South Gloucestershire and Stroud College

Further Education Financial Support Policy 2023-2024

**If you would like this document in an alternate format
please contact the Human Resources Department**

Prepared by:	Nicola Grant
Job Title/Role:	Money Management Services Manager
Ref. No.: **Q/P 100**	**Date of this version: 28/11/2023** **Review date:** 01/07/2024 (Subject to any legislative changes) **Upload to College website?** Yes **Upload to e-Campus?** Yes
Approved by:	Rich Aitken, Head of Finance
Date:	28/11/2023

MANDATORY INITIAL IMPACT SCREENING

I have read the guidance document: Completing a Policy Impact Assessment?	✓
If this policy raises equality, diversity or inclusion concerns, the Inclusion Committee has been consulted?	☐
If this policy raises environmental or sustainability issues, the Estates Team have been consulted?	☐
If this policy has been up-dated, please tick to confirm that the initial impact screening has also been reviewed:	✓

Please list each College Strategic Priority that this policy is designed to address/implement:	

EQUALITY, DIVERSITY & INCLUSION IMPACT ASSESSMENT

Characteristic	This policy seeks to:
Age	Remove arbitrary age barriers to educational access and to the realisation of individual potential and success
Disability	No appreciable impact
Faith or Belief	No appreciable impact
Gender	No appreciable impact
Race or Ethnicity	No appreciable impact
Orientation	No appreciable impact
Gender reassignment	No appreciable impact
Economic disadvantage	Use available resources to identify and address any issues of inequality as a result of social and economic factors. Supporting learners and staff, both academically and pastorally in order for all to be successful
Rural isolation	Use available resources to identify and address any issues of inequality as a result of rural isolation. Supporting learners and staff, both academically and pastorally in order to access College services and be successful.
Marriage	No appreciable impact
Pregnancy & maternity	No appreciable impact
Carers & care leavers	Use available resources to identify and address any issues of inequality as a result of being in care or a care leaver. Supporting learners both academically and pastorally in order to be successful.
Vulnerable persons	Use available resources to identify and address any issues of inequality as a result of being a vulnerable person. Supporting learners both academically and pastorally in order to be successful.

Please identify any sections of the policy that specifically seek to maximise opportunities to improve diversity within any of the College's stakeholder groups:		None	
Please identify any sections of the policy that specifically seek to improve equality of opportunity within any of the College's stakeholder groups:		Whole policy	
Is there any possibility that this policy could operate in a discriminatory way?	☐	✗	If you have ticked yes (red), which characteristic will be most affected? Choose an item.
If yes please confirm that the Policy has been sent for a full Equality & Diversity Impact Assessment, and note the date:	☐		Click or tap to enter a date.

Note: if the policy does not seek to increase diversity or improve equality you should go back and review it before submitting it for approval.

MAPPING OF FUNDAMENTAL RIGHTS

Which United Nations Convention on the Rights of the Child (UNCRC), Right does this policy most protect:	Art. 17 Access to information Art. 28 Right to education Art. 42 Right to know your rights
Which Human Right (HRA) does this policy most protect:	Art. 2 Right o life Choose an item.

DATA PROTECTION & PRIVACY BY DESIGN SCREENING

Tick to confirm that you have considered any data protection issues as part of the design and implementation of this policy; and, that implementing this policy will not result in the collection, storage or processing of personal data outside of official College systems:	✓
Tick to indicated that this policy has or requires a Data Privacy Impact Assessment:	☐

ENVIRONMENTAL, SOCIAL AND ECONOMIC IMPACT ASSESSMENT				
Does this policy relate directly or indirectly to any legal, regulatory environmental or sustainability standard(s)?	**Yes** ☐		**No** ☒	
If so, please list them:				

Will any aspects of this policy result in:				
Reduced miles travelled or provide / improve / promote alternatives to car based transport (e.g. public transport, walking and cycling car sharing, the use of low emission vehicles, community transport, environmentally friendly fuels and/or technologies)	**Yes** ☐		**No** ☒	
Reduced waste, environmental hazards and/or toxic materials for example by reducing PVC, photocopier and printer use, air pollution, noise pollution, mining or deforestation? Or increase the amount of College waste that is recycled or composted?	**Yes** ☐		**No** ☒	
Reduced water consumption?	**Yes** ☐		**No** ☒	
Reduced instances of single use plastic?	**Yes** ☐		**No** ☒	
Reduced use of natural resources such as raw materials and energy to promote a circular economy?	**Yes** ☐		**No** ☒	
Improved resource efficiency of new or refurbished buildings (water, energy, density, use of existing buildings, designing for a longer lifespan)?	**Yes** ☐		**No** ☒	
Will this policy improve green space or access to green space?	**Yes** ☐		**No** ☒	
Please list the sections of this policy which specifically target an improved environment:				

Will any aspects of this policy result in:				
The promotion of healthy working lives (including health and safety at work, work-life/home-life balance and family friendly practices)?	**Yes** ☐		**No** ☒	
Greater employment opportunities for local people?	**Yes** ✔		**No** ☐	
The promotion of ethical purchasing of goods or services for example by increasing transparency of modern slavery in our supply chain?	**Yes** ☐		**No** ☒	
Greater support for the local economy through the use of local suppliers, SMEs or engagement with third sector or community groups?	**Yes** ☐		**No** ☒	
The promotion of better health, increased community resilience, social cohesion, reduced social isolation or support for sustainable development?	**Yes** ✔		**No** ☐	
Mitigation of the likely effects of climate change (e.g. identifying proactive and community support for vulnerable groups; contingency planning for flood/snow, heatwaves and other weather extremes)?	**Yes** ☐		**No** ☒	
The promotion of better awareness of sustainability, healthy behaviours, mental wellbeing, living independently or self-management?	**Yes** ☐		**No** ☒	
Please list the sections of this policy which specifically target improved sustainability:				

What is the *estimated* carbon impact of this policy (in terms of tCO2e)	**Increased (+tCO2e)** ☐	**Decreased (-tCO2e)** ☐	**Net Zero CO2** ☐

Mandatory initial impact screening completed by:	**Rich Aitken**
Date	**29/11/2023**
Initial impact screening supported by (Please list each individual)	**Caroline Taylor**

1. Policy Intent

1.1. South Gloucestershire & Stroud College (the College) financial support funds have been designed to widen participation and close the gap between those from less well-off and those from more affluent backgrounds.

1.2. The College bursary schemes have been designed to remove financial barriers to participation by identifying areas of financial support that are essential to each student's ability to learn, remain on course and achieve. The bursaries are not intended to provide financial benefit or advantage, or support with living costs.

1.3. This policy establishes the framework for assessment, award and delivery of these funds to learners on a further education (FE) course, in accordance with the Education and Skills Funding Agency (ESFA) and the West of England Combined Authority (WECA) funding rules.

2. Scope

2.1. The College receives and awards funding for the following financial support schemes:

- Vulnerable Young Persons Bursary (16-18):
  - Awarded if eligible, aged 16-18 on 31st August in the academic year in which the learner starts the programme of study, and in a defined vulnerable group (as specified in the ESFA 16 to 19 education funding guidance.)

- Discretionary Bursary (16-19/19-24 EHCP)
  - Awarded if eligible and aged 16 and under 19 on 31st August in the academic year in which the learner starts the programme of study, or
  - Awarded if eligible and aged 19 to 24 on 31st August in the academic year in which the learner starts the programme of study and in receipt of an Education Health and Care Plan (EHCP), or
  - Awarded with agreement of the MMS (Money Management Services) Manager, if aged 14 to 15, enrolled with SGS Create on a funded 16 to 19 study programme and has been determined by the Head Teacher to be in exceptional need of travel support.

- Free Meals (16-18/19-24 EHCP)
  - Awarded if aged 16 or over but under 19 at 31 August, or
  - Aged 19+ and continuing on study programme they began aged 16-18 (19+ continuers), or
  - Aged 19 to 24 and in receipt of an Education, Health and Care Plan (EHCP), and in receipt of, or have parents in receipt of,

one or more of the benefits defined in the [Free Meals in Further Education Funded Institutions Guide](#).

- Hardship Discretionary Bursary (19+ ESFA/WECA)
  - Awarded if eligible and aged 19 or over on 31st August in the academic year during which the programme of study starts.

- Loan Bursary (19+ with an approved Advanced Learner Loan)
  - Awarded if eligible and aged 19 or over on 31st August in the academic year during which the programme of study starts, and
  - Have an approved 19+ Advanced Learner Loan.

- Fee Waivers/Legal Entitlements
  - Awarded if eligible and aged 19 or over on 31st August in the academic year during which the programme of study starts, and
  - Course learning aim is funded.

2.2. In line with the [WECA](#) and [ESFA](#) funding guidance FE bursaries will not be paid to:

- Learners on Higher Education courses,
- Learners on waged Apprenticeships,
- Learners in prison or a young offender institution or who have been released on temporary licence (for example, day release), or
- Learners under 16 years of age on 31 August in the academic year in which they start their programme of study with the exception of SGS Create learners who in exceptional circumstances may be supported with travel costs.

2.3. The College plays no role in the funding decisions made by third party financial support schemes but may be required to obtain signatures and provide information to them, such as: course, retention and attendance details, and any other relevant information requested, in order for payments to be released.

3. Procedures

3.1. To be eligible to be considered for bursary award a learner must:

- Be enrolled on an FE course at the College.
- Satisfy the residency criteria set out in the ESFA/WECA guidance.
- The learner, or those who are financially responsible for them must meet the eligibility requirements for household income as published on the MMS webpage and E-Campus sites. In exceptional circumstances:
  - Where proof of household income cannot be obtained and the MMS, Wellbeing or Safeguarding teams determine an exceptional circumstance, then, at the discretion of the MMS

Manager, a statement from a relevant staff member will be accepted in place of income evidence.

- o Where a learner is a part of SGS Create and is determined by the Head Teacher to be in exceptional need of travel support, with agreement from the MMS Manager, a statement from the Head Teacher will be accepted in place of income evidence.

3.2. To be eligible to be considered for a fee waiver / legal entitlement a learner must:

- Be enrolled on an FE course at the College that is funded by a legal entitlement or a low income or benefit fee waiver.
- Satisfy the residency criteria set out in the ESFA/WECA guidance.
- Meet the eligibility requirements for the relevant funding which can be found on the MMS webpage and E-Campus pages.

3.3. **Financial Support Application Process**

3.3.1. The College uses a bursary management system to manage and process financial support applications. To apply for support learners must set up an account on the system and complete and submit an online financial support questionnaire.

3.3.2. Learners must upload all supporting evidence to their financial support application. A funding declaration must be electronically signed to formally agree their bursary or fee waiver fund conditions and to give evidence of understanding that all information provided must be correct and complete to the best of their knowledge, and that providing false or incomplete information could lead to the suspension or recovery of funds.

3.3.3. Where applicable learners will be asked to sign to confirm who, if anyone, they are happy for the College to speak to about their financial support application and/or give their agreement and reasons for any monetary award to be paid into a bank account that is not their own.

3.3.4. Where additional support is required, the MMS team will assist in the set-up of bursary management system accounts and with completion and submission of financial support questionnaires. Any supporting evidence seen will be recorded on an evidence collection sheet and uploaded to the application. At no point will original evidence or paper copies of evidence be retained. If relevant, any confidential information will be disposed of in line with the College's Data Privacy and Protection Policy.

3.3.5. Where additional support is provided learners will sign an additional questionnaire to confirm that they have been supported with the application and are happy that all information input to the system on their behalf is accurate and correct.

3.4. **Financial Support Assessment Process**

3.4.1. The MMS team will assess applications in order of receipt, prioritising those who are perceived as being most vulnerable (for example Vulnerable Young People and Young Carers).

3.4.2. The MMS team will assess a learner's eligibility for all possible funding in accordance with the latest ESFA/WECA guidance and the College published bursary financial eligibility criteria which can be found on the MMS webpage and E-Campus pages

3.4.3. Where a learner has applied for funding and a potentially more appropriate source of funding for the payment of course fees is identified, the MMS team will explore this option further and assist in the amendment of any funding options accordingly.

3.4.4. Learners who are assessed as eligible for bursary support are not automatically entitled to it and may not receive a bursary award if:

- No support needs are identified,
- Demand exceeds the available funds, (in which case reduced awards may be given), or
- A fund has been fully committed to, so no further awards can be made.

3.4.5. All completed and submitted applications will be assessed as either Awarded or Declined. One of two decline statuses may be applied:

- A 'Green Decline' enables a learner to reinstate their application by completing the actions noted in the Green Decline Letter that will be emailed to them.
- A 'Red Decline' confirms that a learner has been assessed as 'not eligible' for the funding.

3.4.6. Where no action is taken by a learner to reinstate a Green Decline, after a period of time decided by the MMS Manager but no sooner than a month after the Green Decline has been issued, a Red Decline email will be sent and the application shut down. Where a very late end of year application is assessed as a Green Decline and is not reinstated, the application will be shut down at the end of the academic year even if a month has not passed.

3.4.7. Learners may appeal a bursary decision or an element of an award by following the appeals process which can be found on the MMS webpage and E-Campus sites. Appeals will be considered at regular MMS team meetings and escalated to the Finance Operations Manager, in the first instance, if a decision cannot be made within the normal guidelines or a consensus cannot be reached.

3.4.8. Learners will receive regular application status reminders and updates via email and are responsible for ensuring all guidance and instruction is read and followed and applications are submitted as requested.

3.5. Bursary Awarding Process

3.5.1. A learner's bursary award will be made up of relevant elements in accordance with their assessed individual needs, the ESFA/WECA guidance and the MMS bursary awarding procedure. This could include but is not limited to: support with travel, kit & equipment, personal protective equipment, uniform, books, food whilst in College, childcare, professional membership fees and DBS checks.

3.5.2. Learners may be required to provide receipts as evidence of costs incurred, when requested by the MMS team.

3.5.3. Where a learner is found to have no relevant financial support needs, even if they have been determined as eligible, no bursary award will be made.

3.5.4. Additional allowances or other sources of financial support received from external sources will be considered when making a bursary award. This may lead to a lesser amount being paid for a particular element (such as travel) or no award being made. Examples are:

- Education and Maintenance Allowance (EMA) received by eligible learners' resident in Wales or Scotland, and
- Any other financial support received from external sources that directly supports with the day to day costs of attending college.

3.5.5. Receipt of bursary funding for 16-18 year olds will not affect receipt of other means-tested benefits paid to families such as income support, job seekers allowance, child benefit, working tax credit housing benefit or universal credit.

3.5.6. Learners in receipt of bursary funding for 19+ year olds, are responsible for informing the Department for Work and Pensions (DWP) about any learner support they receive from the College, as the learner support payment may impact benefits received.

3.6. Fee Waiver Awarding Process

3.6.1. Learners are not automatically entitled to funding and must submit a fee waiver application through the bursary management system.

3.6.2. Fee waivers and legal entitlements will be awarded in accordance with the ESFA and WECA funding rules.

3.6.3. Learners who cannot be funded by the above schemes, but may be eligible for another scheme, will be referred to the relevant College department by the MMS team.

3.6.4. Learners are liable for course fees until the point that their application is assessed and awarded. While applications are pending fee debt communications will continue to be issued by the College.

3.6.5. Where applications are declined, learners are liable for course fees and must either pay the fees directly or arrange an alternative method of funding.

3.7. Course Transfers for Learners with an Advanced Learner Loan

3.7.1. Where a learner is paying for their course via an Advanced Learner Loan and they wish to transfer onto a different course with a different learning aim, they may do so providing that they are transferring to a course that is also eligible for an Advanced Learner Loan. With the exception of Access to HE courses, the learner can transfer their existing Advanced Learner Loan on the same application if they are moving to a course of the same level and type after a payment has been received by the College. If not, the learner will need to reapply, and the College will submit a withdrawal change of circumstance request. Learners on Access to HE courses are only allowed one application and therefore may not get funding for a new application.

3.7.2. Where a learner has transferred their Advanced Learner Loan and there is an increase in the fee charged for the new course, the learner will need to complete a Loan Request form to increase their loan to cover the new amount via the Student Loan Company or pay any outstanding amount themselves. If the course the learner is transferring to, has a lower fee, then the College will reduce the loan requested and the Student Loan Company will claw back any overpayments.

3.7.3. Learners wishing to transfer to a different course should discuss this with the MMS team to check if the course is eligible for a loan. If the new course is eligible for a loan, the MMS team will transfer the learner to the new course on the Advanced Learner Loan system.

3.8. Hardship Fund

3.8.1. The College has a hardship fund to provide support for genuine emergencies and hardship situations that cannot be foreseen or provided for in advance.

3.8.2. The College will make provision to support with immediate financial assistance and crisis payments following full assessment by the MMS team with support and feedback from other departments where necessary.

3.8.3. This facility is available to FE, SGS Create and other 14-15 year old College learners. Financial support may be offered via funding detailed in this policy or by providing advice to contact a specific third-party for support.

4. Policy Implementation

4.1. All College staff are responsible for raising awareness of this policy with prospective students (prior to their enrolment) and current students.

4.2. The MMS Manager has overall responsibility for the day-to-day management of all areas within the MMS team and normally makes the final decision regarding eligibility assessments and appeals. Appeals will be escalated to the Finance Operations Manager, in the first instance, if required.

5. Related Policies, Procedures and Guidance

5.1. Education Skills Funding Agency (ESFA) Guidance

5.2. West of England Combined Authority (WECA) Funding and Performance Management Rules

5.3. Higher Education Fee & Bursary Policy

5.4. Fees and Refunds Policy

5.5. Applications, Admissions and Enrolments Policy and Procedure

5.6. Learner Code of Conduct

5.7. Compliments, Suggestions and Complaints Policy and Procedure

5.8. Data Privacy and Protection Policy

5.9. Learner Attendance, Punctuality and Retention Procedure

5.10. MMS Working Procedures including the Appeals Procedure