



# The Student Hub Financial Support

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Policy and Procedure 2023-24

Head of Student Entitlement

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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.

## 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 the Discretionary Learner Support fund 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*

Those students with a household income of less than £30,000 per year can apply for support in all listed areas. The financial support is not based on household income alone and individual circumstances will be considered.

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

## Care 2 Learn

For students who are under 20yrs at the start of their course there is support with childcare costs through a Government scheme called Care2learn. Students will need to apply on line by visiting [Care 2 Learn](#).

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.

## 19+ Fee Remission/concessions

If you are 19+ there may be ways in which we could waive or help with the cost of fees.

The government funding for 2023/2024, allows students to receive concessions where courses are fully funded, which means no course fees are payable by the student or the college. Any individual who earns less than the Social Mobility Commission's low-pay threshold of £20,319.00 annual gross salary will be ESFA funded. In addition, individuals can also apply for support with travel, childcare and essential equipment if their income is less than £30k per annum.

If you are unemployed and living within the West Midlands Combined Authority and do not claim any benefits then you can get full fee remission and will not have to provide an evidence.

The table below details the main concessions available to students:

Programme	Student	2023/24
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.
- Travel
- Childcare
- Uniform and equipment
- Printing credit

If the student's income is £30,000 or below per year and they are on a funded course they can apply for any of the above. The financial support is not based on household income alone and individual circumstances will be considered.

There are leaflets available for students for information purposes and to promote financial support (please refer to the 19+ leaflets in app 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 £27,295 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 and travel if the students income is £30,000 or below per year and they are on a funded course. The financial support is not based on household income alone and individual circumstances will be considered.

If students take the option of applying for an Advanced Learner Loan they are responsible for applying and ensuring they provide the relevant information. If they do not complete the Advanced Learner Loan requirements in the given time frame (app 9) they will be responsible for the full cost of the course. Failure to meet the payment requirements may result in the student being withdrawn from the course.

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 app 3)

## Financial Application & Assessment

### Application Form

Application forms are available for students from Customer Services in the Student Hub or online, (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 app 4, 6 and 7 for the application forms)

### Service Level agreement

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 (16-18); therefore, it is important to gain all documentation which detail amounts for every adult in the household. Or 19+*



*individual income. According to GDPR Guidelines, this evidence will be kept for auditing purposes whilst you remain a student and then destroyed after.*

### **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 app 8), these are available from the Student Hub and will be given to students when making an enquiry about financial support. In addition to 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.

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).

### City of Wolverhampton College's Financial Support Offers 2023/2024 (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 students 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	Travel Bus Pass – Full time Scratch card day savers - Part-time  Lunch (£3.80 per day) *  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 £30,000  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.
19+ (non loans)	Entry level, level 1 and level 2  Level 3, if under 24yrs and 1 <sup>st</sup> level 3 qualification.	Tuition (Part-time only)  Exam (Part-time Only)	Uniform and equipment	Printing Credit (£10 per year)	CF1 form is required for childcare.

	(except full cost courses)	Travel Bus Pass – Full time  Scratch card day savers - Part-time  Childcare			
19+ Loans students	Level 3,4 and 5	Childcare  Travel  Equipment		Printing Credit  (£10 per year)	

\*calculated at £3.80 per day in college

\*\*Funds are limited and where possible, support will be given for equipment or trips but can't be guaranteed

\*\*\*The additional bursary is only available to students who are, in care, leaving care, in receipt of Income Support/Universal Credit in their own right or in receipt of ESA and DLA/PIP. £1200 payable across possible 10 months.

## **Equality and Diversity**

Customer Services will:

- a. Take positive action to ensure that all students can apply for financial support thus widening participation and providing learning opportunities for under-represented groups.
- b. Ensure that no applicant to the DLSF receives less favourable treatment, which cannot be justified in relation to individual financial/personal circumstances.
- c. Ensure that all DLSF literature, marketing and publicity material are free from stereotypes, discriminatory assumptions, images and language.
- d. Monitor and review the effectiveness of the support on a regular basis.
- e. 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 DLSF 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