

FE Financial Support Guide

2023/24

At Cornwall College we want to remove as many barriers to learning as possible. We recognise that there are costs associated with accessing education; therefore, if you are starting a full-time study programme with us, we have several bursaries available to financially support you with your studies.

All learners applying for financial assistance must be studying a Further Education course, for the academic year, September 2023 to July 2024. *This does not include those students who are studying an apprenticeship programme.*

16-18 FE Bursary (19-25 with an EHCP*)

Learners can apply for the 16-18 Bursary (19-25yrs with an *Education & Health Care Plan) to support you with accessing and remaining in education. This bursary can be used to fund a College Bus Pass and student hardship.

You must live more than 3 miles from your chosen campus to be eligible for transport assistance.

Your total combined household income must be less than £70,000 per annum to qualify for any assistance from this bursary.

- Learners with a total combined household income up to £35,000 will be fully funded for the cost of a travel pass.
- Learners with a total combined household income between £35,001 - £70,000 will receive a 10% discount off the £600 cost of a pass.

Priority will be given to those learners on the lowest household income and an assessment of financial need will be made.

When applying for this bursary you will need to provide evidence of your household income. This could include any of the following.

- P60 issued in April 2023 to evidence salary or a copy of three wage slips, February 2023, March 2023 and April 2023.
- If the household is in receipt of Universal Credit, we require 3 full recent monthly statements confirming the amount received, and breakdown of the entitlement. Screen shots of the monthly payment can be submitted, if each shot includes the name of the recipient. Alternatively, if you choose the Print option on your on-screen award, you can save the entire document as a PDF file.
- A copy of a Tax Credit Award Notice (TCAN) for 2023/24, showing your income for 2023. **All of** the pages must be included, showing household income and figures for child tax credit and/or working tax credits. If you are uploading photos of these documents the full page must be visible.
- If self-employed, Certified accounts or a copy of your tax return for April 2022.
- Confirmation of all the benefits the household is in receipt of, a recent (within 3 months) benefit entitlement / award letter must be provided for each benefit and the amount you receive.
- Evidence of a household member attending university, including a confirmation letter from the University or a letter from Student Finance England for the academic year 2023/24, which will reduce household income by 50%.

- **NO BURSARY APPLICATION WILL BE ASSESSED WITHOUT THE CORRECT EVIDENCE.**

Free College Meals

This entitlement is for learners who are in full time **Further Education** at The Cornwall College Group. Learners must be aged between 16 and 18 years on 31st August 2023. If a learner turns 19 during the academic year, they will remain eligible for free meals until the end of the academic year.

Learners aged between 19-25 who are subject to a Learning Difficulty Assessment (LDA) or have an Education & Health Care Plan (EHCP) will also be entitled to free meals whilst at the College, **providing they meet the household income eligibility criteria** and can provide evidence to support this.

Eligibility Criteria

If the household is in receipt of any of the benefits listed below and the income is below **£16,190**, the learner may be eligible for free meals.

You must complete a bursary application form and provide evidence for your free meal entitlement to be approved.

When applying for this bursary you will need to provide evidence of your total combined household income. This could include any of the following:

- Universal Credit (you must provide 3 recent statements along with any deductions. Earnings must be under £7,400 pa to qualify)
- Jobseekers Allowance income based.
- ESA – income related Employment Support Allowance.
- Income Support.
- Guaranteed element of State Pension Credit.
- Child Tax Credits (you cannot be in receipt of Working tax credits)
- A letter from the Local Authority confirming entitlement of free meals at School

Bursary PLUS

This is for learners who are aged between 16-19 and in one of the defined vulnerable groups: -

- **Young person who is currently in care or a Looked After child** – this is children that are looked after by the Local Authority on a voluntary basis (Section 20 of the Children Act 1989) or under a Care Order (Section 31 of the Children Act 1989) This could include Unaccompanied 16 – 18 Asylum Seekers, under the care of the local authority.
- **Care leaver** – this is 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 or above 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 18
- **Young person who is in receipt of Income Support or Universal Credit in their own right** – This shows that the young person is financially supporting themselves and anyone else who is dependent on them.

- **Disabled young people who receive both Disability Living Allowance (DLA) or Personal Independence Payment (PIP) as well as Employment Support Allowance (ESA).** You must be in receipt of both.

To receive an award a learner must complete the bursary application form and provide the supporting evidence required.

These learners can receive **up to £1200** per academic year depending on their financial circumstances and what may be required to participate in education. Learners will be asked about their individual needs and will not automatically be awarded the full £1200.

If a learner is awarded a bursary and travels to college using a college transport pass, the cost of that pass will automatically be deducted from their bursary award, to cover the cost of the pass. **You must live more than 3 miles from your chosen campus to be eligible for transport assistance.**

A meeting with your Study Programme Manager will take place in the first few days of your new term to ascertain and apply for any additional assistance or equipment required.

When applying for this bursary you will need to provide one or more of the following:

- Written confirmation from the Local Authority of learners' current looked after or leaving care status (confirming the learner meets the criteria as above).
- A recent letter confirming that the young person is in receipt of Income Support stating the amount they have been awarded.
- Copies of 3 recent monthly Universal Credit Statements, it must be a copy of the full statement showing the breakdown of the entitlement. Screen shots of the monthly payment can be submitted, if each shot includes the name of the recipient. Alternatively, if you choose the Print option on your on-screen award, you can save the entire document as a PDF file.
- A recent letter to confirm that the young person is in receipt of both DLA / PIP **and** ESA. The letter must also state the amount awarded.

Childcare Funding

If you are aged 16-19 you can access childcare funding through the Care to Learn Scheme

If you are under 20 at the start of your course and you are the main carer for your child and in receipt of Child benefit you may be eligible for funding towards your childcare. For more information and to apply for Care to Learn visit www.gov.uk/care-to-learn

If you apply for Care to Learn funding, you must notify the Student Finance team and provide a copy of your Child benefit letter to us, for us to approve your Care to Learn payments. Please email studentfinance@cornwall.ac.uk

If you are aged 20+ you can apply for a College Childcare Grant

If you are over 20 years of age at the beginning of your full time Further Education course, you may be eligible for a grant to assist you with your childcare costs. Your own personal income must be below £28,000. You must complete the 19+ Bursary application first, providing the correct supporting documentation required. A Childcare Support application form will be then sent to you for completion.

Only children aged 14 or under (18 or under if the child has a disability) can be supported. Up to 3 children can be supported up to a maximum of £4250 per child over the academic year. This payment will be made directly to the

Childcare provider who must be Ofsted registered. The certificate of registration must be sent as evidence with the application form.

Please note:

For **ALL** grants and bursaries, the evidence provided to support the application must be for the year **1st April 2022 – 31st March 2023**. If the incorrect year is sent the application will **NOT** be assessed until the correct year is sent.

19+ Further Education Bursary (AEB Funded)

This is for learners who are aged 19+ and studying a full-time further education course at levels 1 or 2. *For those learners studying at Level 3, please see Advanced Learner Loan FE Bursary detail further down.* The bursary is aimed at assisting learners with course related costs such as:

- Tuition fee Support - Level 1 and 2 courses only. If you need to pay your course fees and cannot obtain any fee remission via other routes, we can cover up to x2 sets of tuition fees per academic year. See Advanced Learner Loans further below for information regarding level 3 tuition fees.
- We are able to award a travel allowance of 30 pence per mile calculated via Google maps, for each return journey to college on timetabled days. It will be paid monthly in arrears, by BACS, direct to the learner. Mileage allowances will not be paid if your attendance is below 90%. If your course is funded through an Advanced Learner Loan, your mileage allowance will be capped at £80 per month.
- Support towards childcare costs. We can award up to £4250 per child, per year. See Childcare detail above.
- We can support with the purchasing of essential equipment and resources that are deemed essential for you to complete your course.
- For some courses we can support towards the cost of registration fees / professional memberships and college trips.
- A Hardship Fund could be available for eligible learners, dependent upon personal circumstances.
- To qualify learners must meet the eligibility criteria and have an individual income of below £28,000 per year.

19+ Advanced Learner Loan FE Bursary

Tuition Fees

- Learners who are 19+, studying a level 3 qualification and have tuition fees to pay can apply for an Advanced Learner Loan to help pay the fees charged. Most learners aged 19+ studying an eligible qualification will qualify for an Advanced Learner Loan.
- The amount you get depends on the course you are studying; you can get the maximum amount to cover your fees or pay part or all the fees yourself. You can apply online, visit www.gov.uk/advancedlearnerloan for further information.
- Learners who qualify for an Advanced Learner Loan to cover their course fees may also be eligible for a bursary through the college to support them with other course related costs, see 19+ FE Bursary above.
- To qualify learners must meet the eligibility criteria, have an individual income of below £28,000 per year and be able to provide a copy of their Advanced Learner Loan confirmation letter.

Learners must complete the bursary application and provide the evidence of household income as stated in the application.

Learners will be assessed on their annual gross individual income. **It must be below £28,000 for the last financial tax year.**

When applying for these bursaries you will need to provide evidence of your individual income. This could include any of the following:

- P60 for 2022/2023 to evidence salary or a copy of three wage slips for February 2023, March 2023 and April 2023
- If the household is in receipt of Universal Credit we require 3 full recent monthly statements confirming the amount received, and breakdown of the entitlement. Screen shots of the monthly payment can be submitted, if each shot includes the name of the recipient. Alternatively, if you choose the Print option on your on-screen award, you can save the entire document as a PDF file
- A copy of a Tax Credit Award Notice (TCAN) for 2023/24, showing your income for 2023. **All** the pages must be included, showing household income and figures for child tax credit and/or working tax credits. If you are uploading photos of these documents the full page must be visible
- Confirmation of **all the benefits** the household is in receipt of, a recent (within 3 months) benefit entitlement/ award letter must be provided for each benefit and the amount you receive. *If you only receive ESA, you must declare how other basics, such as housing, are covered.*
- If self-employed, Certified accounts or a copy of your tax return for April 2022
- **NO BURSARY APPLICATION WILL BE ASSESSED WITHOUT THE CORRECT EVIDENCE**

Residential Bursary

The residential bursary funds are aimed to support learners on land-based programmes of study that require a residential element. All full time Further Education learners can apply for the residential grant provided that they:

- Live more than 15 miles from the College and there is not a college nearer to their home address running the same study programme

OR

- The journey to college takes more than 2 hours on public transport.

The income eligibility thresholds are as below:

- 16-18yrs (19–25yrs with an EHCP) learners - Combined total household income less than £50,000
- 19+ & Advanced Learner Loan learners - Individual personal income less than £28,000

The learner must have a confirmed place on a full time Further Education course at the College and have resided in England for more than 3 years. There is a limited amount of residential bursary fund so it is advised to apply as soon possible.

All Residential Bursary applications must be completed on-line via the Pay My Student Portal on the Cornwall College Group website. Applications are prioritised based on need.

All household income must be declared, and evidence must be provided to support the application. The bursary will not cover all the accommodation cost.

Below is a table of maximum awards possible:

| Gross Household Income | 16–18yrs (19–25yrs with an EHCP) | 19+yrs & Advanced Learner Loan (Up to age 30) | Maximum Award |
|----------------------------|----------------------------------|---|---------------|
| Up to £42,000 | £3812 | | £3812 |
| £42,001 to £50,000 | £2668 | | £2668 |
| Individual Personal Income | | | |
| Up to £28,000 | | Up to £3458 | £3458 |

Evidence to support the residential bursary application should come from the tax year **April 2022 - March 2023** and must include the following:

- A signed copy of your tenancy agreement.
- A copy of a Tax Credit Award Notice (TCAN) for 2023/24. **All** the pages must be included, showing household income and figures for child tax credit and/or working tax credits.
- P60 for April 2023 to evidence salary or a copy of three wage slips for February 2023, March 2023 and April 2023, showing gross income for March 2023.
- If the household is in receipt of Universal Credit we require 3 full recent monthly statements confirming the amount received, and the other elements which make up your payments.
- Confirmation of ALL benefits the household is in receipt of, we require a recent (within 3 months) benefit entitlement/ award letter, the letter has to state the amount you receive.
- Certified accounts if self-employed or a copy of your tax return for April 2022.
- Evidence to confirm a household member is attending university, including a confirmation letter from the University or a letter from Student Finance England for the academic year 2023-24, which will reduce household income by 50%.

No residential bursary will be awarded without the household or personal income evidence. To ensure the financial support is in place for the start of the academic year, the closing date for the Residential Bursary applications is **31st July 2023**.

If you have provided the required evidence by the deadline stated below, your application will be assessed and processed according to the college criteria. You will normally be informed in writing of the result of your application within 28 days. Applications must be received by **31st July 2023** to ensure that support is in place for the start of the academic year. Applications received after this will be assessed if funds remain.

Definition of Terms:

16 – 18 (19 – 25 with an EHCP)

What do we mean when we say “household income”, “combined household income” and “means-tested”?

If you live alone – we ask for your income only

If you live with a partner or spouse – this will be your income and their income combined

If you are over 19 but under 25 and live with your parents (including step-parents/carers/guardians) their income combined, and not your income

19+ & Advanced Learner Loan

What do we mean when we say “Individual or Personal Income”

This will be the income you receive in your own right. We will not ask for evidence from other working adults in your household such as partner, spouse, parent/guardian(s)

Please note that by income we also need to know about any benefits being received by any of the above. Evidence of all income will be required.

We do understand that employment and benefit circumstances can change very suddenly. If you are no longer working or being made redundant, we will accept a copy of your redundancy notice letter. However, if you live with a partner / spouse, we will still require evidence of their income too.

When we have all the information required we are then able to means-test your application. This is where we can award financial assistance, based your household income. This ensures that we make fair and reasoned decisions about who we can help the most.