

Student Hub Financial Support Policy and Procedure



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Financial Support Overview

Education and Skills Funding Agency (ESFA)

The ESFA brings together the former responsibilities of the Education Funding Agency (EFA) and Skills Funding Agency (SFA) to create a single agency accountable for funding education and skills for children, young people and adults (excluding higher education). It began operating on 1 April 2017.

Education Funding Agency (EFA)

The former EFA replaced the YPLA on 1st April 2012, which was established by the Apprenticeships, Skills and Children & Learning Act 2009 and launched in April 2010, which supported the delivery of training and education to all 16-19 year olds in England. Their work fell into three interlinked areas:

- Funding learning opportunities for 16-19 year olds
- Funding and supporting Academies
- Funding support for young students

On 28th March 2011, the Government announced a new 16-19 Bursary Fund to support the most vulnerable young people to participate in and benefit from post-16 education and training. Students within this category will receive a maximum payment of £1,200 per year which the College will disseminate across the length of the course, via BAC's payments. These students include:

- Young people in care
- Care leavers
- Young people in receipt of income support
- Disabled young people in receipt of Employment Support Allowance who are also in receipt of Disability Living Allowance.

In general, for students not in the nominated vulnerable groups, colleges will make awards based upon a proven hardship. Normally this will be an *'in kind' payment* (rather than a cash payment) which will support students in attending college, for example travel, lunch etc. (this will be provided in more detail further in the manual).

Skills Funding Agency (SFA)

The former SFA was a partner organisation of the Department for Business, Innovation and Skills. Their job is to fund and regulate adult further education and skills training in England and their mission is to ensure that people and businesses can access the skills training they need to succeed in playing their part in society and in growing England's economy.

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The SFA invest £4 billion per year of public spending in colleges and training organisations, to fund training for adults in England. They fund the skills training to enable people to do their jobs better, get new jobs, or progress in their careers.

There are a number of concessions that are available to students, but if no concessions can be applied they may still be able to receive financial support via a bursary (LSF). Normally this will be an *'in kind'* payment (rather than a cash payment) which will support students in attending college.

16-18 College Financial Support

If you are 16-18 there are NO COURSE FEES PAYABLE on funded courses.

As a college we understand that one of the greatest barriers to learning is financial and therefore the College policy on the distribution of these funds seeks to target those students experiencing the greatest financial disadvantage through a range of means-tested questions, by offering a number of 'in kind' support.

Questions are asked which are intended to provide the best method of objectively assessing financial hardship and are not intended to cause embarrassment or discrimination to any student. The policy contains a section dealing with Equality and Diversity.

The fund can offer support with the following:

- Travel passes
- Lunch Cards (breakfast/lunch)
- Printing credit*
- Educational visits
- Essential equipment
- Other relevant course costs
- * Automatically received once the application has been assessed

If the student's household income is between £20,000 and £25,000 per year and they are on a funded course they can apply for travel support. Those students with a household income of less than £20,000 per year can apply for support in all listed areas.

There are leaflets available for students for information purposes and to promote financial support (please refer to the 16-18 leaflet in Appendix 1).

Care 2 Learn

For students who are 20yrs and below there is support with childcare costs through a Government scheme called Care2learn. Students will need to apply on line by visiting www.gov.uk and searching Care2Learn.

Please note that Care2Learn students will also be eligible for travel support through the scheme, therefore if they are, no travel support is to be awarded by the college.

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19+ Fee Remission/Concessions

If you are 19+ there maybe ways in which we could waive or help with the cost of fees. The government funding for 2017/2018, allows students to receive concessions where courses are fully funded, which means no course fees are payable by the student or the college.

The table below details the main concessions available to students:

| Programme | Student | 2018/2019 |
|---|-------------------|---|
| Adults in receipt of benefits where skills training will help them get into work | Adults Ages 19+ | Full Funding for all students up to Level 2 <i>Access to Advanced Student Loans for those ages 19+ studying a course Level 3 or above*</i> |
| English and Maths skills: GCSE English and Maths qualification; Functional English and Maths qualifications; and QCF English and Maths unit For those without GCSE A*-C | Adults aged 19+ | Full Funding |
| Students undertaking a first full Level 2 (qualifying courses only) Students undertaking foundation learning (pre- Level 2) to progress to a level 2 or above As long as they do not already have a level 2 or higher qualification | Adults ages 19-23 | Full Funding as long as course is approved |
| *Students undertaking a first full level 3 qualification (qualifying courses only) | Adults ages 19-23 | Full Funding as long as course is approved |

19+ College Financial Support

As a college we understand that one of the greatest barriers to learning is financial and therefore the College policy on the distribution of these funds seeks to target those students experiencing the greatest financial disadvantage through a range of means-tested questions. The questions are intended to provide the best method of objectively assessing financial hardship and are not intended to cause embarrassment or discrimination to any student. The policy contains a section dealing with Equality and Diversity.

The fund can offer support with the following:

- Tuition/exam fees for part-time courses (*please note this is only if you and your course are eligible for funding - you need to refer to the Student Eligibility for Funding form as there may be other routes of funding for you*) Full time course fees cannot be supported through the discretionary support fund but are partially subsidised by the college. Instalment options are available.

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- Travel
- Childcare

If the students household income is £25,000 or below per year and they are on a funded course they can apply for any of the above.

There are leaflets available for students for information purposes and to promote financial support (please refer to the 19+ leaflets in Appendix 2 and 3)

Advanced Student Loans & Financial Support

Student loans have traditionally only been available to students studying at degree level, but from September 2013 the government launched a new loan scheme to help you access the financial support you might need to study for a qualification.

You do not have to start paying back the loan until you have left the course and are earning over £25,000 a year. The loans are not means-tested (income is not taken into account) and there is no credit check.

To qualify for a loan you must:

- Be aged 19 or over at the start of your course and not eligible for Level 3 entitlement fee waiver
- Be resident in the UK and studying at an approved college or training organisation in England
- Have not previously had a loan to do the same type of qualification and level of qualification if studying Access to HE course

Eligible courses include:

- Access to HE Diploma
- Level 3 Certificate or Diploma
- Level 4 Certificate or Diploma
- Advanced Apprenticeship or Higher Apprenticeship

Along with the 19+ Advanced Loan there is financial support offered by the college for childcare.

If the student's household income is £25,000 or below per year and they are on a funded course they can apply for any of the above.

There are leaflets available for students for information purposes and to promote the 19+ Advanced Loans and financial support (please refer to the 19+ leaflet in Appendix 3).

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Financial Application & Assessment

Application Form

Application forms are available for students from Customer Services in the Student Hub, (there are 3 types of application depending upon the funding route the student will be receiving; 16-18, 19+ and 19+ Loan Applicants (level 3 and level 4 qualifications)

Students need to complete the appropriate application at enrolment and have the necessary household income details to accompany their application (please refer to the Appendix 4, 6 and 7 for the application forms)

Service Level

Once the financial application is received by Customer Services with all of the necessary documentation (income details) they will endeavour to assess the application before the start of your course or within 5 working days of receiving your completed application form (please note that we do highlight to students this could be longer in busier periods e.g. main enrolment).

Household income (evidence)

In order to ensure that the college distributes the funds to those students experiencing the greatest financial disadvantage the college needs the correct documentation to prove the household income (documented on the application form).

The college needs to have the total household income; therefore it is important to gain all documentation which detail amounts for every adult in the household. According to GDPR Guidelines, this evidence will be destroyed after the assessment is completed.

Childcare Support

For students who are 20+ and are applying for support with childcare costs through financial support a CF1 form needs to be completed by the student and childcare provider (please refer to Appendix 8), these are available from the Student Hub and will be given to students when making an enquiry about financial support. In addition to household income evidence the student must also provide the child's original birth certificate.

Confirmation of Award

Once a student has submitted their financial application and all the relevant documentation, we endeavour as a department to assess the application before the course begins or within 5 working days.

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When an application has been assessed the student will receive an award letter as their confirmation of their award.

The student should read the award and the sign and date the acceptance slip if they are happy and return this to the Student Hub (if a student is unhappy please refer to the appeals policy).

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City of Wolverhampton College’s Financial Support Offers 2018/2019 (Entitlement Table)

Please find below details of what financial support is on offer at the College. All the below are subject to the submission of an application along with household income evidence and the eligibility criteria.

| Age Category for financial eligibility | Funding levels per qualification | What students can apply for | What tutors can apply to the student hub for | What is automatically awarded to full –time students | Eligibility Criteria |
|--|---|--|--|--|---|
| 16-18 | All qualifications (except full cost courses) have no costs | <ul style="list-style-type: none"> • Travel Bus Pass – Full time • Scratch card day savers - Part-time • Taxis ** • Lunch (£10.00 per week) • *Full-time - additional bursary*** • Equipment needed for your course * • Trip/Educational* visit support | | Printing Credit (£10 per year) | Your household income needs to be below £25,000 for travel and below £20,000 for other areas of 16-18 support. All income evidence will need to be produced with the application in order to be assessed. This will then be destroyed in accordance with GDPR guidelines. CF1 form is required for childcare. |
| 19+ (non loans) | Entry Level, Level 1 and Level 2 Level 3, if under 24yrs and 1 st level 3 qualification. (except full cost courses) | <ul style="list-style-type: none"> • Tuition (Part-time only) • Exam (Part-time Only) • Travel Bus Pass – Full time • Scratch card day savers - Part-time • Childcare | | | |
| 19+ Loans students | Level 3, 4 and 5 | <ul style="list-style-type: none"> • Childcare | | | |

*Taxis are for students who are unable to travel independently (139A paperwork required for evidence). The College will pay 70% of the overall costs of the taxis for the year; the student needs to pay the remaining 30% directly to the taxi company.

**The additional bursary is only available to students who are, in care, leaving care, on income support in their own right or in receipt of ESA and DLA. £1200 payable across possible 10 months.

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Equality and Diversity

Customer Services will:

1. Take positive action to ensure that all students can apply for financial support thus widening participation and providing learning opportunities for under-represented groups.
2. Ensure that no applicant to the DSF receives less favourable treatment, which cannot be justified in relation to individual financial/personal circumstances.
3. Ensure that all DSF literature, marketing and publicity material are free from stereotypes, discriminatory assumptions, images and language.
4. Monitor and review the effectiveness of the support on a regular basis.
5. Ensure that the application form and financial advice information is available in other formats if required. Information can be translated into other languages on an individual basis.

Data Protection

During your time at the College, we will collect information about you. In order that you can progress through your course, it is important that this data is processed and stored securely within College for various purposes, which will include financial applications and the evidence included. Financial Records may be in paper or electronic formats. Full records will be stored for the current and previous three academic years, after which time summary data will be held for a further three years, for statistical and reference purposes.

Fraud

Where a student is proved to have made a fraudulent application, all outstanding payments will be stopped. The case will be referred for disciplinary action under the College's Student Disciplinary Procedure at a level consistent with the degree of fraud involved. The disciplinary hearing will decide on appropriate outcomes, including the potential for reclaiming any payments made.

Financial Support Appeals

1. Any student that is unhappy with an award decision can appeal by completing a Financial Support Appeal/Change of Circumstance(s) Form and submit to the Student Hub within 10 days of receipt of the notification of the award. The Advisor will pass the form onto the Student Hub Coordinator.
2. The Student Hub Coordinator will log the appeal which will then be presented to the DSF committee.
3. If a student is dissatisfied with the outcome of an appeal or with any aspect of the handling of an application, they can complain to the ESFA.

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