



Student Financial Support Policy 2025/26
Approved by: Executive
Date approved: June 2025
Strategy/Policy Responsibility: Executive Director of Student Services
Review date: June 2026

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 Department for Education (DfE) 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: academic year 2025 to 2026 - GOV.UK](#)

- [Advice: funding rules for 16 to 19 provision 2025 to 2026 - GOV.UK](#)
- [16 to 19 Bursary Fund guide: 2025 to 2026 - GOV.UK](#)
- [Adult skills fund: funding rules 2025 to 2026 - GOV.UK](#)
- [Advanced learner loans funding and performance management rules: 2025 to 2026 - GOV.UK](#)

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 Awards

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 actual financial need of participating. 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 awards are subject to maintaining attendance of at least 90% 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 [DfE funding rules](#) and Appendix A
- Have a take home (after tax) 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 DfE via a local authority
- 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](#)

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.

2.3 16-19 Discretionary Bursary Fund

Additional Eligibility Criteria (in addition to 2.2):

- Aged 16 or over but under 19 at 31st August 2025, 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 24 with an Education, Health and Care Plan (EHCP)

And

- Living at home with a parent/guardian and can provide evidence that the take home (after tax) annual household income below £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 or for students who need to travel via. rail as they live 1 hour or more from college via. bus route
- Essential course equipment (e.g. hair/beauty kit, uniform, art materials)
- Course-related books
- Essential educational trips & visits
- Authorised university visits (e.g. university interviews)
- College arranged work experience/placement related costs
- Discretionary free college meals
- Digital essentials support
- Childcare costs

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 be eligible for support from the 16-19 Discretionary Bursary.

2.4 16-19 Vulnerable Bursary Fund

Additional eligibility criteria (in addition to 2.2)

- Aged 16, 17, or 18 at 31st August 2025*

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 regardless if they are a continuing learner who was 18 at the start of the course.

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.

Types of support available:

- Support with travel costs to and from college that are not covered by the 16+ Oyster Zip Card or for students who need to travel via. rail as they live 1 hour or more from college via. bus route
- Essential course equipment (e.g. hair/beauty kit, uniform, art materials)
- Course-related books
- Essential educational trips & visits
- Authorised university visits (e.g. university interviews)
- College arranged work experience/placement related costs
- Discretionary free college meals
- Digital essentials support
- Childcare costs

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 Head of Student Services.

2.5 16-19 FE Free College Meals

Additional eligibility criteria (in addition to 2.2)

- Aged 16 or over but under 19 at 31st August 2025, 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 24 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 be eligible for support from the 16-19 Discretionary Bursary.

Discretionary Free Meals will be awarded to students who do not meet the criteria for **FE Free Meals** if they meet the eligible criteria for the **16-19 Vulnerable Bursary Fund** or the **16-19 Discretionary Bursary Fund**.

2.6 19+ Discretionary Learner Support Fund

Additional eligibility criteria in addition to 2.2:

Hardship funding

- Aged 19 or over as of 31st August 2025; and

- Can provide evidence that the total take home (after tax) annual household income is less than £30,000pa (this figure can/will include all benefits)

Support available:

- 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 8th December 2025.
- UCAS fees, including authorised university visits (e.g. university interviews).

Childcare funding

- Aged 19 or over as of 31st August 2025; and
- Can provide evidence that the total take home (after tax) annual household income is less than £24,000pa (this figure can/will include all benefits)

Support available:

- Maximum award of up to £195 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.
- An Early Years Free Entitlement (EYFE) is expected to be used first.

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 90% attendance must be maintained otherwise awards may be withdrawn.

2.7 Eligibility Criteria: Advanced Learner Loan Bursary Fund

- Aged 19 or over as of 31st August 2025; and
- In receipt of Advanced Learner Loan approved by the Student Loan Company and confirmation from our internal Finance team; and
- Can provide evidence that the total take home (after tax) annual household income is less than £30,000pa (this figure can/will include all benefits)

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Support available:

- 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 8th December 2025.
- UCAS fees, including authorised university visits (e.g. university interviews).

Childcare funding

- Aged 19 or over as of 31st August 2025; and
- Can provide evidence that the total take home (after tax) annual household income is less than £24,000pa (this figure can/will include all benefits)

Support available:

- Maximum award of up to £195 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.
- An Early Years Free Entitlement (EYFE) is expected to be used first.

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 90% attendance must be maintained otherwise payments may be withdrawn.

2.8 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 £3000 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.

2.9 Industry Placement

This fund is to support work 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.

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.

3.3 Declaration of Independent Living

To ensure eligibility for financial support under this bursary scheme, adult learners who live with their parents but wish to declare themselves as living independently within the same household must complete a self-declaration form. This is to confirm

their independence in terms of financial responsibility, decision-making, and day-to-day living arrangements.

Criteria for Independent Living Declaration:

- The learner must be able to demonstrate that they are responsible for their own living expenses, including rent, utilities, food, and other personal costs.
- The learner must confirm that they maintain a separate living space within the same household and do not share a bedroom with their parents.
- The learner must be responsible for managing their daily activities independently, including household tasks and financial management.

4. ALLOCATION

4.1 Laptop & Digital Essentials Support

A number of students on bursary will not have access to IT hardware. This means that they may not be able to fully participate in learning and other developmental opportunities and consequently may be placed at a disadvantage. Therefore, the Laptop & Digital Essentials Support award is to ensure that as far as possible, bursary funding is prioritised to provide technology so that students who need it can fully engage with learning. This contribution towards cost will support those on bursary to continue participation with their course through required online engagement, online homework and digital communication. Students eligible will be given the equipment based on their individual circumstances and need.

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 for consideration.

4.3 Travel Support

Eligible students who live more than 1 hour away from college via bus route, 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 90% attendance over the previous week.

4.4 Free Meals

Students eligible for Free College Meals will receive an award of £5.00 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 can be awarded, where financial need is evidenced, 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.

4.6 Back Payments for Late Applications

If a student submits a late application that is approved (subject to available funds) and has already purchased travel, approved kit, equipment, or uniform, they will be reimbursed by BACS to their bank account once proof of purchase is provided to 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 and reconcile awards and payments.
- External and internal 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. DATA HANDLING AND RETENTION

All personal data collected in relation to bursary applications will be handled in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. Information will be used solely for the purpose of assessing and administering bursary support. Data will be stored securely and retained only for as

long as necessary to meet legal, audit, and regulatory requirements, after which it will be securely disposed of.

9. COMPLIANTS / CONCERNS

Any initial concerns or queries should be made in writing and addressed to the Head of Student Services, 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 [DfE funding regulations for post-16 provision](#) which states the following persons will be eligible:

a) a person on the 'relevant date'[\[footnote 1\]](#) 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 (ILE) or indefinite leave to remain (ILR), being an Irish citizen or having the right of abode in the UK. Students who are eligible for funding include:

i: British citizens who hold a United Kingdom of Great Britain and Northern Ireland passport

ii: Irish citizens

iii: EU citizens 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

39: In addition to the groups outlined above, DfE 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 (or their spouses, civil partners and children with) refugee status (RS), humanitarian protection (HP), discretionary leave (DL), exceptional leave to enter (ELE) or exceptional leave to remain (ELR)

b) people with recently settled status (this means those having been granted ILE or ILR, 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

40: In addition to the groups above, DfE 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^{[footnote 2](#)} 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 citizens), 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 move to digital immigration systems, either a biometric residency permit, 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 receiving 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 (HO) 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, you can provide in-kind student support such as books, equipment, or a travel pass. Under no circumstances can you give cash to any asylum seeker unless they are an unaccompanied asylum-seeking child (UASC).

Unaccompanied asylum-seeking children

UASC do not receive cash support from the HO 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 [upper age limit](#) 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).