



Student Financial Support Policy 2022-2023
Approved by: Exec
Date approved:
Strategy/Policy Responsibility: Deputy Principal – Education & Quality
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1. OVERVIEW

1.1 Introduction

Croydon College prides itself on offering inclusive learning, and as such, some students that attend the College need additional financial support to enable them to start their course, settle in and remain until the end of their programme.

Each year, the College receives allocations of funding from the Education and Skills Funding Agency (ESFA) to provide financial support to our students.

The College administers the financial support funds and distributes them to provide financial support in order to help students overcome financial barriers to learning, ensuring they can take part in or continue learning and access educational and progression opportunities.

Any student may apply for financial support and should be aware that their application will receive consideration in accordance with the eligibility requirements stated in Section 2.

This Policy outlines the College's approach to the allocation of financial support funds and the procedure for the allocation and administration of the following funding streams:

- 16-19 Bursary Fund
- 19+ Discretionary Learner Support Fund
- Advanced Learning Loan Bursary Fund
- Further Education Free Meals

1.2 Purpose

The purpose of this policy is to ensure:

- Bursary funds are distributed in accordance with the regulations and guidelines laid out by funding agencies;
- The administration of the bursary fund meets students' needs and removes financial barriers to learning.
- The eligibility criteria for bursary funds is explained;
- Systems are in place to administer, record and monitor bursary funds, to ensure funds are used for their intended purpose.

1.3 Legislative/Quality Framework

The College will apply and adhere to the following published guidelines for the use of these funds, according to age groups and funding types:

- [Free meals in further education funded institutions: guide for the 2022 to 2023 academic year](#)
- [Funding regulations for post-16 provision 2022 to 2023](#)
- [16 to 19 Bursary Fund guide 2022 to 2023 academic year](#)
- [Adult education budget \(AEB\) funding rules 2022 to 2023](#)
- [Advanced learner loans funding rules 2022 to 2023](#)

1.4 Scope

This policy applies to all eligible (see Section 2) students of Croydon College, including Coulsdon Sixth Form College.

2. THE BURSARY FUNDS

2.1 Conditions of Payment

This policy covers the financial support funds which are available to eligible students. Students who apply for any of the funds will be assessed individually and awarded support based on their financial need. Please note:

- Bursaries are subject to available funds and eligibility does not guarantee entitlement to funds.
- Funds will be allocated to students who meet the eligibility criteria on a 'first come first served' basis, with any funds that become available being reallocated to those on the waiting list.
- Bursary payments are subject to maintaining attendance of at least 85% and behaving in line with College Policies and Procedures.
- Bursary awards only cover one academic year and learners must re-apply for support on an annual basis.

2.2 Eligibility Criteria

To be eligible for funding from any of the College Bursary Funds, all applicants must meet the following criteria.

- Residency criteria as set out by the [ESFA funding regulations](#) and Appendix A
- Have a gross annual household income below £30,000 per year (£24,000) for Childcare). The College may choose to use its discretion where household income exceeds this amount but it is identified that support is needed.
- Able to demonstrate 'relative financial need' for costs that may deter them joining, continuing or completing their course.

Students must also be on a course that is subject to inspection by a public body (e.g. Ofsted) and must also be:

- Funded directly by the ESFA or by the ESFA via a local authority
- Funded or co-financed by the European Social Fund
- Otherwise publicly funded and lead to a qualification (up to and including level 3) accredited by Ofqual or on the list of [qualifications approved for funding 14 to 19](#)
- A 16 to 19 traineeship programme

The College reserves the right to apply discretion to ensure that individual students' needs and personal circumstances are taken into account when decisions are made.

Additional specific eligibility requirements apply to each fund as listed within the Bursary Funds Sections below:

2.3 16-19 Bursary Funds

2.3.1 16-19 Discretionary Bursary Fund

Additional Eligibility Criteria (in addition to 2.2):

- Aged 16 or over but under 19 at 31st August 2022, or;
- Aged 19 or over and continuing on the 2nd year of a 2 year programme they began aged 16 to 18 (19+ continuer), or;
- Aged 19 to 25 with an Education, Health and Care Plan (EHCP)

And

- Living at home with a parent/guardian and can provide evidence that the total household income is less than £30,000pa (This figure will/can include all benefits)

And/or

- the student received free school meals during the last academic year and can provide evidence certified by their local authority, then the student may be entitled to receive a Discretionary Bursary.

Types of support available:

- Support with travel costs to and from college that are not covered by the 16+ Oyster Zip Card (for students who live 2.5 miles or more from college)
- essential course equipment (e.g. hair/beauty kit, uniform, art materials)
- course-related books
- essential educational trips & visits
- contribution to the costs of voluntary trips subject to funds being available
- authorised university visits (e.g. university interviews)
- UCAS fees
- college arranged work experience related costs
- Discretionary free college meals
- Weekly 'College Essentials' payments

Applications are assessed on an individual basis to ensure the financial support is used in a way that benefits the students the most, with in kind support offered in the first instance.

Students who are awarded FE Free Meals will automatically be eligible for support from the 16-19 Discretionary Bursary.

2.3.2 16-19 Vulnerable Bursary Fund

Additional eligibility criteria (in addition to 2.2)

- Aged 16, 17, or 18 at 31st August 2022*

And can provide evidence that they are:

- In care; or
- A care leaver; or
- in receipt of Income Support or Universal Credit in their own name because they are financially supporting themselves or financially supporting themselves and someone who is dependent on them and living with them, such as a child or partner; or
- Receiving Disability Living Allowance (DLA) or Personal Independence Payments (PIP) in their own right as well as Employment and Support Allowance (ESA) or Universal Credit in their own right

*Students aged 19 or over are not eligible for bursaries for vulnerable groups.

Support available:

Up to £1,200 per year (pro rata amounts payable for courses less than 30 weeks).

Students will only receive the amount they actually need to participate, and will not be automatically awarded £1,200 if they do not need the full amount.

Applications are assessed on an individual basis to ensure the financial support is used in a way that benefits the students the most, with in kind support offered in the first instance.

This may include:

- Support with travel costs to and from college that are not covered by the 16+ Oyster Zip Card (for students who live 2.5 miles or more from college)
- essential course equipment (e.g. hair/beauty kit, uniform, art materials)
- course-related books
- essential educational trips & visits
- contribution to the costs of voluntary trips subject to funds being available
- authorised university visits (e.g. university interviews)
- UCAS fees
- college arranged work experience related costs
- Discretionary free college meals
- Weekly 'College Essentials' payments

In exceptional circumstances and where it is assessed that the learner may need extra help to remain in education, further bursary funding can be allocated from the 16-19 Discretionary Bursary Fund. This will be at the discretion of the Director of Student Support Services.

2.3.3 16-19 FE Free College Meals

Additional eligibility criteria (in addition to 2.2)

- Aged 16 or over but under 19 at 31st August 2022, or;
- Aged 19 or over and continuing on the 2nd year of a 2 year programme they began aged 16 to 18 (19+ continuer), or;
- Aged 19 to 25 with an Education, Health and Care Plan (EHCP)

FE Free College Meals are targeted at disadvantaged students. Free meals in FE defines disadvantage as students being in receipt of, or having parents who are in receipt of, one or more of the following benefits:

- 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, as assessed by Her Majesty's Revenue and Customs (HMRC))
- Working Tax Credit run-on – paid for 4 weeks after someone stops qualifying for Working Tax Credit
- Universal Credit with net earnings not exceeding the equivalent of £7,400 pa (after tax and not including any benefits you get)

A student is only eligible to receive a free meal when they, or a responsible adult on their behalf, have made a successful application and provided evidence of their eligibility.

Students who are awarded FE Free Meals will also automatically be eligible for support from the 16-19 Discretionary Bursary.

2.4 19+ Discretionary Learner Support Fund

Additional eligibility criteria in addition to 2.2:

Hardship funding

- Aged 19 or over as of 31st August 2022; and
- Can provide evidence that the total household income less than £30,000pa (this figure can/will include all benefits)

Support available:

- A contribution towards course related costs (e.g. essential equipment, uniform etc). Essential course equipment will be determined by each course area, and costs must be claimed by 9th December 2022.
- Exact amount awarded is calculated on sliding scale according to household income level as below:

Income level	% contribution
Below £24,000	100%
£24,001 to £27,000	75%
£27,001 to £30,000	50%

Childcare funding

- Aged 20 or over as of 31st August 2022; and
- Can provide evidence that the total household income is less than £24,000pa (this figure can/will include all benefits)

Support available:

- Maximum award of up to £175 per week for one child aged up to 13. This is up to a maximum of 36 weeks during term time only.
- Support will only be provided for the times student is timetabled to be in college, and up to 1 hour travelling time each day.
- Payments will only be made to Ofsted registered providers, after any free Government entitlement to childcare has been exhausted.

The amount of funding available for childcare is limited and there is no guaranteed entitlement to the funds. In exceptional circumstances and where funds allow, the maximum award may be increased.

In line with College Policy a rolling average of 85% attendance must be maintained otherwise payments may be withdrawn.

2.5 Eligibility Criteria: Advanced Learner Loan Bursary Fund

Individual eligibility criteria:

Hardship funding

- Aged 19 or over on the first day of the course; and
- In receipt of Advanced Learner Loan approved by the Student Loan Company; and
- Can provide evidence that the total household income less than £30,000pa (this figure can/will include all benefits)

Support available:

- essential course equipment (e.g. hair/beauty kit, uniform, art materials)
- weekly 'College Essentials' payment

Essential course equipment will be determined by each course area, and costs must be claimed by 9th December 2022.

Childcare funding

- Aged 20 or over as of 31st August 2022; and
- In receipt of Advanced Learner Loan approved by the Student Loan Company; and
- Can provide evidence that the total household income is less than £30,000pa (this figure can/will include all benefits)

Support available:

- Maximum award of up to £175 per week for one child aged up to 13. This is up to a maximum of 36 weeks during term time only.

- Support will only be provided for the times student is timetabled to be in college, and up to 1 hour travelling time each day.
- Payments will only be made to Ofsted registered providers, after any free Government entitlement to childcare has been exhausted.

The amount of funding available for childcare is limited and there is no guaranteed entitlement to the funds. In exceptional circumstances and where funds allow, the maximum award may be increased.

In line with College Policy a rolling average of 85% attendance must be maintained otherwise payments may be withdrawn.

2.6 Care to Learn Scheme

Additional Eligibility Criteria:

Students aged under 20 at 31st August 2022 can apply for support with childcare costs through the Government Care to Learn scheme.

Details of the scheme and how to apply are available at <https://www.gov.uk/care-to-learn>

2.7 Apprenticeship Bursary for Care Leavers

Students on apprenticeship programmes, or any waged training, are employed, rather than in education. They are therefore not eligible for the Bursary Funds.

The exception to this is apprentices eligible for the Care Leavers' Bursary.

Apprentices are eligible to receive a one-off payment of £1000 bursary payment if they have been in the care of the local authority (in care) defined as:

- An eligible child – a young person who is 16 or 17 and who has been looked after by the local authority/health and social care trust for at least a period of 13 weeks since the age of 14, and who is still looked after
- A relevant child – a young person who is 16 or 17 who has left care after their 16th birthday and before leaving care was an eligible child
- A former relevant child – a young person who is aged between 19 and 21 (up to their 25th birthday if they are in education or training) who, before turning 18, was either an eligible or relevant child.

Evidence of the above must be provided and retained to support an application; this must be a signed email or letter confirmation from a local authority appointed Personal Advisor confirming that the apprentice is a care leaver.

If the apprentice is found to have accepted payment incorrectly or when not eligible then the bursary will have to be repaid to Government. The apprentice must sign to confirm they have received the bursary payment.

Students eligible to receive this award should speak to Student Services to ensure evidence of their status is recorded which will generate the award.

2.8 Capacity and Delivery Fund (CDF) – Industry Placements

This fund is to support vocational students undertaking CDF industry placements who may need to travel further to access their placements and/or incur additional costs for equipment and clothing.

This fund is not restricted to students who would be entitled to receive bursary support. Students wishing to apply for this support should speak to Student Services and complete a short application form at least 2 weeks prior to the placement starting.

3. APPLICATION & ELIGIBILITY ASSESSMENT

3.1 Application

Applications for financial assistance must be made via the online application portal which can be accessed from the College websites. Applications will only be processed from enrolled students as defined by the College.

Students must make their application as soon as possible as funds are limited and will be awarded on a 'first come, first served' basis. The exception to this is students applying to the 16-19 Vulnerable Bursary which is guaranteed for eligible students.

Applicants will be required to provide evidence of their eligibility; however exceptional circumstances will be taken into consideration.

All income and benefits (including housing benefit and council tax benefit) are taken into account. The College does not take into account Child Benefit, Disability Living Allowance or Personal Independence Payment when calculating total household income.

3.2 Assessment

An assessment is made based on a completed application with supporting evidence of household income and/or eligible status.

The number of dependent children/adults living at the same household as the applicant will be taken into consideration as the College recognises additional household living costs. The College will allow a further £1200 per dependent child/adult (in addition to the stated income threshold).

Each application is assessed individually and awards are based on financial need, available funds, funding rules and College policy.

Award notices will be issued in writing by email, detailing the student's individual award.

4. ALLOCATION

4.1 College Essentials

Students eligible for weekly 'College Essentials' payments will receive this in arrears directly into their personal bank account via BACS. The actual amount will be based on individual circumstances. ~~These payments will be paid automatically during term time, subject to the student achieving 85% attendance over the previous 4 weeks.~~

Amendment made on January 2023 – These payments will be paid automatically during term time, subject to the student achieving 85% attendance over the previous week.

BACS payments will be only made to accounts in students' own name and where bank details have been confirmed.

Students unable to open an account in their own name will be referred to the Head of Student Services at Croydon or the Student Services Manager at Coulsdon for consideration of alternative support. Cash payments will only be made in exceptional circumstances.

4.2 Essential Course Equipment

Payments for essential kit, equipment, uniform and trips will be paid direct to the curriculum area. Where the student has already purchased approved kit, equipment or uniform then payment will be reimbursed to the student's bank account by BACS, once evidence of purchase has been received by Student Services.

Any extenuating cases will be referred to the Head of Student Services at Croydon or the Student Services Manager at Coulsdon for consideration.

4.3 Travel Support

Eligible students who live more than 2.5 miles away from college, and have travel costs that are not covered by the 16+ Oyster Zip card, may be eligible for a weekly payment towards travel costs. Any travel award will be based on the most cost effective method of travel, and will be paid to the student's bank account on a weekly basis, ~~subject to the student achieving 85% attendance over the previous 4 weeks.~~

Amendment made on January 2023 - subject to the student achieving 85% attendance over the previous week.

4.4 Free Meals

Students eligible for Free College Meals will receive an award of £3.50 for each day the student is timetabled to attend college. This will be loaded to the student's college ID card to be used as credit in the College canteen.

Arrangements to ensure eligible students receive a free meal when studying or participating in an activity offsite will be put in place as required.

Discretionary Free Meals may also be awarded to students who do not meet the criteria for FE Free Meals.

4.5 UCAS, University Visits and Work Experience

Eligible students can be reimbursed for UCAS application fees, or costs associated with attending approved university visits or college organised work experience.

Payments will be reimbursed to the student's bank account by BACS once evidence of purchase has been received by Student Services.

5. MONITORING

- The funds will be allocated and initially monitored by the Student Services Team to ensure that the correct amounts are allocated.
- The Finance Team will liaise with the Head of Student Services at Croydon College and the Student Services Manager at Coulsdon College and reconcile awards and payments.
- External audits will take place.

6. ADMINISTRATION

The college is permitted to retain up to 5% of the allocated Bursary Funds (excluding the 16-19 Vulnerable Bursary) to cover the costs to administer the financial support for students.

7. IMPLICATIONS FOR EQUALITY AND DIVERSITY

The Student Financial Support Policy and Procedures have been developed with due regard to the needs of the student.

8. COMPLAINTS / CONCERNS

Any initial concerns or queries should be made in writing and addressed to the Head of Student Services, Croydon or Student Services Manager, Coulsdon who will investigate the situation and respond within 5 working days.

If a complaint is received then this will be dealt with via the College Complaints Procedures.

APPENDIX A: Residency Eligibility

To be eligible for funding, students must meet the residency criteria in [ESFA funding regulations for post-16 provision](#) which states the following persons will be eligible:

- a. a person on the 'relevant date' who is 'settled' in the UK, and who has been ordinarily resident in the UK and Islands (that is including the Channel Islands and the Isle of Man) for the 3 years preceding the 'relevant date'. 'Settled' means having either indefinite leave to enter or remain (ILE/ILR) or having the right of abode in the UK. British citizens and certain other people have the right of abode in the UK as follows:
 - i. British nationals who hold a United Kingdom of Great Britain and Northern Ireland passport
 - ii. Irish Citizens
 - iii. European Union nationals or family members of EEA and Swiss workers (resident in the UK before 1 January 2021) with settled status
 - iv. students who are children of Turkish workers where the Turkish worker has been lawfully employed and resident in the UK before 1 January 2021
 - v. British Dependent Territory Citizens (now known as British Overseas Territory Citizens)
 - vi. those whose passports have been endorsed to show they have right of abode in the UK
 - vii. those who have a certificate of naturalisation or registration as a British Citizen
 - viii. those with Hong Kong British National (Overseas) (BN(O)) visa who have been given Home Office permission to reside in the UK

In addition to the groups outlined above, ESFA will also consider the following groups of students (including those who may not have lived in the UK for the last 3 years) to be eligible for funding:

- a. people with refugee status (RS) or humanitarian protection (HP) or discretionary leave (DL) or exceptional leave to enter or remain (ELE/ELR), their spouses, civil partners and children
- b. people with recently settled status (this means those having been granted indefinite leave to enter or remain, right of abode or British citizenship within the 3 years immediately preceding the start of the course)
- c. people granted pre-settled status following our exit from EU

In addition to the groups above, ESFA will also consider the following groups of students (including those who may not have lived in the UK for the last 3 years), aged up to and including the age of 18, as eligible for funding as follows:

- a. those who are accompanying or joining parents or spouses or civil partners who have the right of abode or leave to enter or remain in the UK (or accompanying or joining relevant family members, usually parents, who are UK or Irish nationals), or those who are children of diplomats

- b. those who are dependants of teachers coming to the UK on a teacher exchange scheme
- c. those who are residing legally in the UK (including those entering the UK in the last 3 years who are or were not accompanied by their parents) who are British (or Irish) citizens or those whose passports have been endorsed (or as part of a move to digital immigration systems, either a biometric residency permit (BRP), or an equivalent digital status and/or an endorsement letter) to either show they have the right of abode in this country or to show that they have no restrictions on working in the UK
- d. those who are dependants of adults residing legally in the UK who have been given immigration rights as workers to reside in the UK
- e. those who are dependants of foreign students where the accompanying parent or legal guardian has a student visa (the accompanying parent or legal guardian is excluded from our funding as set out in paragraph 71)
- f. asylum seekers
- g. those having been granted leave under section 67 of the Immigration Act 2016 (the 'Dubs' amendment)
- h. those having been granted Calais leave to remain
- i. those who are (including unaccompanied asylum seekers) placed in the care of social services or those in receipt of Section 4 support

Asylum Seekers

Generally, asylum seekers are not entitled to public funds. Accompanied asylum seeking children (those under 18 with an adult relative or partner) and those aged 18 and above are entitled to education, but not to public funds. If they are destitute, they can apply to the Home Office for suitable housing and cash for essentials, but they are not eligible for other income.

As long as an asylum seeker has not had their application for asylum refused, institutions can provide in-kind student support such as books, equipment, or a travel pass. Under no circumstances should an institution give cash to any asylum seeker unless they are an unaccompanied asylum-seeking child (UASC).

Unaccompanied asylum seeking children

Unaccompanied asylum seeking children do not receive cash support from the Home Office and are the responsibility of the local authority. They are treated as looked after children and are eligible for a bursary for vulnerable groups ('in care' group), where they have a financial need.

When these young people reach legal adulthood at age 18, institutions must consider their immigration status. If the asylum claim is decided in their favour, the local authority must provide them with the same support and services as they do care leavers. As such, they continue to be eligible for a bursary as a student from a vulnerable group until they reach the upper age limit.

Where an asylum claim is not supported, the individual may not be able to stay legally in the UK. When asylum claims have been fully heard/the appeals process exhausted, an individual has no entitlement to public funds (with a few exceptions where the withdrawal of support would be seen as a breach of human rights).