the vulnerable groups but has the discretion to assist other disadvantaged learners.

The bursary fund is **not** for:

- funding to finance learners' tuition fees
- funding to finance ancillary learning costs, for example, examination fees & registration fees.

How to apply

Students should identify their financial need and/or learning support need as part of the enrolment process.

A student may apply at any stage in the enrolment process using the application form for financial support and for additional learning support which is available from the Student Support department. Applications can be made after enrolment, but payments may not be back dated. Approval for DLS will be given by the Student Support staff. Approval for Additional Learning Support will be given by the Learning Support staff. A financial support panel will decide if approval results in a bursary being awarded.

The College Group has a Financial Support Policy which outlines further criteria for being awarded a bursary. For all enquiries such as availability of childcare funding please contact the Student Services team.

Availability of funds

The amount of funds the College Group has been allocated are finite. Meeting the criteria does not automatically mean you will receive funding. The Bursary Fund is income assessed and operated on a first-come, first-served basis. High cost support such as childcare is limited, please check with the Student Services Team.

Repayment

Students are not required to repay any of the bursary fund allocation. However, any materials purchased on behalf of the student which can still be used after the course should be returned to the Student Support department. Students may be liable for any costs occurred if they withdraw in the middle of their course.

Equality and Diversity

The College is proud of its commitment to Equality and Diversity and all policies and procedures are relevant to students applying for the Advanced Learning Loan.

Extracts from the College's Equality and Diversity Policy:

'Through its recruitment, selection and admission procedures, the College Group will seek to ensure that it supports equality and diversity in all aspects of education and employment, so that the student body, workforce and Corporation reflect the diversity of the communities we serve.'

All applications will be dealt with individually and support will be prioritised for those most in need.

Fraud

Any application which is found to be fraudulent, i.e. through false representation of household income or of other eligibility rules may be cancelled and the learner may be subject to disciplinary measures by the College Group.

Complaints procedure

If a student has a complaint regarding anything to do with Advanced Learning Loans, in the first instance they should raise the complaint informally within the staff member that they are dealing with.

Written complaints should wherever possible be recorded on the Complaints Reporting Form (available at reception) by the complainant, which should then be handed in at Reception. The College Group will however accept letters or emails of complaint submitted to any recognised member of staff or curriculum/service area of the College Group. Alternative formats (e.g. audio recordings or notes from a meeting with a member of staff) may also be acceptable where the complainant has special needs such as learning difficulties or a disability.

This methodology is designed to provide clear criteria for applying for/being granted an Advanced Learning Loan (in line with the Government statutory framework).