

Student Financial Support Guidelines (Further Education) 2019/20

(Please see South Thames Colleges Group's Access and Participation Plan 2019/2020, which is published on the websites of all the colleges within the Group, for details of the bursaries and hardships funds available to Higher Education students)

Financial Support Guidelines

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Policy Title: Student Financial Support Guidelines	Staff Member Responsible: Assistant Principal – Student Services/ Heads of Student Support Services	
Version: Final	Date EqIA Undertaken: Yes	Review Date: July 2020

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 of finance.

Funding is provided by Central Government through the Education and Skills Funding Agency (ESFA) and the devolved budget through the GLA and applications are administered by The South Thames College Group.

These guidelines are based on the guidance provided by the Education and Skills Funding Agency (ESFA) and consolidates 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 ESFA 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 setting their eligibility criteria. They must not discriminate against their students, either directly or indirectly, on the basis of their protected characteristics.

These guidelines set out the principles the STCG will adhere to in managing and allocating these funds to students for the 2019-20 academic year.

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

- Tuition Fees (In exceptional cases)
- Work Experience; 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 further awards 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 there is a coherent appeals process in place

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2. Scope:

In 2019-20, 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 (administer only)
- Discretionary Learner Support Fund 19+
 - Hardship
 - 20+ Childcare
- Advanced Learning Loan Bursary Fund
 - Hardship
 - Childcare
- Sir Walter St John Charity Funds (Wandsworth and Lambeth Borough only)
- College Hardship Fund
- 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 by the Education and Skills Funding Agency (ESFA)
- II. To explain the process for making applications
- III. To explain the appeal process

“For details of the bursaries and hardships funds available to Higher Education students please refer to South Thames Colleges Group’s Access and Participation Plan 2019/2020 which is published on the websites of all the colleges within the Group”.

3. General Principles:

The 16-19 Bursary is funded by the Education and Skills Funding Agency 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; and disabled young people in receipt of Employment Support Allowance who are 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 Learning Difficulty Assessment (LDA) or Education Health and Care Plan (EHC Plan) and meet the other eligibility criteria.

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The Discretionary Learner Support Fund 19+ is funded by the ESFA, 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 learners who 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:

- Discretionary Learner Support Activity
 - Hardship
 - Childcare
- Learning Support
 - Support for teaching assistants
 - Necessary adjustments and support under the Equality Act

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 College Hardship Fund is available to support students in financial hardship who are not able to claim from any other funding to support retention and achievement.

The Merton Adult Education Fund is available to support students studying at the Merton Adult Education facility located within Merton Campus with travel assistance and or childcare. It is funded by Merton Council and administered by The South Thames College Group, operating within the Adult Learning policies and procedures.

4. Eligibility Criteria:

16-19 Bursary Fund: This Fund aims to help 16 to 19 year olds 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 Education and Skills Funding Agency 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 2019 to be eligible for help from the Bursary Fund in 2019-2020.

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

- Have an Education Health and Care Plan (EHCP) and are attending eligible education provision; or
- Are a 19+ continuer, in other words, a student who is continuing on an eligible study 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 into weekly payments) for students who:

- In Care or Care Leaver

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- Receiving Income Support or Universal Credit 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.

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 less than 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 or more 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 relevant costs. 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 the group 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 for students who:

- aged 16 or over, but under 19 at 31 August 2019
- aged 19 at 31 August 2019 and continuing on a study programme begun aged 16 to 18 ('19+ continuers')
- aged 19-25 and in receipt of an Education Health and Care Plan (EHCP)
- Household income is no more than £26,000 (gross) a year
- Classed as a "home student", meaning they have ordinarily been resident in the UK/EU for more than 3 years
- Accompanied Asylum seekers aged 16-18 (Payments "in kind" only)
- 16-19 on a full time course 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 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 Her 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 pa

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A student must be aged 16 or over but under 19 on 31 August 2019 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 on a 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 continue to 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.

All students already receiving free meals at 1st April 2019 will continue to receive free meals whilst Universal Credit is being rolled out. **This will apply even if their household earnings rise above the new threshold during that time.**

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 are awarded to help with Childcare, Travel, Equipment, Books Trips, Examination Fees, Accreditation Fees, College Registration Fees, DBS checks.

The eligibility criteria are as follows:

- Household income is no more than £26,000 (gross) a year
- Classed as a "home student", meaning they have ordinarily been resident in the UK/EU for more than 3 years
- People with refugee status (RS) or humanitarian protection (HP) or discretionary leave (DL) or exceptional leave to enter or remain (ELE/ELR), their spouses, civil partners and children.
- People with recently settled status (this means those having been granted indefinite leave to enter or remain, right of abode or British citizenship within the three years immediately preceding the start of the course).
For full details, refer to the ESFA Funding Guidance.
- 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 accredited Merton Adult Education course
- Sir Walter St John Charity has additional eligibility that you are aged 16-25 and living Wandsworth or Lambeth Boroughs and fulfil the hardship categories stated by the charity
- South Thames College 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 Support staff.

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, one off payments may be made.

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

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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 canteen

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 to contribute 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.**

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 there is 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 cost of your online application. This will be dependent on the budget we have available at the time.

Travel- Incremental payments will be awarded dependent on circumstances and distance from College over two miles.

Interviews and Open Days – If you incur travel costs as a result of attending a university interview or open day in the UK, then we may be able to help you with this expense. This will 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 then we will 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 will either pay towards petrol costs (40p per mile for the first 100 miles, 25p thereafter) or will base 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, gym membership, and social/sporting activities unrelated to your college course(s).
- **Petrol** – if you are eligible for support with travel to and from College, your award will 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 contribute towards the cost of parking at the College

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

Tuition Fees

In exceptional circumstance, the award will cover a proportion of your tuition fee depending on the available funds each year. (

Examination Fees

The award will cover up to 100% of your exam costs depending on funds 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 funds are limited.

UCAS Fees – If you apply to university through UCAS, we may be able to cover the cost of your online application. This will be dependent on the budget we have available at the time.

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 to contribute 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.**

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 there is 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, the number 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 university interview or open day in the UK, then we may be able to help you with this expense. This will 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 then we will 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 will either pay towards petrol costs (40p per mile for the first 100 miles, 25p thereafter) or will base 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 on individual circumstances. Please speak to one of the Student Support Staff.

Childcare The full cost of childcare fees is not guaranteed.

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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.

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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 “looked after” status from the <u>local authority</u> 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 or Universal Credit award notice which clearly states your name and confirms you are entitled to the benefits in your own right. In addition to the above if claiming UC, you will also need to provide a tenancy agreement in your name, a child’s birth certificate or child benefit receipt and 2 utility bills.
In receipt of Disability Living Allowance <u>OR</u> Personal Independence Payments in your own right, <u>AS WELL AS</u> Employment and Support Allowance or Universal Credit in their own right.	A copy of your UC claim from DWP (UC claimants should be able to print off details of their 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.

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The Discretionary Bursary Fund:

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

Universal Credit Award Notice –	3 most recent monthly award statements. This will act as a guide to the household income for a quarter year, which will then give an estimated assumed income for a full year.
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 Allowance (ESA) & Personal Independence Payments (PIP)	All pages of award(s), dated within the last 3 months
Working Tax Credits with a Gross annual income of no more than £26,000	(All pages of awards letter for 2019/20 showing income for 18/19).
Child Tax Credit (whilst not receiving working tax credits) with a Gross income of no more than £26,000 per year	(All pages of awards letter for 2019/20 showing income for 18/19)
Earned Gross Household Income of no more than £26,000 per year	3 consecutive payslips for each parent/carers or most recent P60
Self-Employed Earnings with a Gross income of no more than £26,000 per year	Official letter from accountant or self-assessment official award letter 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 <u>local authority</u> that provides the care services
Working Tax Credit Run On (paid for the 4 weeks after you stop qualifying for WTC)	Relevant benefit letter, dated within the last 3 months.

Free College Meals Fund:

Universal Credit Award Notice –	<p>An award statement from your most recent complete assessment period must be shown, stating that their earnings in that period does not exceed £616.67 OR</p> <p>An award statement from your two most recent complete assessment periods, showing that their earnings in that period do not exceed £1,233.34 OR</p> <p>An award statement from your three most recent complete assessment periods, showing that their earnings in that period do not exceed £1,850.00</p>
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

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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, dated within the last 3 months:

If the learner does not live with their parents/guardians, we assess their income (and partner's income if they live together).

Universal Credit Award Notice –	3 most recent monthly award statements. This will act as a guide to the household income for a quarter year, which will then give an estimated assumed income for a full year.
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
Working Tax Credits with a gross annual income of no more than £26,000	(All pages of awards letter for 2019/20 showing income for 18/19).
Child Tax Credit (whilst not receiving working tax credits) with a gross income of no more than £26,000 per year	(All pages of awards letter for 2019/20 showing income for 18/19)
Earned Household Income of no more than £26,000 (gross) per year	3 consecutive payslips for each parent/carers or most recent P60
Self-Employed Earnings with an income of no more than £26,000 (gross) per year	Official letter from accountant or self-assessment official award letter showing last year's earnings
Working Tax Credit Run On (paid for the 4 weeks after you stop qualifying for WTC)	

6. Childcare Bursary:

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

(Please note that 16-19 year olds will apply through Care to Learn for support with Childcare costs, funded through the Education Funding Agency).

Eligibility Criteria:

- Not repeating a course or level
- Aged 20+ on the 1st September, and if required, in receipt of the Advanced Learning Loan
- In receipt of an income based benefit, or have an annual household income of not more than £26,000 (gross)
- Classed as a home student, have ordinarily been resident in the UK/EU 3 years or more, or have full refugee status
- Have a firm or conditional place on a ESFA funded course leading to a qualification

Learners are encouraged to apply for the Bursary as early as possible; Childcare Bursaries are very limited and will be allocated under priority order 1,2 & 3 (see below).

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

Child under 4 years on 31st August 2019:

	1 Child	2 plus children
• Student studying less than 4 hours per week	up to £2,275	up to £3,088
• Student studying 4 - 8 hours per week	up to £4,550	up to £6,175
• Student studying above 8 hours per week	up to £7,000	up to £9,500

Child/Children over 4 years and in full time primary education.

• Out of School Care	1 child	up to £2,000 per year
	2 children	up to £3,000 per year
	3 or more children	up to £3,500 per year

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.

The Childcare Bursary payment will go directly to the Childcare provider.

Childcare will be available for the time spent in classes at the college, or on a work placement compulsory for your course of study. The Childcare Bursary does not fund tuition fees for child/children.

7. Student Support Funding Application process:

To make an application for one of the Learner Support Funds, learners need to complete the relevant application form available from the Student Support Staff.

Learners will be made aware that their application will only be considered if they meet the eligibility criteria, and bring 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 fit 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 made by a member of the Support Staff on behalf of a learner.

Childcare Bursary Application Process:

Students will need to complete a Childcare Expression of Interest form from Student Support Staff, to register their interest. Progressing learners will be sent the Priority Form if they have previously received Childcare funding.

Priority will be given to:

1. Students in receipt of South Thames College Group Childcare Bursary or Care To Learn childcare funding in 2018/19 and progressing in 2019-20
2. Other progressing South Thames College Group students
3. Students new to South Thames College Group

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

If their application is successful learners will be sent the bursary application pack and will need to complete the application form and submit to Student Services with the supporting evidence.

The Childcare Bursary will contribute towards the costs of childcare; learners are personally liable if the childcare fee exceeds the amount given by the college.

To access the Childcare Bursary, the learner must have a regular minimum attendance of 85% for each 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.

If there are any special circumstances, the learner should be referred to a one of the student Support Staff.

Childcare providers:

All childcare providers will:

- complete and sign the childcare bursary fees form, providing details of their Ofsted registration number and insurance liability details and BAC's details
- read the childcare provider guidance notes and be aware that the bursary is dependent on the learner attending college for a minimum of 85% each half term
- notify the College if a child has been absent for more than one week
- Acknowledge that childcare payments are made every half term, based on the previous half term's attendance.

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

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 their appeal 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 reassessed 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 then they can ask the appeal to go to stage three. The Assistant Principal of Student Services will hold the appeal and this decision will be final.

9. Review

The policy will be subject to annual review.

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