Student Financial Support Policy

HARROW, RICHMOND AND UXBRIDGE COLLEGES POLICY AND PROCEDURES

HRUC

Policy No:	F02
Subject:	Student Financial Support Policy
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Person responsible:	Director – Student Services and School Engagement
Approved by:	Curriculum & Quality Board
For action by:	All students
For information to:	All students

1. Purpose

1.1 The intent of the Student Financial Support Policy is to ensure that the method of offering financial assistance to students is transparent, fair and in line with the guidance issued by the Department for Education (DfE), Greater London Authority (GLA) and the Office for Students (HE).

1.2 HRUC recognises that the Student Bursary funds provide financial support that can assist in removing barriers that some students may have accessing and completing further education courses. It is our aim to use these different funds to make the maximum impact on student attendance, retention, and achievement.

1.3 The Bursary is intended to help with the financial hardship needs of individual students studying a programme at College. Awards from the Bursary will be used towards essential course-related costs such as travel, meals at college (where eligible), kit/equipment and other costs associated with learning.

1.4 HRUC offers different financial support initiatives which are detailed within this policy. Discretionary and Hardship awards will be subject to sufficient funds being available.

2. Statement of Principles

2.1. The HRUC bursary payment is subject to weekly attendance. Attendance levels will be set by the College for students to receive the full weekly entitlement, and then payments will be reduced based on lessons attended. If attendance drops below the weekly minimum, then payments for that week will not normally be made. Where needed, HRUC will review the attendance rate at specific points so to maximise attendance, e.g. during exam periods. Extenuating circumstances that are affecting attendance will be considered.

2.2. The process of applying for support must be easily understood and accessible. The Student Bursary and Hardship Funds will be publicised via Student Services teams, information leaflets, the Student Portal, the HRUC app and the College website.

2.3. HRUC uses the Pay My Student platform for assessing student applications.

2.4. The process aims to identify eligible students in a timely fashion.

2.5. All students will be individually assessed to establish their actual support needs.

2.6. Receipts and evidence of original documentation (up to 3 months old) will be required for evidence of eligibility.

2.7. There is a commitment to ensuring bursary funds allocated to the College are fully distributed in order to support as many students as possible, however budgets are provided by the DfE and the GLA, and therefore the college can only make payment if there are sufficient funds**.**

3. General Eligibility

3.1. To be eligible to apply for the Student Bursary and Hardship Funds, students must be:

- 3.1.1. Enrolled on an eligible course at the College, funded by either the Department for Education (DfE) or the Greater London Authority (GLA).
- 3.1.2. Students must be aged 16 years or over on 31st August 2026.
- 3.1.3. Students must be classified as a “home” student, i.e. having been ‘ordinarily resident’ in the British Isles (see Appendix 1).
- 3.1.4. Live in a household where the income is below £35,000 per annum or are in one of the categories listed in the Vulnerable Bursary section.
- 3.1.5. Maintaining satisfactory attendance and progress on their programme of study.

3.2. Accompanied asylum-seeking children (under 18 with an adult relative or partner) - If an asylum seeker has not had their application for asylum refused, the college can provide in-kind student support such as meals, books, equipment or a travel pass.

3.3. Unaccompanied asylum-seeking children do not receive cash support from the Home Office and are the responsibility of the local authority. They are treated as children looked after and are eligible for a bursary for vulnerable groups (in care group), where they have a financial need.

This guidance sets out the criteria for the following financial support initiatives:

4. 16 - 19 Bursary Fund

4.1. For students aged 16-18 at the start of the academic year/ 19+ with an Education, Health and Care Plan EHCP/ 19 and on the second year of a Level 3 course:

4.2. 16 – 19 Discretionary Learner Support Fund:

- 4.2.1. Awarded to students with a household income of £35,000 or less.
- 4.2.2. Can be awarded to any students aged 16 to 18 (at the start of the academic year) who face genuine financial barriers to education and training to help with costs such as travel to college, meals at college and other essential course-related costs.
- 4.2.3. 16-19 Discretionary Bursary awards will only be made subject to a fully completed application on Pay My Student with supporting evidence and will only be made to support genuine financial barriers to continuing studies and will be subject to financial limits. All students applying for a bursary will be assessed individually to establish the actual financial need of the student to participate in their course.
- 4.2.4. Students whose household income is more than £35,000 can still apply for hardship support, however, will need to demonstrate that they require financial support due to exceptional circumstances**.**

4.3. Vulnerable Bursary Support Fund:

4.3.1. Are available for maximum funding of £1200 a year for students aged 16 to 18 (at the start of the academic year) who are:

a. In care.

b. Care leavers.

c. Receiving Income Support, or Universal Credit because they are financially supporting themselves or financially supporting themselves and someone who is dependent on them and living with them, such as a child or partner.

d. Receiving Disability Living Allowance or Personal Independence Payments, as well as Employment and Support Allowance or Universal Credit in their own right.

4.3.2. Vulnerable Bursaries are designed to help students overcome the individual financial barriers to participation that they face, and 'institutions' must ensure the funds go to those who genuinely need them. No student will automatically be awarded a set amount of funding without an assessment of the level of need they have, and therefore applicants will need to provide evidence to support their claim for transport, a daily meal allowance, or essential kit/equipment up to the value of £1200**.**

4.3.3. Vulnerable Bursaries will not pay the costs of purchasing electronic devices such as laptops or tablets.

4.4. Care to Learn:

4.4.1. Young parents aged under 20 at the start of their course may be entitled to help with childcare costs of up to £195 per week whilst studying. The childcare provider must be registered with Ofsted. Applications for Care to Learn support are through the Pay My Student bursary portal as part of the bursary application.

4.4.2. Further information for learners interested in applying for Care to Learn can be found at: www.direct.gov.uk/caretolearn.

4.5. Free College Meals:

4.5.1. A student must be aged 16 or over but under 19 on 31 August 2026 to be eligible to receive a free meal. Students aged 19 or over are only eligible to receive a free meal if they are continuing on a Level 3 course, they began aged 16 to 18 ('19+ continuers') or have an EHCP.

4.5.2. Free College Meals are targeted at disadvantaged students. From the start of the 2026 to 2027 academic year, all students from households in receipt of Universal Credit will be entitled to receive a free meal.

4.5.3. The statutory amount is £2.66 per day, however HRUC will top up this amount to £5 per day in-kind allowance from the discretionary bursary allocation (amount subject to change dependent on available funds).

4.5.4. Students attending work experience as part of their study programme will be able to apply for reimbursement up to this value per day at any work placement.

4.5.5. Students eligible for Vulnerable Bursary but not eligible for Free College Meals will receive a daily Vulnerable Bursary meal allowance of £5 per day.

4.5.6. All money for meals will be uploaded to the students ID Card for spending in the College canteen

5. For students aged 19 or over at the start of their course:

5.1. 19+ Discretionary Bursaries:

5.1.1. Awarded to students with a household income of £35,000 or less.

5.1.2. Provides support for students aged 19 and over at the start of the academic year where the student is funded through the DfE/GLA Adult Skills Fund (HE, Cost recovery, Apprenticeships are not eligible) on a course which has over 5 hours timetabled per week.

5.1.3. Awards will be made subject to successful applications on Pay My Student and only for students who face genuine financial barriers to completing their course.

5.1.4. Students whose household income is more than £35,000 can still apply for hardship support, however, will need to demonstrate that they require financial support due to exceptional circumstances.

5.1.5. This fund can also be used to support full-time students with childcare costs if an Ofsted registered provider is used.

5.2. Advanced Learner Loan Bursary Funds:

5.2.1. Awarded to students with a household income of £35,000 or less who have successfully funded their course through an Advanced Learner Loan.

5.2.2. Advanced Learning Loans Bursary will only be available to students who are funded by an Advanced Learner Loan for their course, and the approval letter from the Student Loan Company must be attached to the application.

5.2.3. Applications can also be made by students who face genuine financial barriers to completing their Advanced Loan funded course to assist with paying their examination fees or other course-related costs, but as funds are limited, all awards will be made subject to financial limits.

5.2.4. Students whose household income is more than £35,000 can still apply for hardship support, however, will need to demonstrate that they require financial support due to exceptional circumstances.

5.2.5. This fund can also be used to support childcare costs if an Ofsted registered provider is used.

5.3. Childcare Support:

5.3.1. Available only to full-time students with a household income of £35,000 or less who are aged 20+ who are funded from the Adult Skills Fund from the DfE/GLA or from the Advanced Loan Bursary.

5.3.2. The funds will only reimburse the daily childcare fee (agreed with the bursary team in advance) for attendance to an **Ofsted Approved** childcare provider on the days the student attends the timetabled course. Where an applicant is entitled to Free Early Education & Childcare funding, this must be used to fund the days students are required to attend College and therefore students must only claim childcare fees in addition to the free placement funding.

5.3.3. Applications must have confirmation from the Ofsted Approved provider of the daily rate to be charged. The Learner support funds will only reimburse the agreed daily childcare rate – any other fees or charges made by the Ofsted approved childcare provider will not be covered by this fund.

5.3.4. If funding for the course is provided through an Advanced Learning Loan, we will not be able to consider your claim until your loan application has been approved – evidence must be uploaded with the application.

5.3.5. If your application is successful, then students must submit receipted invoices from the Childcare provider confirming the days the child attended (this must match the attendance to the student's course) and the daily fee invoiced. We will not consider payments for childcare where the student fails to attend their course.

5.4. HE Hardship Funds:

5.4.1. HRUC will offer financial support, targeted at under-represented groups or those experiencing financial difficulties in line with the Colleges Access and Participation statement. The amount available will vary each academic year and payments will be targeted to students from low-income households (i.e those receiving maximum maintenance loan) and those that support widening participation, namely students from low participation neighborhoods, care leavers and students from socio-economic disadvantaged backgrounds.

5.4.2. Student Support will manage the Fund and set out eligibility criteria. International students are not eligible to apply.

5.4.3. The College may decide to top up any of these allocated budgets with money from its central budget. These funds will be available for use at the College Group's discretion. They are not guaranteed funds and are subject to change in line with the College Group's financial management controls.

6. Types of Support

6.1. Travel to College or Work Experience:

6.1.1. 16 – 19-year-old students that live in London should apply for the discounted 16+ Zip Oyster Card in the first instance. For students that live over 3 miles away from their place of study, you can apply for excessive travel costs if using the bus takes more than 45 minutes. We will use the Transport for London Journey Planner to establish travel costs, and you will be required to submit receipts for reimbursement. Travel costs will be reimbursed every week based on attendance.

6.1.2. Students on Work Experience who have increased travel costs during their placement may apply for a reimbursement for additional travel support for the duration of their work experience.

6.1.3. Adult students who have to use public transport can apply for reimbursement of travel costs. We will use the Transport for London Journey Planner to establish travel costs, and you will be required to submit receipts for reimbursement. Travel costs will be reimbursed every week based on attendance.

6.2. Essential Uniform, Kit, Equipment and Books:

6.2.1. If students eligible for bursary are required to purchase essential uniform, kit, equipment or books as part of their course then these essential costs can be supported through the bursary. In most cases, this will be via an internal transfer of funds to the relevant curriculum area. Depending on funds available, we may not be able to reimburse 100% of the costs. All reimbursements will be made after 1st November 2026. Students withdrawn within the first 6 weeks will be required to return any uniform/kit and any material items which can be re-used should be returned to the curriculum area.

6.3. Educational Visits and Trips

6.3.1. If students are required to attend an essential educational visit or trip that is related to their course, they will be able to submit a receipt for any additional costs. In some cases, teaching staff will advise the Bursary Team of the cost, and the department will be reimbursed if they are purchasing the tickets on the students' behalf.

6.4. Course Fees and Exam costs

6.4.1. In exceptional circumstances, we may be able to help with the cost of course fees or exam fees for students aged 19 or older that are on a DfE or GLA funded programme. Applications will be considered on an individual basis and will depend on available funds.

6.5. Hardship

6.5.1. If there are exceptional circumstances for additional hardship support, then an application can be made via Pay My Student. Any hardship payments must be related to expenses associated to attending college.

7. Application Procedure

7.1. Students should complete the relevant application form via Pay My Student which can be accessed via the College website, Student Portal or HRUC app. Students should register using their College ID number, date of birth, and choose a unique and secure password. Students can be supported with the application process through visiting each College's Student Support team on their campus.

7.2. Links to all the services, including the link to the Bursary application system Pay My Student can be found by visiting the Fees and Financial Support section of the College website.

7.3. The application form must be completed in full, signed, and dated, and submitted via Pay My Student with all the required evidence uploaded. Bank details must be provided with the application as all awards made will be paid by BACS. Bank details must be for the student's own personal bank account. In exceptional circumstances where a student does not have an account in their own name (for example, some learners with High Needs who need support to manage their finances) will be able to nominate an account in which to receive their payments.

7.4. We cannot accept any responsibility for any incorrectly entered bank account information – where payments are made to incorrect accounts, there will be no further payments made as we are unable to recover these funds.

7.5. Applications submitted without the required evidence are unable to be processed and will therefore cause delays in approving any support funds. The Bursary team will email the student (using the email address provided to the College at Enrolment) confirming the evidence that is missing.

7.6. Once an application has been submitted, it will be assessed by the Bursary Department and a decision made on whether an award can be made. Applications can take up to 28 working days to process.

7.7. We will confirm by email once an application has been approved and will set out the discretionary benefits that have been awarded.

7.8. We will communicate the reason for unsuccessful applications via the student's College email. An appeals process is available which is set out below.

8. Late Applications

8.1. There is no closing date for applications for financial help as individual circumstances may change in year. However, we cannot guarantee to back date funding and cannot guarantee funds will be available especially to late applicants. All students on a programme over 30 weeks are encouraged to apply within 3 months of the start date of the course. Students on courses for less than 30 weeks are encouraged to apply within 4 weeks of their start date.

8.2. If students apply after this time, then their application and back payments will still be considered dependent on funds available. Back payments will be to the start of the term in which the application was submitted and where relevant attendance requirements have been met.

9. Appeals Procedure

9.1. Appealing a decision when the application for support was declined:

9.1.1. Students can submit an appeal if their application via Pay My Student is declined.

9.1.2. The applicant will be asked to state the reasons for disagreeing with the decision, and evidence must be submitted to support the claim.

9.1.3. Appeals will be reviewed by the Assistant Director, or Director.

9.1.4. The applicant will be notified of the appeal decision in writing within 10 working days.

9.1.5. The decision will be final.

9.2. Appealing for additional funds following a successful application and bursary payment:

9.2.1. Due to limited funds and high volumes of applications for Bursary support that are received by the College each year, we have imposed strict limits for each of the Bursary elements listed in the guidance above.

9.2.2. Any student wishing to appeal for additional support must complete an appeal form via Pay My Student and must specify how much support they require and what the additional support is required for. Additional payments will only be made where the requested support is for essential educational purposes only, and only where evidence is provided and will be limited depending on the Bursary funds available.

10. Fraud

10.1. Any application which is found to be fraudulent, i.e. through false representation of household income or of other eligibility rules, may be cancelled, and the learner will be required to repay all funds. They may also be subject to disciplinary measures by the College Group.

11. Associated Policies

11.1. This policy should be read in conjunction with the following policies:

- Student Disciplinary Policy.
- Student Code of Conduct.
- Student Admissions Policy.

Appendix 1 – Residency Eligibility

Student Eligible for funding

The following persons will be eligible for funding:

1. A person on the 'relevant date' who is 'settled' in the UK, and who has been ordinarily resident in the UK and the Islands (that is, including the Channel Islands and the Isle of Man) for 3 years preceding the 'relevant date'. 'Settled' means having either Indefinite Leave to Remain/Enter (ILR/ILE) or having the Right of Abode (ROA) in the UK. British citizens and certain other individuals have the ROA in the UK as follows:

   i. British nationals who hold a United Kingdom of Great Britain and Northern Ireland passport.

   ii. Irish nationals.

   iii. European Union nationals or family members of EEA and Swiss workers (resident in the UK before 1 January 2021) with settled or pre-settled status.

   iv. Students who are children of Turkish workers where the Turkish worker has been lawfully employed and resident in the UK before 1 January 2021.

   v. British Dependent Territory Citizens (now known as British Overseas Territory Citizens).

   vi. Those whose passports have been endorsed to show they have Right of Abode in the UK.

   vii. Those who have a certificate of naturalisation or registration as a British Citizen.

   viii. Those with Hong Kong British National (Overseas) (BN(O)) visa who have been given Home Office permission to reside in the UK.

2. In addition to the groups outlined above, DfE will also consider the following groups of students (including those who may not have lived in the UK for the last 3 years) to be eligible for funding:

   i. People with refugee status (RS) or humanitarian protection (HP) or discretionary leave (DL) or exceptional leave to enter or remain (ELE/ELR), their spouses, civil partners and children.

   ii. People with recently settled status (this means those having been granted indefinite leave to enter or remain, right of abode or British citizenship within the 3 years immediately preceding the start of the course).

   iii. People granted pre-settled status following our exit from EU.

3. In addition to the groups above, DfE will also consider the following groups of students (including those who may not have lived in the UK for the last 3 years), aged up to and including the age of 18, as eligible for funding as follows:

   i. Those who are accompanying or joining parents or spouses or civil partners who have the right of abode or leave to enter or remain in the UK (or accompanying or joining relevant family members, usually parents, who are UK or Irish nationals), or those who are children of diplomats.

   ii. Those who are dependents of teachers coming to the UK on a teacher exchange scheme.

   iii. Those who are residing legally in the UK (including those entering the UK in the last 3 years who are or were not accompanied by their parents) who are British (or Irish) citizens or those whose passports have been endorsed (or as part of move to digital immigration systems, either a Biometric residency permit (BRP), or an equivalent digital status and/or an endorsement letter) to either show.

   iv. They have the right of abode in this country or to show that they have no restrictions on working in the UK.

v. Those who are dependents of adults residing legally in the UK who have been given immigration rights as workers to reside in the UK.

vi. Those who are dependents of foreign students where the accompanying parent or legal guardian has a student visa (the accompanying parent or legal guardian is excluded from our funding).

vii. Asylum seekers.

viii. Those having been granted leave under section 67 of the Immigration Act 2016 (the 'Dubs' amendment).

ix. Those having been granted Calais leave to remain.

x. Those who are (including unaccompanied asylum seekers) placed in the care of social services or those in receipt of Section 4 support.

4. No Recourse to Public Funds:

xi. Someone who has 'no recourse to public funds' included in their passport stamp would not be in breach of their immigration conditions if they had access to state-funded education in the UK. 'Public funds' are defined in the immigration rules, and the benefits and services listed do not include education or any education funding. This condition in a passport therefore makes no difference to a student's eligibility, which must be determined under the normal eligibility criteria described in the paragraphs above.