

STUDENT FINANCIAL SUPPORT POLICY 2017-18

Document Control
Reference: ISSOP
Control: PC-A&G-POL-003-0
Issue No:
Author:
Approver:

Scope and Application

Pembrokeshire College's Student Financial Support Policy provides the procedure with regard to the College's financial support for students who are entitled / eligible to access assistance from the following funds:-

- Financial Contingency Funds (FCF)
- Work Based Learning Financial Contingency & Deprivation Fund (B-wbl)
- Welsh Government Learning Grants (WGLG)
- Educational Maintenance Allowance (EMA)
- Higher Education Financial Support
- Sponsorship and Bursary Awards

The guidance is written in compliance with core aim 6 of the Poverty Strategy to protect as far as possible young people from poverty

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1.0 Roles and Responsibilities

Roles and responsibilities associated with the **Student Financial Support Policy** are outlined in the table below:

Name and Role	Responsibilities
Caroline James Director of Resources & Community Services	➤ Senior management of financial support
Maxine Thomas Head of Safeguarding and Learner Well-being Services	➤ Adjudicator for appeals and Advisor, Colegau Cymru Student Services representative to Welsh Government
Mandy Thomas Finance Manager	➤ Operational management of student financial support
Kirsty Rigden Student Finance Advisor	➤ Day to day operation of student financial support

2.0 Legislative Framework

2.1 The College in providing financial information and guidance to students, and in processing financial applications will be compliant with the following regulations:

- Welsh Assembly Government's student support arrangements
- The Financial Contingency Fund (Further Education) (Wales) Scheme Guidance
- EMA Regulations
- Welsh Government Learning Grant Regulations
- HE student financial support regulations
- Section 509 AA-AC Education Act 1996 (as inserted by the Education Act 2002)
- DfES Student Support Arrangements
- Welsh Index of Multiple Deprivation 1st May 2014
- Poverty Agenda/Strategy and Welsh Government Action plan 2016

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3.0 Data Protection

3.1 Personal information shared with Pembroke College regarding financial support will be treated in line with the College's Data Access and Protection Policy, which is available on the College website.

4.0 Financial Contingency Fund

- 4.1 Pembroke College's Financial Contingency Fund will be used to provide financial assistance to all students whose access to education might be inhibited by financial considerations, or who, for whatever reason, including physical or other disability, face financial difficulties.
- 4.2 Notification of funding from Welsh Government (WG) Ministers will be issued to the College prior to the start of academic year beginning Sept 2017.
- 4.3 An explanatory note issued by WG will clarify purpose of the scheme and administrative arrangements of the funding and it imposes requirements in respect of these arrangements. These will form the basis on which the scheme is awarded, details of which will be further explained within this policy.
- 4.4 The funding for Academic Year 2017/18 will be received to the College in three instalments. The instalments will be made in advance of each term in the ratio 40:30:30.
- 4.5 The final amount will be confirmed when award notification from WG has been received.
- 4.6 For information purposes FCF scheme award for Academic year 2016/17 was £238,479.04

5.0 Eligibility to receive Financial Contingency Funds

- 5.1 An eligible student is one who is registered as a further education student aged 16 or over and is undertaking a full or part-time course, or is a higher education student and is undertaking a full or part-time course.
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6.0 Residency Criteria to receive awards

- 6.1 Students who are attempting to claim Financial Contingency Funds must meet the residency criteria as defined in the schedule of The Financial Contingency Fund (Further Education) (Wales) Scheme 2017/2018.
- On the first day of their course, he / she is ordinarily resident in England or Wales.
 - On the first day of a student's course, he/she is ordinarily resident in England or Wales on or after 1 September 1997, he/she is settled in the UK within the meaning of the Immigration Act 1971.
 - In all cases for the three years preceding 1 September he / she has been resident in the UK, the Channel Islands, the Isle of Man or the EEC wholly or mainly for purposes other than receiving full time education.
- 6.2 Where necessary the College will access Welsh Ministers FCF (Further Education) (Wales) scheme guidance 2017/18 for further clarity if required.

7.0 Priorities for Financial Contingency Fund Support

- 7.1 Pembrokeshire College will give priority to individual students who apply to the Financial Contingency Funds who:
- Need help with childcare costs, especially lone parents.
 - reach their 20th birthday before they complete their A levels or other FE courses facing particular financial difficulties because their families will cease to receive child benefit and dependency additions in Social Security benefits or tax credits.
 - Are carers themselves, have been in care, on probation or are otherwise considered to be at risk.
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- Are low income or from low income families including young learners who do not qualify for income support, unemployed people receiving Job Seekers Allowance and those in receipt of means tested state benefit such as working Tax credit and their unwaged dependents.
- Are ordinarily resident in an area with an overall ranking of 190 or less according to the latest Welsh Index of Multiple Deprivation.
- Are in unforeseen financial difficulty.
- Face particular financial difficulties because their families will cease to receive the child element of universal credit as of the 1st September following their 19th birthday.
- Are identified as needing support under the College's Poverty Strategy.

8.0 Disbursement of Financial Contingency Funds

8.1 Financial Contingency Funds for awards over £450.00 will be considered by the Finance Manager and the student financial support advisors.

8.2 Awards below £450 will be made via the Finance Manager under Chair's action.

8.3 The Director of Resources and Community Services, along with the Head of Safeguarding and Learner well-being Services, will hear any matters of a complex nature or appeals.

8.4 In the allocation of Financial Contingency Funds, payment will be made after the panel has awarded funds having assessed individual students' needs. Support will be provided where possible by third party arrangements through the provision of items or services as a cash grant or repayable loan, either paid in full or by installments.

8.5 Transport in the main will be provided through a bulk purchase arrangement with Pembroke County Council and Carmarthenshire LEA.

8.6 College transport charges for 2017/18 as agreed under the Transport Policy are as follows:

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- Between 3 and 7 miles radius = £16 per week of course or £4.15 per day of course
 - Between 8 and 14 miles = £21 per week of course or £5.15 per day of course
 - Over 14 miles = £26 per week of course or £6.15 per day of course
- 8.7 Transport awards will also take into consideration receipt of Mobility Allowance.
- 8.8 In considering applications to the Financial Contingency Fund, the panel will identify and assess students' individual needs and consider students' access to the following support funds:
- Means testing to establish the students and his / her family's residual income;
 - EMA;
 - Welsh Government Learning Grant;
 - Other equivalent government schemes;
 - Mandatory or discretionary student awards;
 - Social Security Benefits;
 - Payments through career development loans and other similar schemes;
 - Support for transport provided by the Local Education Authority;
 - Mobility Allowance (for Transport requests);
 - Means tested student fees and loans for those undertaking HE courses; and
 - Tax credits from the Inland Revenue.
- 8.9 The College will also consider the claimed deficit between income and expenditure constitutes real need.
- 8.10 Forms will be assessed on receipt and applicants can expect a timely response to their application.
- 8.11 The financial support team will:
- Ensure that students of the College will gain the knowledge of financial support available to support them during enrolment;
 - Aid Curriculum Cluster to respond to changing needs of students ;
 - Enable students who may be at a disadvantage to 'feel parity with other students';
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- Provide financial investment in our students futures;
 - Provide greater degrees of social inclusion for those who face disadvantages in life;
 - Ensure respect for the privacy of students, not disclosing any confidential information; and
 - Ensure individual needs are met

8.12 Financial Contingency Funds will be allocated to make a contribution to support students in the following ways:

- Books;
- Equipment;
- Assistance with costs incurred because of a learning difficulty and / or disability;
- Reasonable costs associated with a student's disability (where equipment is purchased under this scheme, that equipment will remain the property of the institution);
- Transport/travel costs;
- Childcare;
- Examination / Registration Fees of awarding bodies;
- Extenuating Circumstances / Crisis / Emergency;
- Provide bursaries where there is evidence of low income (Maximum £300);
- Financial provision for the summer and the long vacation ;
- Luncheon vouchers (for students who would have received free school meals/demonstrate hardship);
- Enrichment activities / work placement;
- Academy Bursaries ;
- Short term loans (the College will determine the amount of the short term loan to be awarded to an eligible student);and
- Work experience.

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- 8.13 Financial Contingency Fund awards for 2017/18 will be made on a needs assessment basis
- 8.14 The College acknowledges that the following requests for financial support from students cannot be met via the Financial Contingency Funds:
- Tuition fees
 - Fines and deposits
- 8.15 In purchasing equipment, the College may choose to purchase equipment on behalf of the student or reimburse their purchase. The College will reserve the right to either loan the equipment to the student or to make it the student's property.
- 8.16 Financial Contingency Funds will provide support for eligible students on a yearly basis for the normal duration of their course. Students will however have to re-apply each year.
- 8.17 Petrol costs for students in rural areas not served by College transport will be considered for assistance subject to their eligibility to receive Financial Contingency Funds
- 8.18 Financial Contingency Funds cannot be used to support students on full cost recovery, WBL or professional programmes offered by the College.
- 8.19 Payments may continue to be made to students who have suspended their studies due to health, caring reasons, pregnancy or other fitness to study reasons, provided that they have not withdrawn from their studies and intend to return.

9.0 Payment of Financial Contingency Funds

- 9.1 Financial Contingency Funds will be paid directly to a third party in some instances e.g. childcare awards.
- 9.2 Monies given to students via the Financial Contingency Fund may be in the form of either a grant or a repayable loan.
- 9.3 Child Care payments will be made at a maximum rate of £41.00 per day (child under 2 years) or £39.00 (child over 2 years).

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10.0 Timescale of Applications

- 10.1 Students may apply for College Financial Contingency Funds from 1 May each year. Financial Contingency Fund information is embedded within the College's pre-course guidance policy and procedures.
- 10.2 Student financial support advisors and the College Youth Officer will be available to assist students in the completion of their forms.
- 10.3 In accordance with Welsh Government, guidance all completed applications will be considered within four weeks of receipt and notification provided to students.

11.0 Marketing and Publicity of Funds

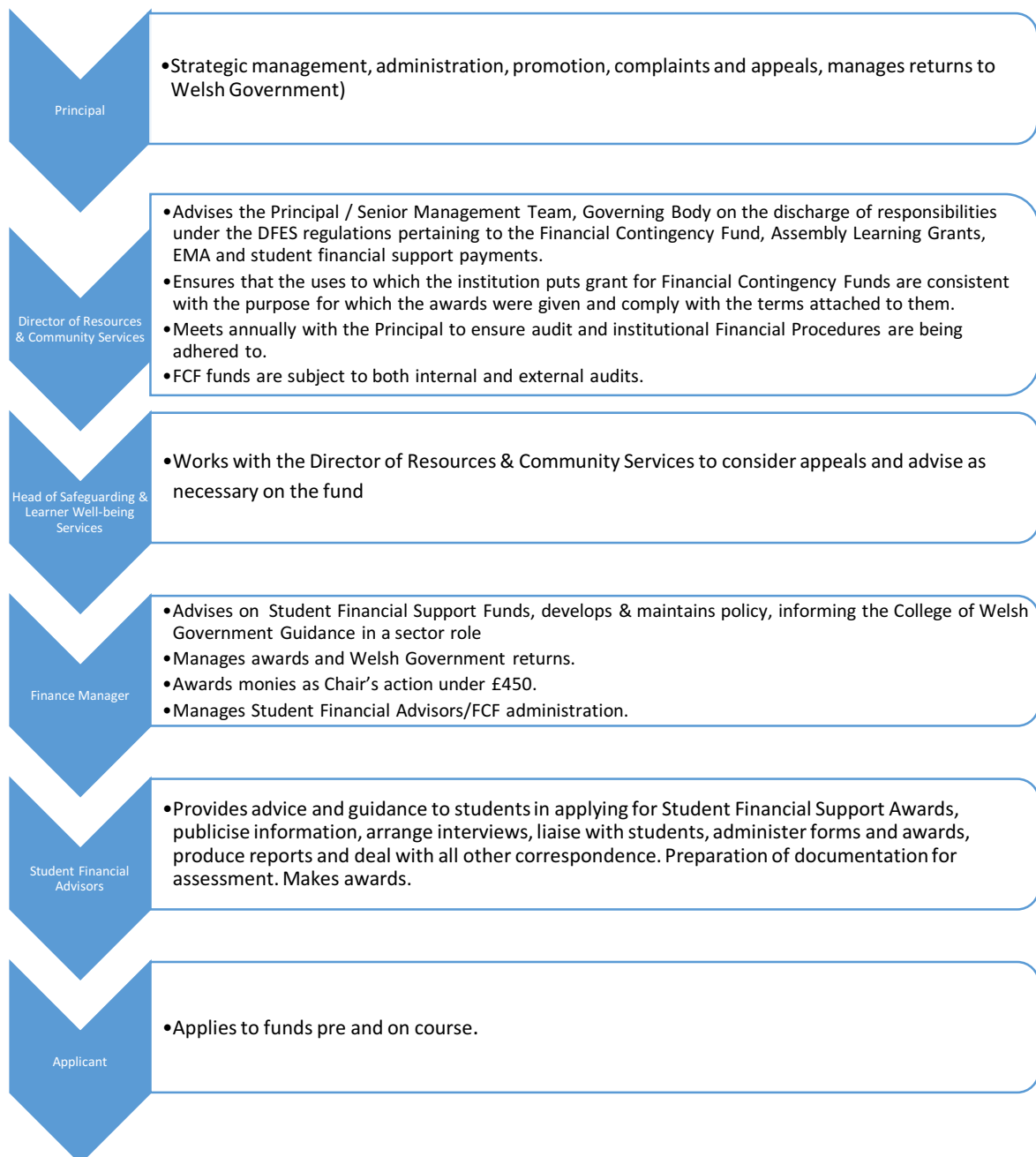
- 11.1 As stated under Financial Contingency Fund availability guidance and information is embedded within the College's pre course guidance. Details of the fund are found in the College's prospectus, website and the on-line college My Day.
- 11.2 Advice and guidance staff are available to advise prospective students at all open days / evenings, admissions interviews and evenings.
- 11.3 Student financial support is also promoted on College stands in the wider community.
- 11.4 Welsh Assembly Government stands are also displayed in the College.
- 11.5 The Head of Safeguarding and Learner well-being Services or their designate will also update annually Careers Wales staff on funding available to support Further Education and WBL students.

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12.0 Accountability

12.1 Financial Contingency Funds are administered in the College in the following way:



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13.0 Amendments / Appeals Procedures

- 13.1 Should a student wish to request an amendment to the decision made regarding their Financial Contingency Fund application they may do so by putting their case in writing in the first instance to Finance Manager
- 13.2 The Finance Manager will then consider the amendment and report to the Student of the outcome or take advice from the Director of Resources & Community Services / Head of Safeguarding and Learner well-being Services if appropriate. Students will be notified of the review decision within five working days.
- 13.3 Should a student wish to appeal against the decision of the panel the student will have the right of appeal to the Director of Resources & Community Services who will review the application and the previous decisions made.
- 13.4 The results of the appeal will be made in writing to the student within 5 working days.

14.0 Reporting Procedures

- 14.1 Advises on Student Financial Support Funds, develops & maintains policy, informing the College of Welsh Government Guidance in a sector role
- 14.2 Finance Manager will provide the Director of Resources & Community Services a monthly management report for inclusion in to the Senior Management information file on the allocation of Financial Contingency Funds; take up of Educational Maintenance Allowance and, Welsh Government Learning Grants.
- 14.3 The Finance Manager will provide returns for DfES as required and stated in the guidance, and any interim reports as required. The return will include:
- The amount of funds disbursed to students to support expenditure in each of the following categories: assistance with disability costs; fees other than for tuition; books; equipment; childcare; transport; utility costs and personal bank

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overdrafts; and the number of students assisted in each category broken down by mode and level e.g. part time FE students.

- Details of the amounts allocated by institutions / sponsored organisations, actual amounts disbursed and interest accrued on the Financial Contingency Funds over the three terms.
- Details of the amounts used for administering and publicising the Financial Contingency Funds, including staff costs, publicity and other administration costs.
- The amounts of funds disbursed to students in the form of loans for repayment in subsequent years and the number of students concerned, and any funds received as repayments in respect of loans made in previous years.
- The amount of funds carried over into the 2017/18 academic year.
- The number of students applying for assistance from the Financial Contingency Funds and the number to whom assistance was given with breakdowns for HE or FE students, full time or part time and 16–18 or 19 + year olds.
- The retention rate for students in receipt of Financial Contingency Funds, compared with the institution's overall retention rate.
- The number of students who received Financial Contingency Funds during the academic year who are known to have left before completing their courses.
- The total number of Financial Contingency Funds disbursed during the academic year and the range of repayments made, including the number of grants or loans made in each range group.
- The number of students whose application or assistance was refused and the reasons for refusal.
- A commentary on the use of Financial Contingency Funds, including information on arrangements made for improving targets for Financial Contingency Funds to students in real need.

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15.0 Unallocated Funds

15.1 The College in line with DfES guidelines will be required to return to DfES any unspent Financial Contingency Fund monies that are not permitted as carried over monies.

16.0 B-wbl Work Based Learning Financial Contingency & Deprivation Fund

16.1 The fund is a discretionary award, which allows providers within the Consortium to assist with a contribution towards any costs that assist a learner to achieve their learning programme.

16.2 The overall B-wbl allocation is top sliced as a Deprivation Fund (DF) for work-based learners. It is allocated between providers based upon the proportion of learners they have in deciles 1 or 2. Any unspent DF will be returned to B-wbl and redistributed.

16.3 The funds will be administrated by the Consortium providers.

16.4 For reporting and monitoring purposes, a 'year' will be in line with WBL funding years.

16.5 Application, award and payment processes will be the same as FCF processes.

17.0 Welsh Government Learning Grants

17.1 All students will be informed of and advised on application procedures pertaining to the Welsh Government Learning Grant through pre on and post course guidance by the Student Financial Support Advisers.

17.2 The College will administer the following parts of the Welsh Government Learning Grant scheme:-

- Provision of impartial confidential one to one advice and guidance
- Guidance on completion of the application form
- Checking of contact hours and course details
- Authorisation of BACS payments
- Tracking and reporting to SLC of student attendance and withdrawal

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- 17.3 The College's Head of Safeguarding and Learner Well-being Services will continue to liaise with the Welsh Government's Advisory member regarding the Student Financial Support.
- 17.4 The Finance Manager will provide staff development / briefing sessions on all aspects of Student Financial Support on at least an annual basis.

18.0 Educational Maintenance Allowance

- 18.1 The Finance Manager and the Student Financial Support Advisors will attend annual updating sessions for SLC products including EMA.
- 18.2 All students will be informed of and advised on application procedures pertaining to the EMA through pre and on course guidance by Student Financial Support Advisors.
- 18.3 The College will administer and manage the EMA scheme in compliance with the EMA scheme regulations, ensuring it has a designated EMA adviser.
- 18.4 The Finance Manager will review EMA Learning Agreements annually.

19.0 Higher Education Student Funding

- 19.1 Students may be able to borrow money to help pay for university or college tuition fees and to help with living costs and can apply directly through Student Finance Wales <http://www.studentfinancewales.co.uk/>
- Full Time Students – studying in Wales**
- 19.2 Tuition Fee Loan – Pays up to £4,046 per year (towards fees) – Paid back when earnings over £21,000 per year.
- 19.3 Tuition Fee Grant – Pays up to £4,954 per year to cover the difference between tuition fee loan and cost of fees – This grant is not required to be paid back.
- 19.4 Maintenance Loan – Pays up to £6,922 per year for living costs – to include accommodation, travel, and food.

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Part Time Students – studying in Wales

- 19.5 Tuition Fee Loan – Pays up to £2,625 per year towards fees
- 19.6 Course Grant – Pays up to £1,155 per year for course related costs
- 19.7 Other Grants – Include Childcare, Adult Dependents, Parents Learning Allowance, Disabled Students' Allowance and Special Support Grant.
- 19.8 Professional Career Development Load – Pays £300 to £10,000 to support most learning that will support a career (with the exception of full-time degrees)
<https://www.gov.uk/career-development-loans> or call 0800 100 900

20.0 Sponsorship Funds

- 20.1 The Director of Resources & Community Services will (if income funds are available) award the Student Financial Support Team a fund to provide sponsorship support to staff and students for the following activities:
- Activities outside of College which have a staff / student involvement
 - Community Interest
 - Charitable Status
 - Enrichment Benefit
- 20.2 Applications to this fund will be assessed by the Finance Manager.
- 20.3 Issuing of payments and the administration of the fund will be coordinated by the Student Financial Advisors and overseen by the Finance Manager.

21.0 Course Equipment Costs

- 21.1 In order to support the above schemes Heads of Faculty will ensure that up to date course equipment lists are forwarded to the Finance Manager by July of each year.
- 21.2 Any equipment requirements will be subject to the involvement of the College's procurement officer to ensure best value.

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22.0 Data Protection

- 22.1 Personal information shared with Pembroke College regarding financial support will be treated in line with the College's Data Access and Protection Policy, which is available on the College website.

23.0 The Welsh Language / *Yr Iaith Gymraeg*

- 23.1 The Corporation is committed to the promotion of the Welsh Language and will endeavor to address and support the needs of the Welsh speakers in accordance with the College's Welsh Language Scheme.

Mae'r Gorfforaeth yn ymrwymedig i hyrwyddo'r iaith Gymraeg a bydd yn ymdrechu i ddelio ag anghenion siaradwyr Cymraeg â'u cefnogi yn unol â Chynllun Iaith Gymraeg y Coleg

24.0 Additional Information

This policy is written in full compliance with the Welsh Government Financial Contingency Fund Support Guidance Note 2016.

https://mypembsac.sharepoint.com/sites/documents/_layouts/15/DocIdRedir.aspx?ID=C4H2JSHCCNHS-1-486&hintUrl=PembrokeCollegeDocuments/Student%20Financial%20Support%20Policy%202017-2018.docx