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| Policy Name | Access to Learning Fund (HE) |
| Department | Higher Education |
| Created by (Job Title) | Director of HE and Technical Accountant |
| Date Reviewed | February 2023. Effective date September 2022-2023 |
| Date of Next Review | May 2023 |
| Pathway | Connect/Departments/Finance/Finance - Policies |
| E & D Policy Disclaimer | This policy has been reviewed in line with the Equality Act 2010 which recognises the following categories as Protected Characteristics: Age, Disability, Gender Reassignment, Marriage and Civil Partnership, Pregnancy and Maternity, Race, Religion and Belief, Sex (gender) and Sexual orientation. We will continue to monitor this policy to ensure that it provides equal access and does not discriminate against anyone, especially any person/s listed under any protected characteristic. |

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1 Introduction

- 1.1. This Policy Document outlines the College's commitment to support students with financial difficulties while studying, help is available from the Access to Learning Fund (HEALF).
- 1.2. This fund provides extra money if you need help for your course or to stay in higher education.
- 1.3. This fund can be used for course and living costs that can't be met by other grants, for emergency payments to cover financial crises, or to help you if you are thinking of giving up your course because of financial difficulties.
- 1.4. Students, are expected to apply for all the loans, grants and bursaries (as appropriate) to which you are entitled, before asking for help from the HE Access to Learning Fund.
- 1.5. Applications are assessed on a case-by-case basis according to need.
- 1.6. Discretionary hardship bursaries will be awarded where a student demonstrates exceptional hardship which may be a barrier to learning and participation.
- 1.7. This Access to Learning bursary is set aside for those in greatest financial hardship; to support them with the ongoing costs of being at College. Funds are limited and allocated on a first come, first served basis.

2. Eligibility Criteria

- 2.1. You are eligible for this bursary under these Terms if you meet all of the following criteria:
 - You are enrolled and attending as a student on a direct HE course at Bedford College at the time of payment. (This means that you pay your loan directly to the Bedford College Group)
 - You have received a full tuition fee loan from Student Finance England, Scotland, Wales or Northern Ireland that covers your tuition (*not applicable for tuition award*).
 - You have been means tested by Student Finance England and have received a full entitlement of maintenance loans (*not applicable for tuition award*).
 - Full-time students and students with children, lone parents, mature students, students with low-income families, students who have been in care, students who are homeless, final-year students and disabled students are also eligible to apply to this fund.
 - meet the low household income threshold as set by the College.
- 2.2. The following categories are **not** eligible for Access to Learning Fund bursaries:
 - Students eligible for 16-19 or FE Adult bursary support, see 16-19 bursary and Adult bursary policy for further details
 - Students who meet the criteria for the Academic Excellence Bursary (AEB) at the Bedford Sixth Form

- Students on Partnership Programmes (These students should apply to their Universities).
- Students on apprenticeship programmes, or any waged training
- International students are not eligible for any financial support

2.3. Students may make more than one application to the fund in an academic year as a result of a change in their circumstances, or to request further support on a secondary course.

2.4. The Director of HE has the right to vary the College's eligibility criteria in cases of extreme hardship.

3. Assessment Criteria

3.1. The ALF is means tested and based on household income. Learners who have a household income up to £35,000 as assessed may apply. Applicants are expected to provide evidence to support declared household income as detailed in Annex A.

3.2. All income and benefits (including housing benefit, council tax benefit, working tax credits, child tax credits, etc.) are taken into account. The College does not take into account Child Benefit, Disability Living Allowance or Personal Independence Payment when calculating total household income.

3.3. For Universal Credits we will ask for the 3 most recent monthly award statements. The take-home pay figure in addition to the amount of Universal Credit after all deductions will give a total monthly income. The 3 months statements will act as a guide to the household income for a quarter of a year and will be multiplied by 4 to estimate annual income.

3.4. For parents/guardians or students who are self-employed, the College will assess income based on Gross profit, but taking into account any business expenditure. For example, household items, mortgage and food would not be deducted from Gross profit but servicing of farm machinery, stationery, etc. would be deducted.

3.5. An assessment is made based on a completed and signed declaration from the learner or parent/guardian (dependent upon age and circumstance of learner) detailing income from employment and/or benefits along with supporting evidence of all declared income.

3.6. In order for funding to be awarded, the College expects that certain standards of behaviour and attendance will be met. Learners are expected to adhere to the Terms and Conditions as published in Annex B at all times and attend all lessons. In circumstances where a learner is involved in disciplinary proceedings or has poor attendance, funding may be withheld or reclaimed at the College's discretion.

3.7. Online Applications are available to all eligible students until the specific funds closure dates or when funds are exhausted, whichever is sooner. The bursary panel reserves the right to bring forward, or extend the closing date of a fund.

4. Awards

4.1. The Access to Learning Fund has a maximum funding level grant of £850 per application and is subject to available funding at the time of application.

Standard Grant

4.2. This is available to full time, home students who are in receipt of the full Special Support Grant or Maintenance Grant (or the enhanced level of Student Loan for students starting in 2022-23).

4.3. Students must be able to demonstrate that they are in financial difficulties.

4.4. Only one grant of £500 will be available each academic year.

End of Term Grant

4.5. This is available to full-time, home students in receipt of funding from Student Finance England and who have taken all the funding available to them from Student Finance England. The grant will be paid to students who have run out of funding before the end of term. These grants will only be available towards the end of the Autumn and Spring terms.

4.6. Only one grant of £350 will be available each academic year.

4.7. Awards are made following a referral from Director of HE, Head of HE or Student Services to learners with an existing standard grant award.

Discretionary (Emergency) Hardship

4.8. The college acknowledges that students may face exceptional hardship during the course of the academic year due to a change in circumstances domestically or financially.

4.9. An emergency hardship bursary is set aside for those in greatest financial hardship; to support them with the ongoing costs of being at college.

Loan Equipment

4.10. The fund may be able to assist with costs where equipment is required to enhance a student's access to learning or to increase levels of achievement.

4.11. All items purchased by the support funds remains the property of the College and must be returned if students when they complete their programme of study.

5. Payments

- 5.1. Awards are made on an agreed profile and each strand has its own profile.
- 5.2. Awards will be made either by BACS or Internal transfer as indicated on your award letter.
- 5.3. Awards made by via BACS will normally be paid into your bank account and will only be paid into another person's account in exceptional circumstances.
- 5.4. Awards will normally be paid into your bank account. If you do not have a bank account, you will need to open one. See <https://www.moneyadvice.service.org.uk/en> for information on bank accounts.
- 5.5. Bursary payments are made dependent upon attendance; we expect you to attend 90% of your timetabled lessons. We also expect you to meet the standards of behaviour that we set out in the Student Charter.
- 5.6. Your Personal Tutor, Course Manager or a member of the Student Services Team may take into account any mitigating circumstances that prevent you from meeting our attendance standards.

6. Appeals

- 6.1. If a student does not agree with any decision made in relation to judgements on the distribution of support funds then they can appeal in writing to bursaries@bedford.ac.uk
- 6.2. All appeals should be made within 10 working days of the decision being notified and addressed to the Student Bursary Panel at Bedford College.
- 6.3. Appeals will be acknowledged within 3 working days by the Student Finance team and students will receive a response and a decision within 10 days of the appeal.
- 6.4. The outcome of appeals is to be decided by the Head of Student Services and the Technical Accountant.
- 6.5. If a student does not agree with the appeal decision, they must raise a complaint using the College's complaint procedure

7. Data Privacy Policy

- 7.1. The privacy and security of our student's personal information is extremely important to us. Our Student Privacy Notice sets out what we do with the information we collect and what we do to keep it secure. It also explains where and how we collect this information, as well as the student's rights over their personal information.

- 7.2. A full copy of the Data Privacy Policy is available on the college website under Downloads: <https://www.bedford.ac.uk/downloads>; please refer to the policy for more information.
- 7.3. The policy applies to students at The Bedford College Group (registered Bedford College), which includes the brands Bedford College, National College for Motorsport, Shuttleworth College, The Bedford Sixth Form and Tresham College. It also includes any other brands we add to this group in the future.

Annex A – Supporting evidence requirements

| Evidence | Acceptable evidence |
|-------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Waged income * | Payslips for the last 3 months consecutive months |
| Tax Credits ** | 2022/23 Tax Credits Notifications - all 6 pages required 2022/23 Provisional Tax Credit - all 6 pages required |
| Income from self-employment ^ | Annual tax review (if self-employed) Most recent audited accounts (within past 12 months) Letter from a qualified accountant confirming income |
| Benefits - IS, JSA, ESA & LASS * | Letter from Job Centre plus/DWP showing means tested benefit |
| Universal credits * | Universal Credit Award – full award information for the last 3 months |
| Guaranteed Pension Credit * | Pension credit - guaranteed element |
| Nil income (both required) * | Most recent bank statement Please provide evidence of income for the rest of the household |
| Asylum Seeker * | Local Authority Letter |
| I am in care or am a care leaver * | Local Authority Letter |
| Student Finance England paperwork. | Loan and extra support approval letter |
| Evidence of dependent children or adults | Birth Certificate or Child Tax Credit notification – all 6 pages |

Annex B – Student Bursary Panel Terms of Reference

Responsibilities delegated to the Bursary Panel

To ensure all College bursary awards are made in line with agreed policies and budgets.

Reporting arrangements

The bursary panel shall report to the Director of Finance and the Director of Student Services on a quarterly basis and to the Executive team from time to time.

Membership/Frequency

The panel will meet fortnightly during July, August and September and at least once per half term thereafter to review progress and budgets.

The panel will consist of

- Technical Accountant (Chair - designated by Finance Director)
- Head of Student Services
- Student Wellbeing & Achievement Manager
- Student Finance Manager
- Student Bursaries Co-ordinator

Other staff members may be invited to attend when the need arises.