South Thames Colleges Group

Student Bursary/ Financial Support Guidelines 2026/27

Contents

1. Introduction:

The aim of Government Student Support Funding is to provide financial support to students whose access to, or completion of, education might be inhibited by lack offinance.

Funding is provided by Central Government through the Department for Education (DFE) and Greater London Authority (GLA). Applications are administered by South Thames Colleges Group.

These guidelines are based on the guidance provided by the Department for Education (DFE)/Greater London Authority (GLA) and consolidate best practice within the sector.
A key Government priority is to close the attainment gap between those from poorer and more affluent backgrounds.

Section 14 of the Education Act 2002 sets out the arrangements for the 16-19 Bursary Fund.

The DFE/GLA set the eligibility criteria and guidance for the funds; however, institutions are free to decide what the parameters are. The main statement is that the learner needs to be defined as facing the greatest financial difficulties, which may impact on their learning and ability to achieve qualifications.

Institutions must also comply with the requirements of the Equality Act 2010 when settingtheir eligibility criteria. They must not discriminate against their students, either directly orindirectly, on the basis of their protected characteristics.

These guidelines set out the principles STCG will adhere to in managing and allocatingthese funds to students for the 2026-27 academic year.

The funds are designed to help with the essential costs associated with coming to college, which may include:

- Tuition Fees (In exceptional cases)
- Work Experience/Industry Placement; travel, food and clothing
- Examination Fees
- Accreditation Fees
- College Registration fees
- UCAS Fees and University visits/tasters
- Travel
- Food
- Books/Materials/Equipment
- Hardship Costs, including domestic emergencies and emergency accommodation
- Childcare
- DBS Payments
- Trips

Learners who are eligible for support are not automatically entitled to it. If demand exceeds the available funds, then reduced awards may be given. When the funds are fully committed, no furtherawards will be made. Funds are limited and therefore meeting the eligibility criteria and/or submission of an application does not guarantee funding.

The guidelines also aim to ensure that a coherent appeals process is in place.

2. Scope

In 2026-27, STCG will manage and administer the following Student Support Funds:

- Vulnerable Bursary Fund
- 16-19 Discretionary Bursary Fund
- Free College Meals Fund
- Care To Learn Fund
- Discretionary Learner Support Fund
  - 19+ Hardship
  - 20+ Childcare
- Advanced Learning Loan Bursary Fund
  - Hardship
  - Childcare
- Sir Walter St John Charity Funds (Wandsworth and Lambeth Boroughs only)
- Merton Adult Education Fund

There are three main elements to the guidelines

I. Who the funds are intended for, which includes the eligibility criteria, and guidance set bythe Department for Education (DFE) and Greater London Authority (GLA)
II. To explain the process for making applications
III. To explain the appeal process

3. General Principles

The 16-19 Bursary is funded by the Department for Education (DFE) and has two elements:

- A Bursary is available for young people in the defined vulnerable groups:
  - In Care,
  - Care Leavers;
  - Young people in receipt of Income Support or Universal credit because they are financially supporting themselves or financially supporting themselves and someonewho is dependent on them and living with them, such as a child or partner
  - Young people in receipt of Universal Credits or Employment Support Allowance whoare also in receipt of Disability Living Allowance or Personal Independence Payments.

  If a learner meets the criteria, they can get a Bursary of up to £1,200 a year.

- Discretionary awards are available to learners who face the most financial barriers to participation and aims to help towards things like, food, books, travel and in some exceptional circumstances hardship payments.

Free College Meals are available for all 16-19 learners who meet the eligibility criteria and for those who are aged 19-25 who have a Education Health and Care Plan (EHC Plan) and meet the other eligibility criteria.

Care To Learn Fund

C2L provides funding for childcare to help young parents (defined as those aged under 20) continue in education after the birth of a child. The scheme provides funding for childcare whilst the young parent is engaged in a study programme and is not able to provide care for their child**.**

The 19+ Discretionary Learner Support Fund is funded by the GLA & DFE, to support 19+ learners facing financial hardship, it has two elements:

- Hardship awards for those who face financial barriers to participation
- 20+Childcare

The Advanced Learning Loan Bursary Fund is to support disadvantaged and vulnerable learnerswho are being funded through the Advanced Learning Loan. **All learners must be in receipt of the Advanced Learning Loan from Student Finance England.**
The Loans Bursary will provide funding for:

- Hardship awards for those who face financial barriers to participation
- Childcare

Sir Walter St John Charity Fund is available to support a range of socially excluded students,once other funding options have been exhausted. Students must be aged 16-25 and living in Wandsworth or Lambeth Boroughs and fulfil the hardship categories stated by the charity.

The Merton Adult Education Fund is available to support students studying at the Merton AdultEducation facility, located within Merton Campus. It is funded by Merton Council and administered by South Thames Colleges Group, operating within the Adult Learning policies and procedures.
The funding has two elements:

- Hardship awards for those who face financial barriers to participation
- Childcare

4. Eligibility Criteria

16-19 Bursary Fund: This Fund aims to help 16 to 19-yearolds overcome any financial barriers they may face in order to attend a sixth form or further education college. It has clear eligibility rules, which have been stipulated by the Department for Education (DFE) and has three elements; The Vulnerable Bursary Fund, The Discretionary Bursary Fund and Free College Meals Fund.

A student must be aged 16 or over but under 19 at 31st August 2026 to be eligible forhelp from the Bursary Fund in 2026-2027.

Students aged 19 or over, are <u>only eligible</u> to receive discretionary bursary if they:

- Have an Education Health and Care Plan (EHCP) and are attending eligibleeducation provision; or
- Are a 19+ continuer, in other words, a student who is continuing on an eligiblestudy programme they began aged 16-18 (i.e. 2nd year of a level 3 course)

The Vulnerable Bursary Fund: This is an award of up to £1,200 per year (split intoweekly payments) for students who are:

- In Care or Care Leaver

- Receiving Income Support or Universal Credit because they are financially supporting themselves OR financially supporting themselves and someone who isdependent 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.

Students aged 19 or over are NOT eligible to receive the Vulnerable Bursary.

If a student is studying a course, which lasts less than 30 weeks, or is studying for lessthan 12 hours per week, their vulnerable Bursary will be pro-rata and they will receive less than £1,200.

Although a student may be eligible for a vulnerable bursary because they are in one ormore of the defined vulnerable groups, they may not have any actual financial needs because they are either already being met and/or because they have no other relevantcosts. If this is the case, STCG can refuse the application. Similarly, students will only receive the amount they actually need to participate and may not automatically receive £1,200 if they do not need it.

The Discretionary Bursary Fund: This is an award, to help students who are not in thegroup above, but who face genuine financial barriers to attending college. Bursaries are awarded to help with the cost of meals, travel and books but in addition will take into consideration individual students barriers to participation on a case by case basis. This includes extra travel costs, trips, or equipment that is not provided by the College and forstudents who are:

- aged 16 or over, but under 19 at 31 August 2026
- aged 19 at 31 August 2026 and continuing on a study programme they beganaged 16 to 18 (‘19+ continuers’)
- aged 19-25 and in receipt of an Education Health and Care Plan (EHCP)
- Household is in receipt of Universal Credits Or Household income is no more than £32,000 (gross) per year
- Classed as a “home student”, meaning they have ordinarily been resident in theUK/EU for more than 3 years
- Accompanied Asylum seekers aged 16-18 (Payments “in kind” only)
- 16-19 on a full-time course of at least 12 guided learning hours per week
- Not repeating a course or level

Free College Meals Fund: Free meals are targeted at disadvantaged students. Free meals in further education defines disadvantage as students being in receipt of, or havingparents who are in receipt of, one or more of the following benefits**:**

- Universal Credits
- Support under part VI of the Immigration and Asylum Act 1999
- Households in receipt of Income-related Employment and Support Allowance or the guaranteed element of Pension Credit may also be entitled to a meal

A student must be aged 16 or over but under 19 on 31 August 2026 to be eligible to receive a free meal.

Students aged 19 or over are only eligible to receive a free meal if they are continuing ona study programme they began aged 16 to 18 (‘19+ continuers’) or have an Education, Health and Care Plan (EHCP).

These two groups of aged 19 plus students can receive a free meal while they continueto attend education (in the case of a 19+ continuer, this must be the same programme they started before they turned 19), as long as their eligibility continues.

Care To Learn

To receive C2L, the student and their childcare provider must all meet the eligibility criteria.

The student

- The young parent must be under 20 years old on the date they start their study programme. Young parents who become 20 years old during their study programme can continue to get funding to the end of that specific study programme, so to the end of the same programme at the same level.
- The young parent must be the main carer and in receipt of Child Benefit for the child(ren) for whom they are claiming C2L.
- The young parent must live and study in England.

The childcare provision

- The childcare provider must be registered with Ofsted

19+ Discretionary Awards, Advanced Learning Loan Bursary, Merton Adult Education Fund, Sir Walter St John Charity and College Hardship Fund

Each of these funds are available to provide financial support for learners with a specific financial hardship preventing them from taking part / continuing in learning. Bursaries areawarded to help with the cost of Childcare, Travel, Equipment, Books, Trips, Examination Fees, Accreditation Fees, College Registration Fees, DBS checks.

The eligibility criteria are as follows:

- Household is in receipt of Universal Credits Or Household income is no more than £32,000 (gross) per year
- Ordinarily resident (a person who normally lives in the United Kingdon, are allowed to live there by law, and return there after temporary trips outside the country) on the first day of learning.
- For full details, refer to the DFE/GLA Funding Guidance.
- Studying a minimum 3 Hours Per Week over 6 weeks & not repeating a course or level.
- Studying a level 3/4 course and in receipt of the Advanced Learning Loan from Student Finance England (**Advanced Learner Loan Bursary only**)
- Merton Adult Education has additional eligibility, which is that you are studying an accreditedMerton Adult Education course
- Sir Walter St John Charity has additional eligibility that you are aged 16-25, living in Wandsworth or Lambeth Boroughs and fulfil the hardship categories stated by the charity
- South Thames Colleges Group Hardship Fund can be used where other criteria are not met.However, this is only used in exceptional circumstances on the request of Student Supportstaff.

Eligible students will receive payments every week and must have the minimum level of 85% attendance for any particular week, in order to receive payment. In certain circumstances a one-offpayment may be made.
Students must provide bank account details in their own name to receive payments into.

South Thames Colleges Group will actively promote all of the funding available to students across the Group.

What can the College pay for if your application is successful 16-19 Bursary Fund

Food - £5 for every timetabled day in college is available to spend in college catering facilities. Where catering facilities are not available at your campus of study, students willbe awarded £5 per timetabled day as part of their bursary allocation to support the cost of a meal. Meals will be made available from application approval.

Equipment/Books/Trips - If a trip has been arranged, make sure that your tutor is aware that you are in receipt of a bursary, so we can see if we have funds available tocontribute towards the cost. **For trips abroad, we may only pay for the trip deposit and you should expect to meet any costs above this amount yourself.**

The bursary fund is not intended to support the costs of foreign trips where the content can be found within England at a much cheaper cost and/or to support the costs of field trips that are not a compulsory part of the student's curriculum.

For some courses, students will have to buy a uniform and/or equipment. The College will provide anything that is essential for you to complete your course. However, if thereare any additional equipment/books that you cannot afford, the award may be able to cover your costs depending on funds available.

UCAS Fees - If you apply to university through UCAS, we may be able to cover the costof your online application. This will be dependent on the budget we have available at thetime.

Travel - Incremental payments will be awarded dependent on circumstances and distance from College, over two miles. Travel payments are made weekly, in arrears. Where students are 16 years old on enrolment tothe college, studying their first year at STCG and have not been enrolled elsewhere in the 2026-27 academic year, they will be awarded a one-off payment of £22 to support the cost of purchasing a TFL 16-18 Oyster Card.

Interviews and Open Days - If you incur travel costs as a result of attending a universityinterview or open day in the UK, then we may be able to help you with this expense. Thiswill be dependent on the budget we have available at the time. We would only support a maximum of two visits. You will have to cover the upfront costs yourself, we will then refund your transport costs on production of public transport tickets and/or university interview / open day letter. If you chose to travel to an open day / interview by car we willeither pay towards petrol costs (40p per mile for the first 100 miles, 25p thereafter) or willbase your award on the cost of public transport; whichever is cheapest. Mileage will be calculated using the online AA Mileage Calculator or equivalent. **We will not pay for overnight accommodation costs associated with visits to universities.**

What we do not pay for

- **General living costs** - e.g., mobile phone bill, accommodation, utility bills, gymmembership, and social/sporting activities unrelated to your college course(s).

- **Petrol** - If you are eligible for support with travel to and from College, your awardwill be based on the cheapest and most reasonable form of public transport available to you. We will only contribute towards petrol costs for university/job interview transport costs as described previously.

- **Car parking** - If you chose to travel to college by car, we will not contributetowards the cost of parking at the College.

19+ Discretionary Awards, Advanced Learning Loan Bursary, Merton Adult Education Fund:

Tuition Fees - In exceptional circumstances, the award will cover a proportion of yourtuition fee depending on the available funds each year.

Examination Fees - The award will cover up to 100% of your exam costs depending onfunds available and will be based on the examinations which are essential in order for you to pass your course. You can apply for assistance with any additional examinations, but this assistance will not be guaranteed, as we aim to provide for as many students as possible and our fundsare limited.

UCAS Fees - If you apply to university through UCAS, we may be able to cover the costof your online application. This will be dependent on the budget we have available at thetime.

Equipment/Books/Trips - If a trip has been arranged, make sure that your tutor is aware that you are in receipt of a bursary, so we can see if we have funds available tocontribute towards the cost. **For trips abroad, we may only pay for the trip depositand you should expect to meet any costs above this amount yourself.**

The bursary fund is not intended to support the costs of foreign trips where the content can be found within England at a much cheaper cost and/or to support the costs of field trips that are not a compulsory part of the student's curriculum.

For some courses, students will have to buy a uniform and/or equipment. The College will provide anything that is essential for you to complete your course. However, if thereare any additional equipment/books that you cannot afford, the award may be able to cover your costs depending on funds available.

Travel - Incremental payments will be awarded dependent on circumstances, thenumber of days attending college and the distance from College, over two miles.

Interviews and Open Days - If you incur travel costs as a result of attending a universityinterview or open day in the UK, then we may be able to help you with this expense. Thiswill be dependent on the budget we have available at the time. We would only support a maximum of two visits. You will have to cover the upfront costs yourself we will then refund your transport costs on production of public transport tickets and/or university interview / open day letter. If you chose to travel to an open day / interview by car we willeither pay towards petrol costs (40p per mile for the first 100 miles, 25p thereafter) or willbase your award on the cost of public transport; whichever is cheapest. Mileage will be calculated using the online AA Mileage Calculator or equivalent. **We will not pay for overnight accommodation costs associated with visits to universities.**

DBS Check (Fully funded courses ONLY) - You can apply for assistance with a DBS Check if you are on a fully funded course only.

Emergency Accommodation/Domestic Emergencies - The award will be decided onindividual circumstances. Please speak to one of the Student Support Staff.

Childcare The full cost of childcare fees is not guaranteed.

Students may be expected to contribute towards the cost of their childcare for their timetabled hours.

Students must not have a partner at home who could look after the child/children.

Your chosen childcare provider **MUST** be Ofsted registered at the time of application. A list of Ofsted registered childcare providers can be obtained from your local council. Any funding awarded will be paid directly to the childcare provider by BACS transfer where possible.

5. Evidence Required 16-19 Bursary Fund

The Vulnerable Bursary Fund:

Target Group	Evidence Required
Young people "in care, or "care leavers"	A Letter or email confirming current "lookedafter" status from the local authority that provides the care services
In receipt of Income Support in your own name **Or** In receipt of Universal Credit in your own name	A copy of your Income Support Letter or a FULL and complete copy of your most recent Universal Credit statement. In addition to the above if claiming UC, you willalso need to provide a tenancy agreement in your name, a child's birth certificate or child benefit receipt and recent utility bill, dated within 3 months.
In receipt of Disability Living Allowance OR Personal Independence Payments in your own right, AS WELL AS Employment and Support Allowance or Universal Credit in their own right.	A FULL and complete copy of your most recent Universal Credit statement (UC claimants should be able to print off details oftheir award from their online account) Evidence of receipt of Disability Living. Allowance or personal Independence Payment, must also be provided.

If evidence letters are older than 3 months, then they need to be accompanied by a bank statement showing payment of each benefit going into the student's account, within the last 3 months and confirming address.

The Discretionary Bursary Fund

Evidence that a parent(s)/carer(s) is/are in receipt of a qualifying benefit, dated within thelast 3 months:

Universal Credit Award Notice	A FULL and complete copy of your most recent monthly award statement.
Income Based Job Seekers Allowance, Housing Benefit/Local Housing Allowance or Pension Payments (All pages of award(s), dated within the last 3 months)	All pages of award(s), dated within the last 3 months.
Income Related Employment Support	All pages of award(s), dated within the last 3 months.
Earned Gross Household Income of no more than £32,000 per year	3 consecutive pay slips for each parent/carer, dated within three months.
Self-Employed Earnings with a Gross income of no more than £32,000 per year	Most recently submitted HMRC self-assessment tax return showing last year's earnings.
Support under part VI of the Immigration and Asylum Act 1999	A Letter or email confirming current support status from the local authority that provides the care services.

Free College Meals Fund:

Universal Credit Award Notice	A FULL & Complete copy of your most recent Universal Credits statement.
Relevant Benefit letter as per Eligibility Criteria on page 6, dated within the last 3 months and confirming address.	All pages of award(s), dated within the last 3 months.

19+ Discretionary Awards, Advanced Learning Loan Bursary,Merton Adult Education Fund

Evidence that the learner, parent(s)/carer(s) is/are in receipt of a qualifying benefit, datedwithin the last 3 months:
If the learner does not live with their parents/guardians, we assess their income (andpartner’s income if they live together).

Universal Credit Award Notice	A FULL and complete copy of your most recent Universal Credits statement.
Income Based Job Seekers Allowance, Housing Benefit/Local Housing Allowance or Pension Payments	All pages of award(s), dated within the last 3 months.
Income Related Employment Support Allowance (ESA) & Personal Independence Payments (PIP)	All pages of award(s), dated within the last 3 months.
Earned Household Income of no more than £32,000 (gross) per year	3 consecutive pay slips for each parent/carer, dated within three months.
Self-Employed Earnings with an income of no more than £32,000 (gross) per year	Most recently submitted HMRC self-assessment tax return showing last year’s earnings.
Asylum Application Registration Card & either Section 95 Letter or evidence of earned income, evidence of current address.	• Copies of both sides of ARC card. • Section 95 Confirmation Letter or 3 most recent consecutive pay slips, dated within three months. • Evidence of current address

6. Childcare Bursary

Some funding from both the 19+ Discretionary Learner Support and Advanced Learner LoanBursary can be used towards Childcare Costs for 20+ learners.

(Please note that 16-19-yearolds will apply through Care to Learn for support with Childcare costs).

Eligibility Criteria:

- Not repeating a course or level
- Aged 20+ on the 1st September, and if required, in receipt of the Advanced Learner Loan
- In receipt of an income-based benefit, or have an annual household income of not morethan £32,000 (gross)
- Ordinarily resident (a person who normally lives in the United Kingdon, are allowed to live there by law, and return there after temporary trips outside the country) on the first day of learning.
- Be enrolled on an eligible course leading to a qualification

Learners are encouraged to apply for the Bursary as early as possible; Childcare Bursaries are verylimited.

Funding Allocation: The following are maximum amounts for the whole academic year. Late applicants/starters will be paid pro rata.

Your Child(ren) under 4 yrs on 31/08/2026

1 Child	2 or more children	Your weekly timetabled hours
up to £3,400	up to £4,700	**less than 4 hrs**
up to £6,775	up to £10,000	**4hrs up to 8hrs**
up to £10,500	up to £15,000	**8hrs plus**

Your Child(ren) over 4 yrs & under 12yrs on 31/08/2026

Out of School Care (e.g. Breakfast club/After School club/Childminder)

1 Child	up to £2,200
2 Children	up to £3,500 total
3 or more Children	up to £4,000 total

Funding for under 4yr old can only be used for under 4yr old and funding for over 4 yr.old can only be used for over 4 yr. old.

Care to Learn (C2L)

Childcare payments are based on the previous half-terms attendance, which needs to be a minimum of 85% and that the student has returned for the next half-term.

Learners will need to find a suitable childcare provider appropriate to their requirements. The provider must be OFSTED registered and hold Public Liability Insurance.

The Care to Learn payment will go directly to the Childcare provider.

If you are eligible for other childcare support, you are expected to take up any entitlement before applying for funding from C2L, but you may apply for C2L to cover any extra hours (over and above any other funded early education entitlement) to complete your study programme.

C2L will pay towards the cost of childcare up to a maximum of £180 per child per week or up to a maximum of £195 per child per week if the student's home address is in London.

C2L will also pay a registration fee that is charged by the childcare provider, up to a maximum of £80 per child. This is a one-off payment that does not form part of the weekly maximum rate and will not be paid for subsequent academic years if the student uses the same childcare provision.

C2L will pay for deposits of up to a maximum of £250 per child if the childcare provider requires this.

Summer retainers may be paid to childcare providers, if required, to hold the childcare place over the summer holiday period. This only applies if a student is finishing study in one year and continuing their study in the next academic year. The young parent and their study programme must continue to meet the eligibility criteria for a summer retainer to be payable.

C2L will support childcare hours in reasonable excess of the study programme hours to allow time for the student's travel between the education institution and the childcare provider, and for any independent study time undertaken, within the maximum weekly amount.

The bursary fund may be used to provide exceptional further help with childcare costs for those young parents in receipt of Care to Learn whose costs exceed the scheme's weekly maximum rates. Any top up paid must be made in line with Care to Learn funding rules and paid directly to the childcare provider, not to the student.

To access Care 2 Learn, the learner must have a regular minimum attendance of 85% foreach half term. If a student is not able to attend college due to sickness or medical reasons, they must get authorised absence and provide appropriate evidence, failure to do this will result in non-payment to the childcare provider. The childcare provider must also provide half-termly confirmation to the college that the child is attending their provision.

If there are any special circumstances, the learner should be referred to a member of Student Support staff.

Childcare providers:

All childcare providers will be required to:

- complete and sign the childcare bursary fees form/Care to Learn bursary fees form, as relevant, providing details of their Ofstedregistration number and insurance liability details and BAC's details

- for Care 2 Learn funding provide a copy of their fees and charging model
- read the childcare provider guidance notes and be aware that the bursary is dependent onthe learner attending college for a minimum of 85% each half term
- Acknowledge that childcare payments are made every half term, based on the previous halfterm's attendance.

If the learner is in breach of their attendance criteria, the childcare provider may be notified, as thiswill affect payment.

7. Application process:

To make an application for one of the Learner Support Funds, learners need to complete the relevant application form available on the online portal:

https://stcg.paymystudent.com/portal/

Learners will be made aware that their application will only be considered if they meet the eligibilitycriteria and supply relevant and accurate evidence.

Learners need to apply as soon as possible, as there is no guarantee that funds will be available, even though they might meet the eligibility criteria. (This does not apply to the 16-19 Vulnerable Bursary).

Application for the College Hardship fund and Sir Walter St John Charity Fund can only be madeby a member of the Support Staff on behalf of a learner.

8. Appeals process:

Stage one: Any student/parent/carer who wishes to appeal the decision of their bursary application,should in the first instance discuss their situation with one of the Student Support Staff within 10 working days of the decision being taken.

Stage two: Should this issue not be resolved at this stage the student/parent/carer should put theirappeal in writing to the Head of Student Support Services within 4 weeks of the decision. The student/parent/carer should explain what is being appealed and why the decision is incorrect. Additional evidence to support the appeal may be required. The claim will be re-assessed and the student/parent/carer informed of the decision in writing within 10 working days of receipt of the letter.

Stage three: Should the matter not be resolved to the satisfaction of the student/parent/carer thenthey can ask the appeal to go to stage three. The Director of Student Services will hold the appeal and this decision will be final.

9. Review

The policy will be subject to annual review.