



Financial Support Policy

Policy and Procedure 2025/26

Head of Student Entitlement

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Financial Support Overview

City of Wolverhampton College recognises that Financial Support has an important role to play in removing barriers for some students accessing and completing Further Education courses. It is the aim of the College to use funds to make the maximum impact on recruitment, attendance, retention, and achievement.

Funds will be distributed in a consistent and transparent way and in accordance with the guidance issued by the Department for Education (DfE) and the West Midlands Combined Authority (WMCA). Financial Support is intended to help with the hardship needs of individual students studying a programme at college. Awards will be used towards essential course related costs such as travel, meals at college if eligible, equipment, trips and other costs associated with learning.

Discretionary and Hardship awards will be subject to sufficient funds being available and is subject to eligible learners enrolled on a qualifying course. It is the responsibility of each student to ensure that they attend and complete their course in full. Students will receive financial support if they have met an 80% attendance level. Behaviour and the completion of all set work will be taken into consideration. If attendance falls below the required standard, then all future support will be withdrawn. Any evidence submitted will be used for assessment purposes and then stored securely in accordance with GDPR guidelines for such time that is necessary.

There is no support currently available for learners on HE programmes or Full Cost (fully self-funded) programmes.

There is information outlining the support available for students on the [college website](#).

For abbreviations used in this document, please refer to the [Glossary of Terms](#).

The following table summarises the support available across respective funded programmes. These are contingent upon compliance with funding rules that are dictated by respective funding bodies.

Financial Support Table

| Age on 31 August in the academic year (1 August to 31 July) of enrolment | Funding Body | Funding Stream | Bursary Type | Key Eligibility Criteria (further detail below) | Support Provided |
|--|--|------------------------|--|---|---|
| 16-18 OR up to 24 with an Education, Health and Care Plan (EHCP) | Department for Education | Youth | Breakfast | All students eligible for free school meals | Breakfast served daily in term time 8.30 up to 9.30. |
| | | | Free Meals in FE | Must be in receipt of eligible benefits | £2.61 from free meals in FE and 89p top up (funded via 16-19 discretionary bursary £3.50) |
| | | | Discretionary Bursary | Household income under £25,750 (gross) | Travel; lunch; educational visits; essential equipment/uniform |
| | | | Vulnerable Bursary | <ul style="list-style-type: none"> • In or you recently left local authority care or • Direct receipt of Income Support/Universal Credit, or • Disability Living Allowance (DLA) and either Employment and Support Allowance (ESA) or Universal Credit or • Personal Independence Payment (PIP) and either ESA or Universal Credit. | Up to £1,200, Travel, educational visits; essential equipment/uniform excluding laptops. The amount you receive can be topped up through the Discretionary Bursary if necessary. |
| | | | T Level Industry Placement Support | <ul style="list-style-type: none"> • Household income under £25,750 (gross). • Enrolled on T-Level programme. | Essential additional costs in travelling to or attending industry placements including, but not limited to, uniform. |
| Under 20 | | | Care to Learn | Young parent, main carer and in receipt of Child Benefit for the child(ren) for whom C2L is claimed. | Up to a maximum of £180 per child per week for childcare and necessary additional travel between childcare and home, additional registration fees |
| 19+ | WMCA | Adult Skills Fund | Discretionary Learner Support Fund | WMCA residents with household income under £34,194 (gross) | <ul style="list-style-type: none"> • Hardship: Travel, lunch, educational visits, equipment/uniform, professional fees, laptop/internet. • Childcare |
| | | Free Courses for Jobs | | | |
| | Department for Education | Adult Skills Fund | | Resident outside of WMCA area with household income under £34,194 (gross). | <ul style="list-style-type: none"> • Hardship: Tuition fees (Adult Skills Fund only), travel, educational visits, equipment/uniform, professional fees, laptop/internet • Childcare |
| | | Free Courses for Jobs | | | |
| | Self-funded through Advanced Learning Loan | Advanced Learning loan | Advanced Learning Loan Bursary | Available to learners that have successfully applied for loan finance with household income under £34,194 (gross). | <ul style="list-style-type: none"> • Hardship: Travel, educational visits, equipment/uniform, professional fees, laptop/internet. • Childcare • Learning support |

16-18 Financial Support

Regardless of income, if you are **16-18** there are no course fees payable on our funded courses for mandatory activities. However, the College has additional support for those in low-income households.

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

As part of your application, you will be asked questions 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 Student Hub must have seen evidence of the learner's gross annual wages in **all** circumstances. As part of the application process learners will have to submit two pieces of financial evidence. These could be wage slips, UC statements or a current employment contract which states gross monthly/annual wages.

One of the two pieces of evidence must be within 3 months of the learner's start date. For example, if a course starts on the 15th September 2025, one piece of evidence needs to be no earlier than 15th May 2025.

16-18 Discretionary Bursary

The Discretionary Bursary is designed to help young students, primarily those who are aged 16-18, with the extra costs of attending college. In-kind support is available for:

- Travel
- Lunch
- Educational Visits
- Essential Equipment and/or Uniform

To be eligible for this bursary, you must:

- be at least 16 and under 19 on 31 August 2025
- have a household income of less than £25,750^A

You can also apply for the Discretionary Bursary if you're **over 19** on 31st August 2025 and:

- You are continuing a course you started aged 16 to 18 (known as being a '19+ continuer')
- **OR** have an Education, Health and Care Plan (EHCP)

If you are 19+ learner and do not meet these criteria, financial assistance is available through Learner Support. Please see the section entitled '[19+ Financial Support](#)' contained within this document for more information.

^A Individual circumstances will be considered.

Bursary for Students in Vulnerable Groups

Bursaries for youth funded students in vulnerable groups provide **up to £1,200** of in-kind support a year. Funding is not awarded automatically, and students must be able to provide evidence of their circumstances. The amount you receive can be topped up through the [Discretionary Bursary](#) if necessary. Support provided by this Bursary is intended to cover:

- Travel
- Lunch
- Educational Visits
- Essential Equipment and/or Uniform

At least one of the following must apply:

- **Group 1:** you're in or you recently left local authority care
- **Group 2:** you get Income Support or Universal Credit because you're financially supporting yourself
- **Group 3:** Disability Living Allowance (DLA) in your name and either Employment and Support Allowance (ESA) or Universal Credit
- **Group 4:** you get Personal Independence Payment (PIP) in your name and either ESA or Universal Credit

The College does not cover the cost of electronic devices like laptops or tablets for those receiving Bursary for students in vulnerable groups. There is a national scheme that may provide this equipment, students should contact their social worker for more information. If an individual is not supported by a social worker, learners can speak to the Study Hub to ask about borrowing a college laptop.

Free Meals in FE

Free meals are available to disadvantaged youth funded students. For this fund, disadvantage is defined 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 His 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 for each year (after tax and not including any benefits they receive)

Breakfast is also available to all youth learners, between 8:30am- 9:30am on the days you are in college.

T Level Industry Placements Support

T levels programmes of study include 45-day work placements. The College may be able to support students who need to travel further to their placements or incur additional costs for equipment and clothing. Students enrolled on T-Level programmes seeking support to attend placements must meet the eligibility criteria as set out in the [Discretionary Bursary section](#).

19+ Financial Support

Unlike students aged 16–18, learners aged 19+ may be required to pay course fees. However, depending on your circumstances, you may be eligible to study the course for free. Please refer to the section titled ‘19+ Fee Remission and Concessions’ to see if you qualify.

To remove the financial barriers to learning for adults, we offer further assistance through Learner Support for eligible learners. As with our other bursaries, this is means-tested and provided in kind. As part of your application, you'll be asked questions designed to assess your level of financial need. These are in place to ensure fair and consistent distribution of support and are not intended to cause discomfort or discriminate in any way. Our policy includes a commitment to Equality and Diversity, ensuring all learners are treated with dignity and respect.

The Student Hub must have seen evidence of the learner's gross annual wages in **all** circumstances. As part of the application process learners will have to submit two pieces of financial evidence. These could be wage slips, UC statements or a current employment contract which states gross monthly/annual wages.

One of the two pieces of evidence must be within 3 months of the learner's start date. For example, if a course starts on the 15th September 2025, one piece of evidence needs to be no earlier than 15th May 2025.

Discretionary Learner Support Funds for 19+ Learners

Learner Support is available to help adult learners manage the additional costs associated with attending college. Your household income and where you live will determine what support you may be able to obtain.

Students Residing within the West Midlands Combined Authority (WMCA)

If your postcode falls within the [WMCA area](#), support is available includes:

- Travel
- Lunch
- Educational Visits
- Essential Equipment and/or Uniform
- Professional Membership Fees (relevant to the course)
- Laptop and Internet Access
- Childcare with an [Ofsted-registered childcare provider](#)
 - See Section on [Childcare Support for Students](#)

To be eligible for this bursary, you must:

- reside in a property with a postcode within the [WMCA area](#)
- have a household income of **less than £34,194^B**
- be 19 or over on 31 August 2025 and be enrolled on a WMCA funded programme (i.e. this does not include Youth-funded learners)
- meet the residency criteria contained with ‘Section 3’ of the [guidance](#)

^B WMCA rule changes may occur in year and so the policy will be updated accordingly.

Students Residing Out of the WMCA Area

If you live outside of the [WMCA area](#), support is available for:

- Travel
- Educational Visits
- Essential Equipment and/or Uniform
- Professional Membership Fees (relevant to the course)
- Laptop and Internet Access
- Childcare with an [Ofsted-registered childcare provider](#)
 - See Section on [Childcare Support for Students](#)

To be eligible for this bursary, you must:

- have a household income of **less than £34,194**
- be 19 or over on 31 August 2025 and be enrolled on a DfE funded programme (i.e. this does not include Youth-funded learners)
- meet the [residency requirements](#)

If you are/were under 18 as of 31st August in the academic year of enrolment, please refer to the section entitled '[16-18 Financial Support](#)' in this document.

Financial evidence could include wage slips, UC statements or a current employment contract which states gross monthly/annual wages.

In order to comply with ASF guidelines, one of the two pieces of evidence must be within 3 months of the learner's start date. For example, if a course starts on the 15th September 2025, one piece of evidence needs to be no earlier than 15th May 2025.

Advanced Learner Loans

To remove the financial barriers to learning for adults, we offer assistance through the Advanced Learner Loan Bursary Fund. As with our other bursaries, this is means-tested and provided in kind. As part of your application for the bursary, you'll be asked questions designed to assess your level of financial need. These are in place to ensure fair and consistent distribution of support and are not intended to cause discomfort or discriminate in any way. Our policy includes a commitment to Equality and Diversity, ensuring all learners are treated with dignity and respect. Please see the chapter below for more information.

Advanced Learner Loan Bursary Fund

The Loan Bursary Fund is available to help adult learners who have paid for their course via an Advanced Learner Loan. Support is available for:

- Travel
- Educational Visits
- Essential Equipment and/or Uniform
- Learning support which is academic help with your studies outside the classroom. This could be within the Study Hub or maths and English Hubs. If an additional need is identified that requires in class support this will be assessed. You will receive a monthly check in with one of our staff to offer any support (if needed)
- Professional Membership Fees (relevant to the course)
- Laptop and Internet Access
- Childcare with an [Ofsted-registered childcare provider](#)
 - See Section on [Childcare Support for Students](#)

To be eligible for this bursary, you must:

- have a household income of **less than £34,194^C**
- be 19 or over on 31 August 2025
- meet the [residency requirements](#)

^C Individual circumstances will be considered.

Childcare Support for Students

We understand that balancing study with parenting responsibilities can be challenging. Childcare support is available to help learners continue their education, depending on age and financial circumstances.

Students Under the Age of 20 – Care To Learn

For students who are under 20 at the start of their course, support with childcare costs is available through Care To Learn (C2L). Funding continues until the end of the study programme, even if you turn 20 during the course. C2L provides students with:

- Up to £180 per child per week to cover childcare costs
- Support with additional travel costs, where necessary, to help take your child(ren) to the childcare provider (within the £180 per week above)
- Additional registration fees

To be eligible for this bursary, you must:

- be under 20 years of age at the start of your course
- be the main carer for the child(ren) and in receipt of Child Benefit for them
 - **AND** provide a copy of the child's birth certificate
- use an [Ofsted-registered childcare provider](#)

Students Over the Age of 20

Childcare Support is available to help those who are over 20 manage the additional costs associated with attending college. Your household income and where you live will determine what support you may be able to obtain. This support provides students with:

- Reimbursement of childcare fees incurred on agreed teaching days
- Support with travel costs, where necessary, to help take your child(ren) to the childcare provider

To be eligible for 20+ Childcare Support, you must:

- be 20 years of age or over at the start of your course
- be enrolled on a course funded by the DfE Adult Skills Fund, WMCA **OR** be paying for your course with an Advanced Learner Loan
- have a household income of **less than £25,750^D OR £34,194^E** or less if you live in the [WMCA area](#)
- use an [Ofsted-registered childcare provider](#)
 - **AND** provide evidence of their daily rate

Unfortunately, we are NOT able to reimburse:

- Any costs for which students are entitled to use [Free Early Education and Childcare](#)
- Fees incurred by Advanced Learner Loan students prior to their loan application being approved by Student Finance England (evidence will need to be provided)
- Costs that fall outside what has been agreed upon with the Student Hub
- Any fees for which evidence has not been provided
- Invoices for childcare on days the student has not attended class

^D Individual circumstances will be considered.

^E WMCA rule changes may occur in year and so the policy will be updated accordingly.

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 applying for support receives less favourable treatment, which cannot be justified in relation to individual financial/personal circumstances
- c. Ensure that all support 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 Positive Behaviour Policy 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. Suspected fraud cases will be reported to the police.

Financial Support Appeals

- 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
- The Student Hub Coordinator will log the appeal which will then be presented to the Finance Committee
- 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 DfE

Glossary of Terms

| Acronym | Full Term | Meaning |
|-------------|----------------------------------|---|
| ASF | Adult Skills Fund | Government funding used to cover fees for eligible adult learners. |
| DfE | Department for Education | A ministerial department of the government responsible for education. |
| DLA | Disability Living Allowance | A benefit for people with personal care or mobility needs (mostly legacy cases or under 16s). |
| EHCP | Education, Health and Care Plan | A legal document outlining support for young people with special educational needs or disabilities. |
| ESA | Employment and Support Allowance | A benefit for people with a health condition or disability that affects how much they can work. |
| FCFJ | Free Courses for Jobs | A government initiative offering free Level 3 courses to eligible adults to boost employability. |
| PIP | Personal Independence Payment | A benefit for people aged 16+ with long-term disability or health needs. Currently replacing Disability Living Allowance for adults. |
| UC | Universal Credit | A UK government benefit for people on low income or out of work. |
| WMCA | West Midlands Combined Authority | A combined authority is a group of local councils working together to make their region a better place to live. The government gives combined authorities the money and power to make decisions for their regions. The West Midlands Combined Authority (WMCA) was set up in 2016 and is led by its own regional Mayor. |