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| <b>Name of Policy:</b> | <b>Financial Support Policy</b>                          |
| <b>Last Approved:</b>  | <b>July 2020</b>   |
| <b>Approved By</b>     | <b>Corporation via Finance &amp; Resources committee</b> |
| <b>SLT Owner</b>       | <b>Director of Finance</b>                               |

Long Road Sixth Form College is committed to helping students overcome financial barriers to successful participation and completion of their studies. The College receives government grants each academic year specifically to provide financial support to students. Grants are limited so in managing and administering the Financial Support funds, the College will:

- Clearly identify priorities, so that support is awarded on a fair yet affordable basis
- Put financial checks and controls in place as appropriate to public funds
- Ensure compliance with the terms and conditions of any grants
- Provide effective and efficient processes for handling applications, payments and appeals
- Identify potential sources of support from other agencies or charities, where appropriate
- Retain sufficient funds to deal with emerging changes in students' financial circumstances
- Ensure arrangements and decisions take due account of equalities legislation

Grants received by the College known as 'Financial Support Funds' are as follows:

- Bursaries for defined vulnerable groups
- Free Further Education Meals
- 16-18 Discretionary Bursary Funds

These funds may contribute towards the cost of one or more of the following:

- Essential materials required to study on their chosen courses.
- Stationery and Print Credits/Items
- Essential equipment and/or uniform required to study on their chosen courses.
- Internet access for distance learning where it has been demonstrated the household cannot afford it.
- College Fund
- Revision guides
- Deposits to access the resources required to study on their chosen courses
- Transport to and from the College and placements
- Further education free meals
- DBS for placements
- Trips essential for their participation on chosen courses. (*Support is not normally available for trips outside the United Kingdom*)
- Exam re-sit fees
- Progression Fees

The rules for each fund are different and therefore an award may be made from different funds and is individual to the circumstances of the student. As funds are limited, it may be necessary to close a fund at any point during the academic year. The college will, however, strive to support students and will consider applications throughout the academic year if emergencies arise. There is no entitlement to a discretionary bursary.

## **Support for all Students**

All 16-18 year old students attending Long Road Sixth Form College receive the following support or benefits:

- Free tuition and free examination entries in respect of students' first entries. This excludes charges for examination services.
- Access to free or low-cost extra-curricular activities (e.g. sport, music).
- Eligibility for NUS card, which gives access to various on-line and in-store discounts.
- Parents eligible to claim Child Benefit, if student is on a full-time course.

## **Priorities and eligibility**

Students experiencing particular financial difficulty are eligible to apply for assistance from the Financial Support Fund to ensure access to their learning. The fund is cash-limited and so priority will be given to those students from families with the lowest household income and/or highest demonstrated need. The funds are intended to cover costs associated with studying at Long Road Sixth Form College and are not a substitute for other sources of financial support (e.g. childcare payments under the Care to Learn Scheme) nor will they be used for regular payments for living costs. The College targets any support on an individual basis and the list below indicates the form such support may take. This does not prevent applicants from making a case for alternative support; each case being considered on its merits. However, funds are awarded at the College's discretion and decisions are made with respect to demands from, and needs of, the whole student population. There is no entitlement to a discretionary bursary.

The eligibility criteria for assistance from any of the individual Financial Support Funds are different. However, in all cases students must:

- be aged 16 or over but under 19 as at 31<sup>st</sup> August 2020. Students aged 19 or over are only eligible to receive support from the 16-18 discretionary bursary 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).
- be studying a qualification up to and including a Level 3
- have been resident in the EEA or Switzerland for three years or more
- be able to demonstrate an annual household income below £20,000 (gross taxable income) and that they will struggle to afford to pay the cost of coming to College.

Awards from the Financial Support Funds cannot be made if:-

- the student is an overseas student
- Government regulations prohibit the College from doing so.

## **Bursaries for Young People in defined vulnerable groups**

Students who meet one of the criteria below and who have a financial need can apply for a bursary for vulnerable learners of up to £1,200 per year (if they are participating on a study programme that lasts for 30 weeks or more; a pro-rata amount is paid to students on study programmes of less than 30 weeks). This reflects that students in these groups may need a greater level of support to enable them to continue to participate.

The defined vulnerable groups are students who are:

- in Local Authority Care and defined as a 'Looked After Child'
- a care leaver of the Local Authority defined as:
  - a young person aged 16 and 17 who was previously looked after for a period of 13 weeks consecutively (or periods amounting to 13 weeks), which began after the age of 14 and ended after the age of 16; or

- a young person aged 18 who was looked after prior to becoming 18 for a period of 13 weeks consecutively (or periods amounting to 13 weeks), which began after the age of 14 and ended after the age of 16 or 13 weeks consecutively (or periods of 13 weeks), which began after the age of 14 and ended after the age of 16
- receiving Income Support or Universal Credit, clearly stating the claim is in their own name because they are financially supporting themselves or
- receiving Income Support or Universal Credit, clearly stating the claim is in their own name because they are 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 for bursaries for vulnerable groups.*

### **Free Further Education Meals**

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

### **16-18 Discretionary Bursary Funds**

To be eligible for financial support a student will need to demonstrate an annual household income ordinarily below £20,000 (gross taxable income) and that they will struggle to afford to pay the cost of coming to College.

The application should be accompanied by a recent **photocopy** of the following full document(s) that are applicable to the household in which the student lives (dated within the last six months):

- Tax Credit Award Notice 2019/2020 (start date 06/04/2020)
- Income Support
- Income Based Jobseekers Allowance
- Income Related Employment and Support Allowance
- Guaranteed element of State Pension Credit
- National Asylum Seekers Support
- Last three months Universal Credit award notices

If they do not have any of the above, proof of household income under £20,000 must be supplied. This can either be done by providing the last three months bank statements and wage slips for each working member of the household. For those who are self-employed, a photocopy of the Self-Assessment Tax Return or a letter from their accountant stating the projected earnings for 2019/20 will be required.

### **Transport**

Students who meet the eligibility criteria of the 16-18 Discretionary Bursary Funds will get their transport costs covered or subsidised if they live three miles or more from College and use public transport.

Students are encouraged to apply to their local County Council in the first instance for assistance with the cost of transport if they meet the following criteria

- Long Road Sixth Form College is the nearest college to their home offering their course/subjects
- they are under 19 on 1 September 2020
- they are resident at an address more than three miles from their college

and in receipt of one of the following:

- Income Support or Universal Credit
- Income Based Job Seekers Allowance
- Income Related Employment and Support Allowance
- NHS Tax Exemption (valid at the time of application - Cambridgeshire County Council only)
- Tax Credits where the Household income is below £16,190

***This is correct at the time of writing although is subject to change and each student will need to check the eligibility criteria of their County Council at the time of application.***

If a student's application is refused by their County Council or they do not meet the eligibility criteria, they should be encouraged to make an application to the 16-19 discretionary bursary.

### **Discounted Travel**

Discounted season tickets are made available by various transport operators. There are terms and conditions for the discount which students will need to check with the operators' websites before applying.

### **Distance Learning**

In cases of remote working due to temporary closure of college site, the college will continue to support students by accepting applications, ordering items and making payments for awards made. There may also be additional awards made for equipment, software or items (eg Internet access, print cartridges etc) to assist the student in continuing their studies. Some of the additional awards may however be subject to additional eligibility criteria eg the household will need to demonstrate the affordability for Internet access.

For those awarded Free College meals, this will be paid on a regular by BACS at the meal allowance rate of £3.50 per college day. It will remain at the discretion of the Government and/or the College if payments are to be made during college holidays.

During this period, any payments for transport maybe suspended until the college reopens.

At times where there is a combination of college and distance learning, transport payments will be made accordingly. Free College meals will continue to be paid at the rate of £3,50 per day either by placing the amount on their College Card for the days the students are at College or by BACS payments for the days of distance learning.

## **APPLICATION PROCESS**

There will be one application form which will be used for applications to all Financial Support Funds. This form will be available from Registry, Admissions, Finance, electronically from the College website, by e-mail from [financialsupport@longroad.ac.uk](mailto:financialsupport@longroad.ac.uk) or by telephoning the College on 01223 631141. An application can be made prior to enrolment however no awards will be made until the student is enrolled at Long Road Sixth Form College. An application does not mean an award will be made.

### **Timescale for Applications**

Applications can be made throughout the year, to allow for changing circumstances. However, funds are limited and this may reduce the amount which can be awarded for late applications. Students are, therefore, encouraged to apply as early as possible. As funds are limited it may be necessary to close a funds at any point during the academic year.

### **Assessment Process**

All applications will be assessed for each of the College's Financial Support Funds and if funds are available an award will be allocated subject to meeting the College's eligibility criteria, a correct and completed application form and relevant evidence being provided.

## **MAKING PAYMENTS**

### **Bursaries for defined vulnerable group**

Monthly payments will be paid up to a maximum of £1,200 for the academic year. Any payments required for equipment, books, revision guides, starter packs, college fund, trips and equipment deposits will be deducted from this amount and the remainder will be paid equally each month, during term time, into the student's bank account. The College cannot pay into another person's bank account under the terms and conditions of the government grant, though an award can be paid into a joint account provided the student is one of the account holders.

### **Transport/Travel**

Where a payment has been agreed (e.g. to cover transport costs) then this will be processed via BACS direct into the student's bank account - with the first payment being mid-September/early October (or the first month after the award has been approved). Any subsequent payments will be paid at the beginning of each term subject to the student meeting the attendance criteria.

### **Free Meals**

The government entitlement is to £2.41 for each day the student attends their study programme, but the College tops this up to £3.50 per day from its bursary grant. The College funds these meals by providing an electronic credit via ParentPay on a daily basis in advance which can be redeemed on site at the College's food centre.

### **Stationery/Art Equipment/Internet Access**

Where a contribution of £10 has been agreed to cover stationery costs or an award made for Art equipment or internet access, then this will be processed via BACS direct into the student's bank account - with the payment being mid-September/early October (or the first month after the award has been approved).

### **Books/Revision Guides/Equipment**

Where the College contributes to costs for these items, then the College will order these on a student's behalf. Once the items have arrived, the student will be notified via e-mail to collect them from the Student Helpdesk/College Shop. If a student has brought an item themselves, consideration may be given for a refund however this may not be for the full amount and will be at the discretion of the panel. In the event of a temporary closure of the college site, arrangements will be made to have the books/revision guides and equipment distributed to students.

### **College Services Fee**

An internal transfer will be made to the College finance department once a student enrolls on a course at the college.

### **Starter Packs/Equipment Deposit**

When a student enrolls on a course and requests assistance with the cost of these items, an internal transfer will be made to the college department.

### **Trips**

Where the College contributes towards a cost of a trip, then a credit will be made direct to the trip account and "Parentpay". The student will still need to supply the relevant consent information.

Other payments, unless urgent, will be processed on a monthly basis. Payment will preferably be by either BACS or cheque, though cash payments of up to £50 are possible for minor and/or urgent payments.

### **Minor Payments & Emergency Fund**

There will be occasions when students face an immediate financial crisis and some form of assistance is urgently required. To ensure such requests do not by-pass the fair and transparent processes then a small cash loan of up to £50 can be made to the student as a temporary measure, on

the authorisation of the Senior Finance Officer, Director of Finance or the Principal. The loan should then be repaid within an agreed time period. If the student is already receiving financial assistance, then the repayment may be deducted from their next payment. Alternatively the student may then apply for the loan to be converted into a non-repayable grant. In such cases, a simplified financial support form should be completed, with a detailed explanation of the need for support and the estimated amount of the minor costs which then goes to the Financial Support panel for a decision.

### **Financial Support Panel**

Provided eligibility is satisfactorily proven, certain awards may be automatically approved by a member of the Financial Support team (e.g. transport costs, lunches). Other decisions are discretionary (e.g. levels of contribution, consideration of exceptional circumstances). To ensure these are dealt with on a fair yet affordable basis, these discretionary decisions will be considered by a panel of at least two members of staff - one representing the Financial Support team and one representing Finance (usually the Director of Finance).

### **Notification of Decision and Appeals**

Once an award has been approved then the Financial Support team will confirm in writing to the student, detailing the amount(s) awarded, what the award is for, when and how the award will be paid and any specific conditions which apply. If an award is not made, the notification will explain the reasons for this. Students will be reminded of their right to appeal against an award decision and given details of how to submit an appeal as follows:

- If a member of the Financial Support team made the original award decision, then any appeal will be heard by the Financial Support panel.
- If the Financial Support Panel made the original award decision, then the appeal will be heard by a member of the Leadership Team not previously involved (usually the Assistant Principal).

### **Conditions of Student Support Fund**

Payments will not be made until appropriate documentary evidence has been provided. This is to safeguard public money from potential fraud. Fraudulent activities, including giving false statements, will be treated seriously and may leave the individual open to prosecution.

Financial assistance from the Student Support Fund is dependent upon attendance and behaviour. Should either be unsatisfactory or should the student withdraw from the course early, then they may be asked to pay back some or all of their award, and future awards may be withheld or reduced.

The general approach will be that payments other than Free Further Education meals will be reduced in proportion to non-attendance where attendance is between 70% and 80%. Where attendance is below 70%, then no such payment will be made. Exceptions to these may be made, but only with the authorisation of two of the Financial Support team members following discussions with Progress Coaches.

### **Accounting and Audit Arrangements**

The College is required, when requested to submit returns to the relevant funding bodies for expenditure relating to student financial support grants. As a public body, the College is also expected to have sound systems in place to control and account for any items of expenditure and internal auditors regularly review such systems.

### **Responsibilities**

- The Principal has overall responsibility for the operation of the Financial Support Funds.
- The Director of Finance is responsible for ensuring that the College maintains satisfactory financial systems, controls and records in relation to the Financial Support Funds, which are compliant with auditors' and funding body requirements.
- The Director of Finance is responsible for ensuring the Financial Support Funds provides appropriate financial assistance to those individual students in greatest need.
- The Senior Finance Officer is responsible for managing the Financial Support Funds budget, for oversight of the day-to-day administration of the Fund and for ensuring the terms of any grants are met.
- The Financial Support team are responsible for the efficient and timely processing of Financial Support Funds applications.
- Finance staff are responsible for the efficient and timely processing of payments and keeping clear records.
- Welfare staff, Progress Coaches, Registry and the Financial Support team are responsible for ensuring students are appropriately informed and advised of the financial support available from the College and from external agencies and of how to apply for such funds.

### **Confidentiality**

Applications are only seen by those involved in the management and administration of the Financial Support Funds. From time to time it may be necessary for additional supporting information to be sought from other College staff in order for a decision to be made. The Finance Department and Progress Coaches may be provided with details of any award made.

Personal data provided on the application form or in support of the application will be used solely for the purposes relating to the application for financial assistance. Processing of such data will take place in compliance with data protection legislation and College policy.

### **Other Funds and Support**

Students may be eligible for grants or benefits from other government or external agencies. Examples include:

- Care to Learn grant - available to help with childcare costs for students up to age 20. Further details can be found on the gov.uk website.
- Assistance from the student's local County Council with the cost of transport
- Ministry of Defence scholarships - available to support the children of servicemen and women killed on active service. Further information can be found on the gov.uk website.

In processing applications for support, the Finance team and the Financial Support team will actively look out for opportunities for students to claim funds from these other sources, including government benefits.

**Equality Implications**

In determining arrangements for assessment and payment of the Financial Support Funds, the College is subject to equalities legislation, which means that students must not be discriminated against, either directly or indirectly, on the grounds of protected characteristics. The procedures and eligibility guidelines detailed in the previous sections have been established in order to ensure all student applications are dealt with fairly and consistently. In relation to conditions attached to attendance and behaviour, the Finance team is aware that attendance and behaviour may be affected by disability or by other protected characteristics and will make reasonable adjustments for this in making decisions about levels of payment.

The fund improves equality of opportunity by helping students overcome financial barriers to successful participation and completion of studies. Priority is given to those students from families with the lowest household income and/or highest demonstrated need (which includes those students with disabilities).