

Student Financial Support Policy 2025/26

Purpose

To set out the Learner Support Fund so all students and staff are aware of the different bursaries within college and how they can help those students eligible to receive it. Support available is for those extra course costs and not for course or tuition fees. The College adheres to the guidelines set by the Education Skills Funding Agency (ESFA) looking to remove any financial barriers students may have whilst in education.

<https://www.gov.uk/government/publications/16-to-19-bursary-fund-guidance/16-to-19-bursary-fund-guide-2025-to-2026>

Scope

- This policy applies to those college learners eligible to receive financial assistance for the extra costs within education. This does not apply to apprentices
- Inspire Education Group receives funding from the ESFA. This funding is awarded to support eligible learners to help meet the costs of participating in education and training post-16. Funds will be awarded in line with ESFA fund guidance, current for each academic year. Bursary funds are not used to support students and households with general costs of living
- The funding the College receives is limited, and the College cannot guarantee to support every application received. Students are encouraged to apply as early as possible
- The Discretionary Bursary follows the criteria demonstrated within the ESFA guidance. The set criteria for eligibility by IEG are gross household incomes of no more than £35,000pa, depending on what support has been requested
- None of this funding is guaranteed, as it is based on the application being received and the amount of government funding available at that time. Applications are encouraged to be received as early as possible within the new academic year
- All bursary fund applications will be assessed on an individual basis, and any awards issued will be based on actual financial need and removing barriers to access education provision at IEG, and not more

The Policy Statement

- The aim of this policy is to set out the ways that IEG can help to provide financial support to vulnerable and students from low-income households
- It is the aim of the College to offer a helpful, responsive and friendly service that ensures financial barriers are removed from learners so they can achieve

Responsibilities

- IEG will provide up-to-date funding information and eligibility criteria for the College Bursary funds, which will be in line with ESFA bursary guidelines. Changes may occur during the academic year in accordance with any financial changes at the discretion of IEG
- All IEG students will be given access to an application portal to apply for financial support. Accessible options and support from staff will be made available to those students/parents/carers / social workers who may struggle to access the application portal and complete a financial support application
- IEG must be provided with eligible evidence of household income in each application. Students applying for support will be assessed for eligibility at the start of their study at IEG, and will apply for the types of support they require each academic year. The college will aim to inform students if they are or aren't eligible for the college bursary within 14 days of their application, but this may be longer during busy periods of the year. Application forms for the bursary received without evidence will not be processed until correct evidence is submitted
- Students will be expected to have 85% attendance for full funding to be awarded. If attendance drops below 85%, payments can be withdrawn or withheld, and students may be subject to returning all awards provided to them
- Although we expect this to be rare, Students who do require BACS payments, due to unique situations and/or special circumstances that mean items in-kind are not suitable to remove financial barriers. Students must have their own bank account and provide the account details via the bursary application form. Payments cannot be made into another person's account unless there is a genuine situation where payments could be deemed to be resulting in harm to the individual, such as an open and active safeguarding concern
- Students who withdraw early from their course or don't meet their agreed course fees payment terms may be liable to return or reimburse the college of any equipment/kits/payment, etc that have been provided or funding withdrawn

Related Documentation

Data Protection Policy – GDPR001 – Data Protection (GDPR) Policy

Student Financial Support Policy 2025/26

RISK ANALYSIS

The risk to the College of not having this policy is that some students could be prevented from furthering their education due to the financial barriers they or their families face, and staff may be unaware of the financial support available.

EQUAL OPPORTUNITIES

An Equality Impact Assessment form, Section One, has been completed for this policy.

DATA PROTECTION

See Data Protection Policy

IEG will return (or destroy) all original copies of confidential documents relating to household income, but will retain a scanned copy on the student records system for audit requirements and ensuring that each student meets the eligibility criteria.

VULNERABLE BURSARY

The Vulnerable Bursary fund can provide support of up to £1200 per academic year. The amount of support awarded from the fund will be based on the actual financial needs of the student and not more. In such cases where there is no financial need, even if the student meets the eligibility criteria, vulnerable bursary support will not be awarded.

Support made via the Vulnerable Bursary fund will be administered in benefit in kind, for example, issuing bus passes or purchasing compulsory uniform on the student's behalf. BACS payments will only be put in place where there are specific requirements and needs of the supported individual that require this, and/or an alternative option to provide support is not available or practically viable.

Vulnerable Bursary Criteria

Are you in receipt of Income Support or Universal Credit? (evidence required - Income Support or 3 consecutive Universal Credit Statements as well as a tenancy agreement or utility bill in the student's name)

Care Leaver or currently looked after in care (evidence required - letter from Local Authority)

In receipt of **both** Employment Support Allowance or Universal Credit equivalent and Disability Living Allowance or Personal Independence Payments (evidence required, letters for **both** ESA and DLA/PIP, or Universal Credit Statement)

DISCRETIONARY BURSARY

The Discretionary Bursary is specifically aimed at students facing financial hardship during their college course. Household incomes must be no more than £35,000pa to receive support from the discretionary bursary funds. Free college meals are awarded based on their own set of eligibility criteria. Household income evidence is required to support the application, such as up-to-date details of applicable benefit(s) or household income. These are set out in the table below:

Discretionary Bursary Criteria

Full Tax Credit Award Notice 2025	Income Support award letter dated 2025			Job Seekers Allowance Award letter dated after May 2025
Employment Support Allowance / ESA Award letter dated 2025	Guaranteed Pension Credits Award letter dated 2025		Universal Credit 3 consecutive statements dated after April 2025	<p>If gross household income is lower than £ 35,000 pa, students will be able to access financial support from the discretionary bursary fund that they are eligible for</p> <p>Income evidence is required</p> <p>If household income exceeds £35,000, no financial support will be awarded</p>
<p>The amount of financial assistance students receive is dependent on their personal circumstances and what they have applied for. Bursary funds are only for the purpose of overcoming any financial barriers students may face in terms of accessing education provision at IEG.</p> <p>If students withdraw from their course before completing, students may be invoiced for any awards or to return the items to the college, depending on the individual circumstances, and at the discretion of IEG.</p>				

<p>College Bus Travel Financial support for college buses can be awarded when household Income is below £ 35,000 pa</p> <p>100% (£750) of the costs is available to students from households with an annual income of £ 25,000 pa or less</p> <p>Students from households with an annual income between £25,001 and £35,000 can receive up to £600 towards the cost of a college bus and will be required to contribute £150.</p>	<p>Public Service Transport Household income below £ 25,000 pa and living more than 2 miles from college - to a maximum the value of £750.</p> <p>Students from households with an annual income between £25,001 and £35,000 will be required to contribute £150 to the cost of all public bus passes.</p>
<p>Free College Meals - Eligibility set by ESFA</p> <p>Weekly Meal Support - Household income below £ 35,000 pa. This type of meal support is intended for those students who have been assessed as having a financial need but do not meet the eligible criteria for Free College Meals</p>	<p>Uniform/equipment - household income below £ 35,000 pa</p>
<p>Childcare Costs (Further application required, specifically for childcare will need to be submitted) Household income below £ 35,000 pa</p> <p>Up to the value of £180 per child per week during timetabled weeks during the academic year only</p>	<p>Trips (That are compulsory for the achievement of a qualification aim) 100% support for household income below £35,000</p> <p>Financial support will not be provided in situations where extracurricular activities, such as trips, are not essential to the students' study programme goals and course objectives.</p>
<p>Compulsory Industry Placements (E.G., T-Level study programmes) - (Essential items, including additional transport costs or clothing to support students' access to industry placements, up to the value of £275 per academic year, during placements only) - Household income below £ 35,000 pa</p> <p>Discretion can be applied to the award amount for our most financially disadvantaged students in specific cases where there are still substantial financial barriers preventing eligible students from attending T-Level placements, and</p>	

the additional support is considered “reasonable” and funding is available.	
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TRANSPORT

College Buses

The Discretionary Bursary is able to support eligible students 100% with the costs of home to college transport for the academic year. The household income is under £25,000pa.

Students from households with annual incomes between £25,001 and £ 35,000 pa will be required to contribute £150 towards the cost of their bus pass.

Where a College or Public Service bus is not appropriate for a bursary-eligible student, either due to a specific need(s) or their location, support will be provided up to the value of the transport support amount corresponding to the support threshold. I.E.

Household income under £25,000pa = up to £750

Household income between £25,001 and £35,000pa = up to £600

This type of transport support will be divided by the number of weeks in the academic year and paid weekly, via BACS. Awards given will be equal to the full cost of a college bus pass (which is based on 3 days a week in college). The amount awarded for fuel will be adjusted on a pro rata basis. Requests must be submitted in writing. Alternatives to fuel payments will be considered before any fuel payments are awarded.

Public Service Transport

The Discretionary Bursary is able to support up to £750 to those eligible students living more than 2 miles from college for the academic year and from households with an annual income under £ 25,000 pa. IEG recognises that public bus prices are subject to change, nor are they set by IEG. Reasonable discretion can be, although this is not guaranteed, applied to the allocated award amount for our most financially disadvantaged students in rare cases where public bus passes cost more than £750

Students from households with annual incomes between £25,001 and £ 35,000 pa will be required to contribute £150 towards the cost of their public bus pass.

Students who are eligible for 100% support for transport that may require additional transport to attend compulsory work experience as part of their study programme can request support from the financial support team at least 2 weeks in advance of starting their placement - all requests will be considered on an individual basis and the decision of IEG to award (or not) is final.

Emergency Support (Meals and Transport only)

Policy Name: STU007 - Student Financial Support Policy - Bursaries and Funding - Appendix 1

Policy Author: Group manager of Student Recruitment and Admissions

Issue: June 2025

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Approved By: Policy Approval Group

Review Date: June 2026

An amount of the bursary funds will be made available to support students who face exceptional circumstances during an academic year due to a change in their situation, which would likely cause the student to otherwise withdraw from their study programme. This will be given in kind, in the form of travel passes or meals, for example, but weekly payments can be considered in cases of severe hardship where there are safety concerns in addition to financial hardship. Awards will be based completely on the situation and the financial needs of the individual on a case-by-case basis, in conjunction with the Vice Principal for Student and Staff Experience, Group Manager for Student Recruitment and Careers and the Designated Safeguarding Lead at the respective college campus. Requests for emergency financial support must come via the safeguarding team.

FREE COLLEGE MEALS

Free college meals are provided for students aged 16-18 whose household incomes are less than £16190 and in receipt of certain benefits, for which the criteria are set out below. 19-24 year olds are entitled to receive free college meals if they are in receipt of an EHCP and meet the same benefit criteria as 16-18 year olds, as set out below.

Free College Meals Criteria		
Income-related Employment Support Allowance (ESA) Award letter dated 2025	Income Support Award letter dated 2025	Support under Part VI of the Immigration and Asylum Act 1999, Award letter dated 2025
	Universal Credit with net earnings of no more than £7400 (£616.67 per month 3 consecutive statements are required dated 2025	
25/26 Child Tax Credit Award and have an annual income of less than £16190 not working tax credit	Guaranteed Pension Credits Award letter dated 2025	25/26 Working tax credit runs on – paid for 4 weeks after you stop qualifying for the working tax credit
	Income-based Job Seekers Allowance (JSA) Award letter 2025	
		19-24 in receipt of an EHCP and one of the criteria above

Procedure for Free College Meals at the main campus

Students meeting the free college meals eligibility criteria will have £7 per day, on each of their timetabled college days, added to their college ID badge, which they can use at any of the college catering outlets at any time of the day. Students can choose the items they would like to purchase and scan their ID badge at the till to pay for items up to the value of £7. Any unused daily funds do not roll over to the following day.

Procedure for Free College Meals off the Main Campus

Students meeting the free college meals eligibility criteria as set out in the application form, studying off Main Campus, for example, at the Media and Journalism Centre, will be paid £21 per week into their bank account via BACS.

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Procedure for Free College Meals and Meal support on Industry/work Placements

Free College Meal eligible students accessing compulsory industry placements (T-Level study programmes) can be provided via weekly BACS payments. Students must inform the Student Recruitment Team 2 weeks prior to their placement date starting, and also provide the placement end date. Where required, dates and placement locations will be verified with the work placement team and curriculum teams.

Weekly Meal Support

For students meeting the eligibility criteria for Meal Support, £12 per week will be added to their college ID badge, which they can use at any of the college catering outlets at any time of the day. Students can choose the items they would like to purchase and scan their ID badge at the till to pay. Unused weekly funds do not roll over to the following week.

Weekly Meal Support will not be provided during compulsory placements.

Emergency Meal Support

In individual cases of severe hardship, meal support on the days a student attends their study programme can be awarded without undertaking the checks on household income or gathering other evidence that would normally be required. This is strictly for short-term cases of severe hardship/need only and will be seldom used and applied only in cases where there are immediate safeguarding or welfare concerns. Evidencing will be in line with ESFA guidance.

CHILDCARE FUNDING

Students who meet the eligibility criteria for financial support can apply for childcare funding to help with the costs of registered day care or nurseries during an academic year for their timetabled hours. IEG will pay childcare fees up to £180 per week per child, per student. Childcare invoices are paid directly to the childcare provider monthly in arrears. Where a student's childcare costs exceed their bursary allocation, the student is then liable for any additional fees incurred directly to their childcare provider. All childcare providers must be OFSTED registered. Retainer fees to secure childcare placements will not be covered by the discretionary bursary fund.

Should a student cease to attend, withdraw or, for those who are paying for their course, fail to pay their course fees at any point during the academic year, financial support for their childcare will stop. The responsibility for childcare costs will then revert back to the student and their childcare provider from that date. IEG will only make childcare payments during term time within the academic year. In situations where a student's attendance drops below 85%, communication will be made to both the student and childcare providers to make both

parties aware that continued payments are being reviewed and could cease if low attendance continues. Each case will be reviewed on an ongoing and individual basis.

Applications and Process:

Students wishing to receive childcare funding will need to apply using the standard application form and must also complete a childcare application form, which needs to be signed by both the student and the childcare provider. The contract agreement is between the student and the childcare provider.

ADVANCED LEARNER LOAN BURSARY

Students who fund their college course through an Approved Student Finance England Advanced Learner Loan (ALL) and require Additional financial Support may be eligible to receive support towards these costs in addition to their ALL to assist with general study expenses such as childcare or equipment.

Their Learning Loan must be at an approved status for tuition funding to be provided, and an application for financial support must be submitted in addition. Terms and conditions, including fee waivers, are available on the ALL website: [Advanced Learner Loan: Overview - GOV.UK](#).

APPEALS PROCESS

Appeals must be made within 2 weeks of the decision date. Appeals should be made in writing and should set out the reasons for the appeal. Appeals against the College Bursary should be sent to:

info@stamford.a.cuk: (Stamford)

info@peterborough.ac.uk: (Peterborough)

Appeals will be responded to in writing within 14 working days. Any decision made by IEG is final.

MONITORING

IEG will monitor the discretionary bursary student financial records in accordance with auditable and quality procedures. Regular checks will ensure the ESFA allocations and guidance are being used correctly and the students are receiving appropriate funding to enable access to study at IEG. The college also reserves the right to instruct proceedings to recoup any costs or financial awards given if any attempt to defraud the process is discovered.

All bursary awards are made entirely at the discretion of IEG and can be removed at any time should there be a genuine reason. The declaration statement, set out at the beginning of the

financial support application form, must be agreed to before any financial support can be awarded.

IEG reserves the right to make changes to bursary thresholds and support levels, to ensure that the funds are appropriately allocated to eligible students and kept within the funding amount provided to us by the ESFA. We do not expect these types of changes to occur during any academic year, and will take steps to avoid this, but IEG does not rule out the possibility that adaptations may be required due to factors out of our control, such as spike in demand for financial support due to socio-economic factors, or changes to funding levels. If this does have to happen, as much notice as reasonably possible will be given to impacted students.

Declaration statement:

To meet the current legal funding requirements, the college needs your consent before we can use the information in this form. Any information disclosed is carefully controlled by the college Data Protection Policy, which is available on the Inspire Education group website.

Awards from the Bursary Fund are made on a non-repayable basis. However, I understand that I may not receive my full award if I do not meet the required eligibility, attendance and behaviour criteria, or I withdraw from the college before completing my course.

I understand that I must notify the college of any change of financial circumstances that may affect the level of financial support I receive. I certify that the information given is correct and I understand that the college has the right to reclaim any funds for the costs of transport, uniform or equipment if I am found to have deliberately provided incorrect information or do not complete the course as a result of disciplinary action or non-engagement in curriculum activity.

I confirm that the personal information relating to any person living in my household will be supplied with their full knowledge and permission to disclose it. I agree that Inspire Education Group can process my personal data provided in this form to assess my eligibility for financial assistance.

I consent to my parents/guardians to be contacted in relation to my financial support application. If this application is being made on behalf of an applicant, by a parent/guardian/family member/social worker for example; you certify that you are in a position to do so, and have sought permission from the application to agree to these terms on their behalf; and are responsible for making the applicant aware of the financial support conditions set out in this application.

I understand that Inspire Education Group reserves the right to withdraw financial support due to misbehaviour, fraud or the reputation of the college being brought into disrepute. These decisions are not taken lightly, but decisions are made entirely at the discretion of the college.

I understand that Peterborough College and Stamford College treat fraud seriously and I agree to repay the college in full any monies paid that have been based on false or deliberately misleading information. I understand that in such circumstances all future payments will cease and that Peterborough and Stamford College will take such disciplinary and/or legal action as is deemed appropriate.

I understand that all financial support will cease on completion of the course or at the point of withdrawal, whichever is sooner.

Tick box/confirm/agree*