

Student Financial Support Policy & Guidelines 2024-25

Background

For 2024-25, Bolton College has received the following allocation of funds from the Education and Skills Funding Agency (ESFA) and the Greater Manchester Combined Authority (GMCA):

- Further Education Free Meals Fund
- 16-18 Bursary Fund
- 19+ Hardship Fund
- 20+ Childcare Support Fund
- Advanced Learning Loans Bursary Fund
- The College also processes applications from students who are applying for Care 2 Learn.

This funding is to support eligible students studying further education courses funded by the ESFA and GMCA and to help students meet the costs of participating in post 16 education. The ESFA Guidance related to these funding streams states how the funds should be allocated and prioritised.

In addition, students aged 19+ and studying on Level 3 and above taking ESFA or GMCA funded courses who do not qualify for a fee waiver may apply for an Advanced Learning Loan to help cover the cost of their fees.

Some of the main tenets of the guidance for funds issued directly by the College are as follows:

- There can be no virement between 16-18 funding streams and 19+ funding streams
- Funds must be directly linked to the individual needs of students
- The College can use up to 5% of the total allocations to meet the costs of administering the funds.

Enrolling on a learning programme or course can be expensive for some students with low incomes. Therefore, before a student starts a course consideration should be given to costs such as:

Tuition Fees
Examination / Registration Fees
Equipment and Materials
Uniform and Kit
Travel Costs
Childcare
Food

To ensure finance is not a barrier to accessing courses and retention and achievement, the College will promote these funds and other sources of financial assistance to help students who are in hardship. However, students should note that these funds are limited, and awards from these funds will only be made where sufficient funds are available to do so. The College may refuse applications once a fund is exhausted.

Policy for 2024-25

Discretionary Bursary Students (16-18's and 19+ on EHCP's)

For 2024-25, the College has implemented the following:

- The income threshold for qualifying students' families will rise to £35,000
- Discretionary Bursary Students will qualify for Discretionary Free College Meals (DCM) in 2024-25. They will receive a meal at £4.00 for each day in college, or attending placement.
- The qualification distance for assistance with travel support will remain at 1 mile (1.6 km) as in 2023-24.
- The Our Pass cards cost £10 each and are valid for two years. Students eligible for a
 Discretionary Bursary will need to purchase their "Our Pass" on line and will then be eligible
 for a refund of £10 through the Bursary. The "Our Pass" enables students to travel free of
 cost on Greater Manchester transport for 7 days per week.
- Out of borough students will receive "Cash for Travel" as there is no cross-boundary pass to cover their travel expenses.
- Students aged 18 on 31/08/2024 will also receive "Cash for Travel" as they are no longer eligible for the Our Pass.
- Applications for financial support to be made via the form in the Learner Hub.

Adult Learners

Discretionary Support Funds (DSF) or Loans Bursary Funds (LBF)

- Food Support standard daily rate will be £2 per day for each day the student attends learning in college, or on placement
- Travel Support standard daily rate will be £5 per day for each day the student attends learning in college, or on placement; disabled students, and students travelling from outside Greater Manchester, will receive higher rates.
- Childcare Funds students who qualify to pay 20% of the costs of the childcare they need to attend College, with the College to pay 75%.
- There will be a limit on the **daily** value of assistance provided by the College for Childcare of £55 per child per day. This is necessary to ensure sufficient funds are available throughout the academic year.
- Applications for financial support to be made via the form in the Learner Hub.

Further Education Free Meals Fund

Student Eligibility

Free College Meals are targeted at disadvantaged students. Free College Meals are available to further education students where they are:

- Aged 16 to 18 on 31st August 2024, including students on ESF provision
- Aged 19 on 31st August 2024 if they are continuing on a study programme, they began aged 16 to 18 ('19+ continuers')
- Aged 19 to 24 on 31st August 2024 who have an Education Health Care Plan (EHCP)

AND

The students, or their parents, must be in receipt of one or more of the following benefits:

- Universal Credit with net earnings not exceeding the equivalent of £7,400 pa
- 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 HMRC)

For more information on eligibility, see here:

<u>Free meals in further education funded institutions guide 2024 to 2025 academic year - GOV.UK</u> (www.gov.uk)

The Process

Application

Any student or parent/carer of students aged 16-18, or a 19+ Continuer, wishing to apply for Free College Meals will need to apply online using application form in the Learner Hub. This also applies to any student (or parent /carers of students) aged 19-24 with an EHCP.

They will need to supply the following information:

- Household income information
- Student declaration to confirm their understanding and observance of terms and conditions
- Parents' or carers' declaration to confirm understanding and agreement to terms and conditions (where applicable)

The Evidence required to support the application will be as follows, to be uploaded via the Learner Hub:

• Evidence of the qualifying benefits (outlined above) for example an award notice or letter from Department of Work and Pensions (DWP) or HMRC.

Evidence of EHCP for students aged 19-24 will be provided by the College Learner Support Team

Types of Support

Each student will be allocated £4.00 for each day they are required to study on site via their College ID card. Where the student is on placement, or studying at the Shockout Academy, this to be paid directly into a nominated bank account.

Assessment

Assessment will be carried out by the Student Finance Team.

16-18 Bursary Fund Policy

Priorities

Priority Group 1 – Those young people entitled to the Student Support Allowance

Student Support Allowance is available to young people who are under 19 on the 31st August 2024 (Aged 16-18), who meet ESFA eligibility to study post 16 college courses and who meet the criteria set out below:

- in the care of the local authority, or a recent care leaver
- receiving Income Support or Universal Credit in their own right 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
- receiving Disability Living Allowance or Personal Independence Payments in their own right as well as Employment and Support Allowance or Universal Credit in their own right

All other awards are subject to funding availability

Priority Group 2 – Those young people who qualify for Discretionary Bursaries

Discretionary Bursaries are available to:

- young people who are aged at least 16 years but under 19 on the 31st August 2024 (aged 16-18), who meet ESFA eligibility to study post-16 further education college courses;
- young people who are aged 19 on the 31st August 2024 who meet ESFA eligibility to study post-16 further education college courses and are entering the second year of a two year programme of study in 2024-25;
- young people who are aged 19 to 24 on 31st August 2024 who have an Education Health and Care Plan (EHC Plan)

and who meet the criteria set out below:

 Those young people who are struggling to meet the costs of attending college and who come from a home which has a combined annual gross income of under £35,000

Types of Support

16-18 Bursary Fund support provided through Bolton College will take the form of provision of services or equipment supporting the beneficiary to participate in learning or training. It is recommended that expenditure is itself prioritised in the following way:

<u>Support Priority 1</u> – Student Support Allowance: up to £1,200 per 36 week course (or pro rata for shorter courses / late starters) to students who meet Priority group 1 criteria (as above).

Students will be awarded the amount of support they need to participate, based on an assessment of the types of costs they have on their course.

Payments will be made weekly in arrears direct to the student by BACS Credit payment. Cash payments can be made where a student is unable to obtain banking facilities.

This fund is not limited, as the College draws funding from the ESFA as each eligible student is identified.

<u>Support Priority 2</u> – Travel Bursary: In most cases where the student does not qualify for the Our Pass scheme, the College provides a student with cash payments into their bank account to refund their travel costs. This level of support is integral to removing barriers to attendance and retention.

This applies to students who meet Priority Group 2 criteria, and whose journey from home to their College Campus is more than 1 mile (1.6 kilometres). Google Maps is used to assess distance. This is to support journeys to and from college.

<u>Support Priority 3</u> – Essential Equipment Bursary: For students who meet Priority Group 1 and 2 criteria. This is allocated for equipment which tutors deem essential for completion of the course. Some College departments will purchase essential equipment on behalf of their students; for students who qualify for the Bursary, these costs will be reimbursed to the Departments by the Student Finance Team.

Any essential equipment paid for by the College through the Bursary Funds becomes and remains the property of the College and may be recalled by the College should the student leave the course early, or at the end of the course. Please note essential equipment does not include the purchase of stationery. This level of support is integral to supporting student achievement.

<u>Support Priority 4</u> — Where a student is suffering from severe financial hardship due to domestic emergency, financial assistance may be agreed on an exceptional basis by the Student Finance Lead. These awards will be made on a case by case basis, and do not set a precedent for other awards.

The allocation of Discretionary Bursaries to students will be dependent on beneficiaries meeting the College's attendance requirements of 90% over the College year. Students should also note that this fund is limited, and awards from the fund will only be made where sufficient funds are available to do so. The College may refuse applications once the fund is exhausted.

Eligibility for support from the 16-18 Bursary Fund

To be eligible for help from the 16-18 Bursary students must be from Priority Group 1 or 2 and meet the age eligibility criteria stated above. Students must also satisfy residency criteria and be enrolled on an appropriate course of study. More details regarding eligibility can be found at

16 to 19 Bursary Fund guide 2024 to 2025 academic year - GOV.UK (www.gov.uk)

Bursaries cannot be paid to students on Higher Education (HE) courses, waged Apprentices, or young people in prison or released on temporary licence from custody. Any students who are unsure of their eligibility for support should contact the Student Finance Team.

The Process

Application

All individuals wishing to receive help from the Bursary will need to apply using the application form accessed via the student's Learner Hub account, including those students aged 19-24 with an EHCP, in which they will need to supply the following information:

- Household income information for either:
 Student living independently or students living as a dependent of parents /carers
- A student statement requesting support
- Student declaration to confirm their understanding and observance of terms and conditions
- Parents' or carers' declaration to confirm understanding and agreement to terms and conditions (where applicable)

The Evidence required to support the application will be as follows:

Priority Group 1

Applications from students meeting these criteria can be made at any time during the academic year and must supply one of the 3 types of evidence named below:

- Letter from Local Authority Children's Services confirming "Looked After" or "Leaving Care" status
- Letter from Benefits Agency confirming receipt of Income Support or Universal Credit
- Letter from Benefits Agency confirming receipt of one of Disabled Living Allowance or Personal Independence Payments AND ALSO a letter from the Benefits Agency confirming receipt of Employment Support Allowance

Priority Group 2

Applications from students meeting these criteria should be made no later than the start of the half term holiday following their date of enrolment. The college retains the right to extend this deadline where appropriate.

- Screenshots of Most recent Universal Credit statements
- Relevant benefits agency letter dated within the 6 months prior to the application
- Pension Credit Award Notice for current year
- Asylum Seekers documents/letter or ID card from Home Office and ARC card.
- 2024 P.60s, or two recent consecutive monthly payslips
- Where the above documents are not available, the Student Finance Team will agree on valid alternatives with the applicant on a case-by-case basis

Assessment

Applications to be made online via the student's Learner Hub account. Assessment and interviews (where appropriate and if required) will be carried out by the Student Finance Team. The level of support awarded will be determined by household income evidence.

Adult Financial Support Fund Policy

For 2024-25, the College has been allocated monies from the ESFA to support adults with the costs of studying at college. These are

- Discretionary Learner Support Funds (DSF) this includes 19+ Hardship funds for travel costs, food support, exceptional awards from Emergency Funds and 20+ Childcare Support funds
- Advanced Learning Loans Bursary Fund (LBF) this includes support for students with Additional Learning Needs, Childcare support, Travel costs and Food support costs, and also to approve exceptional awards from Emergency funds.

19+ Hardship Funds

The ESFA provides College with the 19+ Hardship Funds to provide financial help to eligible students aged 19+. The 19+ Hardship Fund can help meet costs such as travel, food costs, essential equipment (specific conditions apply) and emergency assistance (but only in exceptional cases). It is a means tested fund and the amount a student may receive depends on their family gross household income. The fund provides support to students who are experiencing financial hardship. Awards from the fund are made to individual students on a discretionary basis. Any award is made subject to satisfactory attendance at college. Students should also note that these funds are limited, and awards from the fund will only be made where sufficient funds are available to do so. The College may refuse applications once the fund is exhausted.

Where a student is eligible for an Advanced Learning Loan, they are not eligible for assistance from 19+ Hardship Funds, but may be eligible for help from the Loans Bursary Fund (see below).

Priorities

The income threshold for qualification for 19+ Hardship Funds has been set for 2024-25 at the following levels:

• Family Income of less than or equal to £35,000

Other priority groups include:

- Students with learning difficulties and/or disabilities
- Those in care or recently left care
- Those acting as carers for a family member or friend
- Those on probation
- Those eligible for fee remission
- Those in receipt of means tested benefits i.e., Universal Credit
- Students taking a Skills for Independent Living or Sensory programme

Types of Support

<u>Support Priority 1</u> – Food Costs. This is to support students who meet the financial criteria. The College will pay a contribution to food costs while studying at a standard rate of £2.00 per day. Payments will be made to students in six instalments, the first as soon as possible after the application is approved and each subsequent payment will be made at the start of each half term. This level of support is integral to removing barriers to attendance and retention.

Food Support payments to students will be dependent on beneficiaries meeting the College's attendance requirements of 90% over the College year. The College reserves the right to review a student's entitlement where attendance drops below this figure.

<u>Support Priority 2</u> – Travel Costs. This is to support students who meet the financial criteria, and whose journey from home to their College Campus is more than 1 mile (1.6 km). Google Maps is used to assess distance. The College will pay travel costs at a standard rate of £5.00 per day for students who travel solely within the Greater Manchester area. Students who travel from outside Greater Manchester or who are disabled and cannot use public transport may be eligible for a higher rate of assistance. Payments will be made to students weekly in arrears, the first as soon as possible after the application is approved. This level of support is integral to removing barriers to attendance and retention.

Travel Support payments of Travel Costs to students will be dependent on beneficiaries meeting the College's attendance requirements of 90% over the College year. The College reserves the right to review a student's entitlement where attendance drops below this figure.

<u>Support Priority 3</u> – Emergency Assistance. Where a student is suffering from severe financial hardship due to domestic emergency, financial assistance may be agreed on an exceptional basis by the Student Finance Lead and MIS Manager. These awards will be made on a case by case basis, and do not set a precedent for other awards.

Eligibility for support from the 19+ Hardship Fund

To be eligible for help from the 19+ Hardship Fund students must be 19 or over on 31st August in the year they start their course. Students will also satisfy residency criteria and be enrolled on an appropriate Adult course of study. More details about the fund can be found at

Adult skills fund: funding and performance management rules 2024 to 2025 - GOV.UK (www.gov.uk)

19+ Hardship Funds cannot be paid to students eligible for Advanced Learning Loans, on Higher Education (HE) courses, waged Apprentices, or people in or released on temporary licence from custody. Any students who are unsure of their eligibility for support should contact the Student Finance Team.

The Process

Application

All individuals wishing to receive help from the 19+ Hardship Fund will need to apply online using the application form in the student's Learner Hub account, in which they will need to supply the following information:

- Proof of gross household income
- Details of assistance required
- Student declaration to confirm their understanding and agreement to observe terms and conditions

The Evidence required to support the application is as follows:

Some adult students will have supplied relevant income evidence to obtain a fee waiver for their course. The Student Finance Team will check fee waiver evidence when assessing an application. Students who have not provided evidence in that fashion must provide evidence to the Student Finance Team from the list below:

- Screenshots of Most recent Universal Credit statements
- 2024 P.60s, or two recent consecutive monthly payslips
- Relevant benefits agency letters dated within the 3 months prior to the application
- Pension Credit Award Notice for current year
- Where the above documents are not available, Student Finance Team will agree on valid alternatives with the applicant on a case by case basis

This evidence to be uploaded to the Learner Hub, or emailed to the Student Finance Team

Assessment

Assessment and interviews (where appropriate) will be carried out by the Student Finance Team.

Level of support awarded will be determined by household income evidence.

20+ Childcare Support Funds

- Students who need financial help with childcare costs and are aged under 20 at the start of their course should check whether they are eligible for help from the Care to Learn scheme.
- Students who need financial help with childcare costs and are eligible for the Advanced Learning Loan should check whether they are eligible for help from the Advanced Learning Loans Bursary Fund (LBF).
- Other adult students aged 20+ who need financial help with childcare costs may apply for 20+ Childcare Support Funds.

The ESFA provides College with the 20+ Childcare Support Funds to provide financial help to eligible students aged 20+. The Fund can help meet costs for Ofsted registered childcare for the children of students whilst they are studying. It is a means tested fund and the amount a student may receive depends on their family gross household income and the number of children requiring childcare. The fund provides support to students who are experiencing financial hardship. Awards from the fund are made to individual students on a discretionary basis but paid directly to childcare providers by the College.

The allocation of 20+ Childcare Support Funds to students will be dependent on beneficiaries meeting the College's attendance requirements of 90% over the College year. Students should note that these funds are limited, and awards from the fund will only be made where sufficient funds are available to do so. The College may refuse applications once the fund is exhausted.

Should a student cease to attend or is withdrawn from Bolton College at any point during the academic year, financial support for childcare will finish on the last date of recorded attendance. The responsibility for childcare costs reverts to the student from that date.

Priorities

The income threshold for qualification for 20+ Childcare Support Funds has been set for 2024-25 at the following levels:

Annual gross family income less than or equal to £35,000

Eligibility for support from the 20+ Childcare Funds

To be eligible for help from the 20+ Childcare Fund students must be 20 or over at the start of their studies. Students will also satisfy residency criteria and be enrolled on an appropriate course of study. More details about the fund can be found at

Adult skills fund: funding and performance management rules 2024 to 2025 - GOV.UK (www.gov.uk)

20+ Childcare Support Funds cannot be paid to students eligible for Advanced Learning Loans, on Higher Education (HE) courses, waged Apprentices, or people in or released on temporary licence from custody. Any students who are unsure of their eligibility for support should contact the Student Finance Team.

Type of Support

Childcare Support can only be used for Ofsted registered Childcare. The College cannot meet the full costs of a student's childcare. The College requires students to contribute to these costs, as the College will only fund 80% of costs with a maximum contribution from the College of £55 per day. The College will not fund childcare costs during College holidays. College will pay its contribution of childcare costs directly to the childcare provider rather than the student. The College reserves the right to vary the percentage value of the contribution it makes, depending on the availability of funds.

The Process

Application

All students aged 20 or over wishing to receive help from Childcare Support Funds will need to apply using the application form within the student's Learner Hub account They should answer "Yes" to the questions relating to them requiring childcare support funding. They will need to supply the following information:

- Contact details for their preferred Childcare Provider
- Full details of the children for which childcare is required
- Student declaration to confirm their understanding and agreement to the terms and conditions

The Student Finance Team will send a separate form directly to the Childcare Provider requesting the provider's full details e.g., Ofsted Registration Number, contact information, bank details of children to be cared for and sessions required as well as cost per session of childcare

<u>Assessment</u>

Assessment and interviews (where appropriate) will be carried out by the Student Finance Team.

Level of support awarded will be determined by household income evidence.

Advanced Learning Loans Bursary Fund (LBF)

The SFA provides the College with the LBF to provide additional financial help to eligible students taking Level 3 and above qualifications (not HE courses). **Students must be aged 19+ who have had approved, and are in receipt of, the Advanced Learning Loan to meet their fee costs.** Students who have not applied for or have been refused an Advanced Learning Loan cannot access the LBF, nor are they eligible for help from 19+ Hardship or 20+ Childcare Funds.

The LBF can help meet costs such as Additional Learning Support Needs, Childcare, Food and Travel support, and exceptionally Emergency Funds. It is a means tested fund and the amount a student may receive depends on their family gross household income. The fund provides support to students who are experiencing financial hardship. Awards from the fund are made to individual students on a discretionary basis. Any award is made subject to satisfactory attendance at college.

Students should note that this fund is limited, and awards from the fund will only be made where sufficient funds are available to do so. The College may refuse applications once the fund is exhausted.

Priorities

Priority groups of students include:

- Students with learning difficulties or disabilities
- Those acting as carers for a family member or friend
- Those on probation
- Those in receipt of means tested benefits i.e., Universal Credit

Support Priority 1 – Additional Learning Support Element.

The Student Finance Team will liaise with the Learner Support Team to administer the funding to provide the support required.

There are no financial criteria attached to qualification for this assistance.

<u>Support Priority 2</u> – Childcare Element

The income threshold for qualification for help with childcare costs from the LBF has been set for 2024-25 at the following levels:

Annual gross family income less than or equal to £35,000

LBF Childcare Support can only be used for Ofsted registered Childcare. The College cannot meet the full costs of a student's childcare. The College requires students to contribute to these costs, as the College will only fund 80% of costs with a maximum contribution from the College of £55 per day. The College will not fund childcare costs during college holidays. College will pay its contribution of childcare costs directly to the childcare provider rather than the student. The College reserves the right to vary the percentage value of the contribution it makes, depending on the availability of funds.

<u>Support Priority 3 – Food Support element</u>

The income threshold for qualification for the Travel element of LBF has been set for 2024-25 at the following levels:

Annual gross family income less than or equal to £35,000

This is to support students who meet the financial criteria. The College will be paying Food Support costs at a standard rate of £2.00 per day. Payments will be made weekly to students in arrears, based on their attendance. This level of support is integral to removing barriers to attendance and retention.

The allocation of Food Support Costs to students will be dependent on beneficiaries meeting the College's attendance requirements of 90% over the College year. The College reserves the right to review a student's entitlement where attendance drops below this figure.

Support Priority 3 - Travel Support element

The income threshold for qualification for the Travel element of LBF has been set for 2024-25 at the following levels:

• Annual gross family income less than or equal to £35,000

This is to support students who meet the financial criteria, and who's journey from home to their College Campus is more than one mile (1.6 km). Google Maps is used to assess distance. The College will be paying travel costs at a standard rate of £5.00 per day for students who travel solely within the Greater Manchester area. Students who travel from outside or who are disabled and cannot use public transport will be eligible for a higher rate of assistance. Payments will be made weekly to students in arrears, based on their attendance. This level of support is integral to removing barriers to attendance and retention.

The allocation of Travel Costs to students will be dependent on beneficiaries meeting the College's attendance requirements of 90% over the College year. The College reserves the right to review a student's entitlement where attendance drops below this figure.

<u>Support Priority 4</u> - Emergency Assistance. Where a student is suffering from severe financial hardship due to domestic emergency, financial assistance may be agreed on an exceptional basis by the Student Finance Lead and MIS Manager. These awards will be made on a case by case basis, and do not set a precedent for other awards.

The Process

Application

All individuals wishing to receive help from the LBF will need to apply using the application form in their Learner Hub account in which they will need to supply the following information:

- Details of any Learning Difficulty and/or Disability for Priority 1 students
- Proof of gross household income for Priority 2, 3 and 4 students
- Details of assistance required
- Student declaration to confirm their understanding and agreement to observe terms and conditions

The Financial Evidence required to support applications for Priority 2, 3 and 4 is as follows:

Students must provide evidence to the Student Finance Team from the list below:

- Screenshots of Most recent Universal Credit statements
- 2024 P.60s, or two recent consecutive monthly payslips
- Relevant benefits agency letters dated within the 3 months prior to the application
- Pension Credit Award Notice for current year
- Where the above documents are not available, Student Finance Team will agree on valid alternatives with the applicant on a case by case basis

This evidence to be uploaded to the Learner Hub, or emailed to the Student Finance Team

Additional Evidence required

Before any assistance can be approved for any Priority, the student's application for an Advanced Learning Loan must have been approved by the Student Loans Company.

Assessment

Assessment and interviews (where appropriate) will be carried out by the Student Finance Team.

Monitoring & Management Arrangements for All Funds

The Student Finance Lead and Admins will maintain records of the following:

- Details of all applications
- Application outcome
- Payment schedule (where appropriate)
- Appeals documentation
- Other records e.g., copies of evidence provided by students, letters, interview notes

The Student Finance Team will maintain electronic records of all applications for funding and outcomes using:

- EBS database
- Spreadsheets
- Updates identified by ESFA

Policy Statement

Bolton College will strive to:

- Do all it can so that no eligible student has to withdraw from their course due to lack of financial support *
- Take steps to ensure that all eligible students can apply for financial help, thus supporting "widening participation" and the provision of learning for under-represented groups
- Ensure that any personal information provided in an application is subject to the Data Protection Act.
- Ensure that all applications for financial support are dealt with efficiently and fairly.
- Monitor and review the effectiveness of its financial support for students on a regular basis.

^{*} Bolton College is committed to do everything it can to support its students; however, all sources of funding provided by ESFA are finite and therefore funding is limited and it cannot be guaranteed.