

Higher Education Financial Assistance Fund (HE Opportunities Fund) Procedures 2023 - 2024

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1. Purpose

The College's Financial Assistance Fund (FAF) provides discretionary financial support for Higher Education students who are experiencing financial hardship. It is designed to help students remain in higher education, particularly those who need financial help to meet unforeseen costs, excluding tuition fees, which cannot be met from statutory or other sources of funding. The fund can provide one-off emergency payments for unexpected crisis where the student's own income is insufficient.

The FAF monies form part of the college HE funds, part of which are for subject funding at qualification level and Student Premium Funding (SPF). This SPF is awarded based on the number of full time, part time and disabled students the college has on programme each year. SPF is used to support 'successful outcomes'. A part of SPF is available to be used for Hardship Funding (FAF in this instance). The amount the college allocates to the FAF is discretionary and is decided upon by the college.

2. Scope

Higher education students should only apply for assistance if they are experiencing financial difficulty and have already accessed all other student funding available to them including Maintenance Loan, Maintenance Grant, bursaries etc.

3 Responsibility

It is the responsibility of Director of Curriculum, Adults and HE to monitor and update the procedures. The Deputy Principal for Finance and Resources will be alerted to any discrepancies

4 Administration

When making decision about awarding FAF the College will consider the availability of other financial support available for students, for example parental support, student maintenance loan and maintenance grant. Students are expected to apply for all other statutory support to which they are entitled, including Welfare Benefits, and Tax Credits.

Payments will be dependent upon an attendance level of 90%, although consideration will be given to mitigating circumstances such as child protection, family illness, safeguarding concerns, caring responsibilities or any other issues which may affect attendance. Payments will also be dependent on satisfactory behaviour, i.e. no disciplinary action.

The college reserves the right to reclaim monies paid to students where information given on the application form is found to be false, or where a student withdraws before the end of the course. If an application is considered to be fraudulent then student may be subject to college disciplinary procedures, and in some cases the matter may be referred to the Police.

Receipt of an award from the FAF may in certain circumstances affect a student's entitlement to state benefits, and could have tax implications. It is a student's responsibility to check this with the relevant benefit department and/or inland revenue

5. Eligibility

The FAF is targeted at full and part time students enrolled on an undergraduate course at Warrington & Vale Royal College, with Home fee status in particular need as assessed by the Panel. Students must meet the 'home' residency requirements of their UK Student Loans Company provider before applying.

A **home** student is identified as;

- Have been ordinarily resident in the UK and the islands for the three years before the first day of the first academic year of their course.
- Have settled status in the UK

If the student does not meet the above, they may still be eligible if;

- They are an EU national, or a relative of one
- A refugee or a relative of one
- The child of a Swiss national (parents must provide information and evidence they will be living in the UK at the start of the course)
- A child of a Turkish worker

Before applying to the FAF students MUST have applied for and agreed to take the full amount of their income assessed maintenance loan and/or grant offered to them by the Student Loan Company, and have exhausted all other avenues of financial assistance. Evidence of this must be provided. Where a student does not receive the maximum student loan amount, they will be required to provide details on within the application form as to why their parent(s) or sponsor(s) are unable to financially assist them.

The FAF cannot help students in paying for tuition fees.

The College's Financial Assistance Fund is designed to support students to continue with their studies when they find themselves in financial difficulty. When deciding how to allocate the available funds, we give priority to the following groups of students:

- Students with children (especially lone parents).
- Mature students, especially those with existing financial commitments, including priority debts.
- Students from low income families.
- Disabled students (especially where the Disabled Students Allowance is unable to meet particular costs). Please note, students may apply to the FAF for help with the cost of college arranged Educational Psychologist diagnostic tests.
- Students who have entered higher education from care.
- Students from Foyers or who are homeless.
- Students, under the age of 25, who are considered a care leaver

- Students who are estranged
- Young Carers (under the age of 25)

Priority does not mean an award will be made. Students in financial difficulty who are not in one of the priority groups are still encouraged to apply.

If the student is not in one of the priority groups they *may* still apply but provide as much evidence as possible to show why you have a particular need.

Students eligible to receive a student loan must have applied for their maximum entitlement, and received the first instalment before applying to the FAF. If a student has not received their loan payment from the Students Loan Company at the start of term, they may apply for an interim short-term loan from the FAF. Students will be expected to repay the loan once they receive their first instalment from SLC.

6. Application and Assessment of Need:

Students will need to complete an application form. A paper application is available from the college Bursary Team. The form must be returned with all supporting documentation to the Bursary Team. The application may be delayed should the student provide insufficient evidence. Students will be advised verbally of the decision, and what support they will receive. Any declined applications will be notified within 15 days of receipt of the application. All applications are treated in the strictest confidence.

All students must submit their completed application, including all necessary evidence, at least six weeks before the end of their final term.

Students can apply to the FAF at any point throughout the academic year. However, as the fund is limited and may therefore close before the end of the academic year, it is advised that students submit their application as early as possible.

The FAF will normally consider only one application per student per academic year. Applications from students who have already received an award in the current academic year will only be considered if their financial circumstances have substantially changed. In this instance, students will be required to provide documentary evidence to support the change in circumstances.

Overseas and EU students are not eligible to apply for support from the FAF.

There are two types of award available:

- **Standard Award:** Standard awards will be made to students who show a demonstrable need. These awards can help to meet some of the general living costs associated with being a student e.g. rent/mortgage, food, utility bills. Assistance with course related costs, e.g. childcare or travel is also available. However, the FAF cannot help towards the travel costs associated with Experiential Learning Abroad or extracurricular activities.
- **Non-Standard Awards:** Non-standard awards can help to meet exceptional costs such as repairs to essential household equipment, priority debts, emergency situations including travel costs for close family illness or bereavement (parent,

sibling or child), and also hardship due to burglary or fire (evidence of the emergency will be required).

The College will accept the following evidence;

- Financial Notification/payment Schedules from Student Finance England
- Copies of bank statements covering the last 3 months for all accounts including savings accounts, ISA, and any transaction over £100 and ALL transfers should be explained
- Evidence of income, savings or benefits received by the student or their spouse/partner
- Assessment notices for any means-tested benefits or tax credits for the student or their spouse/partner
- Evidence of rent (tenancy agreement), mortgage payments/statements and council tax letter covering the whole of the academic year
- Evidence of childcare cost
- NHS Bursary Award letter and payment schedule (NHS funded students)
- Professional and Career Development Loan letter
- Evidence of bursaries or scholarships
- Proof of any variable expenditure

Assessment is made on a case by case basis through an assessment of need. This is calculated by comparing the expenditure to income. Consideration will also be given to student experiencing unforeseen circumstances during their period of study.

The actual amount applied will depend upon the student's circumstances.

Provided an application form has been accurately completed, and all appropriate documentary evidence has been supplied, an assessment and decision should be made within 10 working days.

Students may be asked to attend an interview to discuss their application.

7. Payment of Funds:

Payment will be made within three working weeks following the panel's decision.

College will decide in each case whether payments would be best be made as a lump sum, regular instalments or directly to a third party, for example to a landlord to clear a rent debt. Payments to students will be made directly to their bank account via BACS transfer.

If a student leaves the college before all instalments of an award are made, any outstanding instalments will be cancelled.

Awards are not repayable, unless a loan has been granted due to a delay in the receipt of the loan instalment.

8. Appeals:

Appeals must be made in writing to the Safeguarding & Welfare Manager within two weeks from the date of the original decision. You should clearly state the grounds for your appeal and include any additional, relevant information and evidence. We will aim to make an assessment and decision within two working weeks of submission.

9. Fraudulent Information Supplied by a Student

Where there is reason to suspect that a student has provided misleading or fraudulent information, the College will suspend any outstanding payments from the FAF pending the outcome of an investigation. If there is found to have been fraud the student's entitlement to claim from the fund is withdrawn permanently. The college may seek to recover any monies, and may instigate disciplinary proceedings which could result in removal from the course.