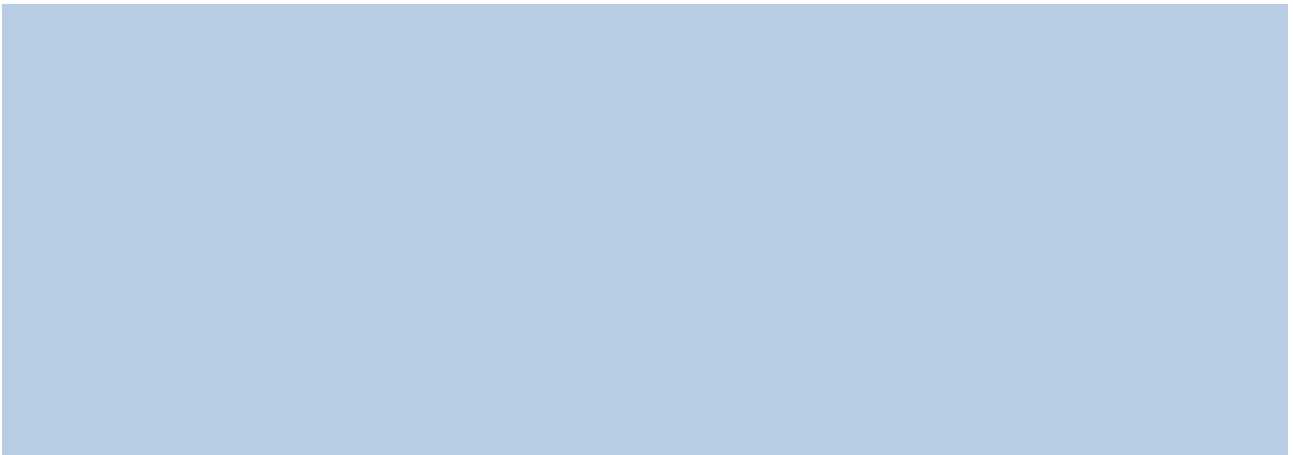




ACCESS TO LEARNING FUND Policy for Distributing Funds HE

Academic Year 2021/22



The purpose of the Bradford College Access to Learning Fund (BC ALF) is to enable students to access, continue and complete a course at Bradford College where this is at risk due to financial difficulties.

The majority of funding is only available to full time students. Part time students can only apply for the Course Related Grant.

Meeting the eligibility criteria for a grant or loan does not give a student an entitlement to receive the grant/loan. The BC ALF has a finite sum of money to give to students. Once this is committed no further grants or loans will be given.

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1. Loans

1.1 Who Can Apply For A Loan

Students who have applied for funding from Student Finance England (or other official funding) but who have not received a decision about whether they will receive payment. A loan will only be given if there are no reasons why the student should not receive the funding they are waiting for.

1.2 Procedure

1. The student completes an application form and makes an appointment to see an Adviser at HE Student Finance.
2. At interview the adviser will decide whether a loan should be given. If the overall loan given to one student is more than £2,500 this should be approved by the Student Financial Support Committee before payment is made.
3. At the interview
 - a. The student's engagement on the course, where applicable, may be checked.
 - b. Proof that the student has applied to Student Finance England (or other official funding) will be required.
4. If agreed, a loan agreement form will be completed and must be signed by the student.
5. Payment will be made by BACS transfer.

If Student Finance England have not made the expected payment before the date when the loan is due to be repaid, another loan can be given to the student. Points 2 to 5 above will be followed.

1.3 How Much Can A Student Borrow

This depends on the funding that Student Finance England (or other official funding) is likely to give and how long it is likely to take for that payment to be received.

The amount expected during the term will be divided by the number of weeks in the term to get the maximum weekly amount that will be lent to a student.

The number of week's funding a student is given will depend on how long it will take for the expected funding to be received. The normal maximum number of weeks for the initial loan will be 8 weeks and after for subsequent loans 6 weeks.

1.4 When Repayment Of A Loan Will Be Expected

Students will be expected to repay their loan(s) in full as soon as they receive their expected funding from Student Finance England (or other official body). If funding is refused students will be asked to make a

repayment schedule as they will not be able to repay the loan in just one instalment.

If the expected funding has not been received by the time a loan is due to be repaid, the student repayment date should be extended even if another loan is not requested.

All loans should be repaid within the academic year.

1.5 Non Repayment Of A Loan

If a student is unable to repay all or some of a loan because Student Finance England do not pay the amount it was anticipated they would pay, the student will be able to negotiate a longer period in which to repay the loan and may be advised to apply to the BC ALF for a grant.

If a student receives funding from Student Finance England (or other official body) but does not repay the loan on time, the following action will be taken until repayment is made:

1. A reminder will be sent to the student.
2. A second reminder will be sent. At this point the student will not be eligible for any future loans from the BC ALF (even if they subsequently repay the outstanding loan).
3. If the second reminder is ignored, the student will be given 10 working days grace before the debt is forwarded to the College's debt collection agency. At this point, a referral fee of 15% will be added to the outstanding amount.

If a student applies for a grant from the BC ALF any grant given will be set against any loan the student may have. This loan may be overdue or not.

2. Grants

There will be a range of grants available depending on circumstances.

- 2.1 End Of Term Grant
- 2.2 Standard Grant
- 2.3 Hardship Grant
- 2.4 Tuition Fee Grant
- 2.5 Course Related Grant
- 2.6 DSA Top-up Grant

In order to receive a grant student must be attending their course regularly. For the Hardship Grant and Tuition Fee Grant students will need a reference from their tutors confirming they are fully engaged with their course, up-to-date with their work and stand a reasonable chance of successfully completing their course.

Students who are not funded by Student Finance England (or equivalent) will have to show they have made reasonable provision for paying living costs and tuition fees before assistance from BC ALF will be considered.

All grants are given to help students in financial hardship. Therefore, in all cases a decision will be made as to whether or not the student is facing financial hardship.

2.1 End Of Term Grant

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. Only one grant will be available each academic year.

The normal maximum levels of grant:

Lone parent, not working	£300
Couple with children, neither working	£300
Couple, no children, neither working	£250
Individual living independently	£200
Individual living at home	£100

Students will be required to provide their Student Finance England paperwork, a full month's bank statement (for all their bank accounts), a letter from their tutor confirming they are regularly attending classes, proof of their living arrangements (eg that they are a lone parent) together with an application form. Support will not be given where any account shows sufficient funds to last until the student's next SFE instalment is received.

2.2 Standard Grant

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 2020-21). Students must be able to demonstrate that they are in financial difficulties. The following grants will be available once in an academic year:

No of dep	Grant
0	£100
1	£150
2	£200
3+	£250

Students will be required to provide their Student Finance England paperwork, a full month's bank statement (for all their bank accounts), a letter from their tutor confirming they are regularly attending classes, proof of how many children they have together with an application form.

2.3 Hardship Grants

This is available to full time, home students. If the Standard Grant does not cover the student's need or if a student is not in receipt of Special Support Grant/Maintenance Grant/Enhanced Loan, they can apply for a Hardship Grant. Students will have an interview to establish what financial support is needed to keep the student on course. This may need to be discussed by the Student Financial Support Committee before any decision about a grant is made.

Students will be required to provide:

- Student Finance England paperwork.
- A full month's bank statement (for all bank accounts for all relevant people in the household).
- A reference from their tutors confirming they are fully engaged with their course, up-to-date with their work and stand a reasonable chance of successfully completing the course.
- Evidence of the payments/situations that have lead them into financial difficulties.
- Evidence to support a full income/expenditure assessment (including evidence of all income and rent/mortgage payments).
- Evidence of their residency status.
- BC ALF application form.

Where a student has not applied to Student Finance England for funding they will need to be able to show that they made adequate provision to pay both their tuition fees and living costs whilst studying.

2.4 Tuition Fee Grant

In exceptional circumstances, a grant may be given to pay for tuition fees where a student is in danger of leaving their course because Student Finance England (or equivalent) has refused financial support after the student has started their course. This will normally be when Student Finance England have lead the applicant to believe that they would be eligible for funding, but has subsequently been refused. This does not include students who were refused because they do not meet the residence requirement. BC ALF payments can only be made to "home" students.

Students will be required to provide:

- Any Student Finance England paperwork they may have.
- Evidence of having applied to Student Finance England prior to enrolling at Bradford College.
- Evidence showing what their residency status is.
- A full month's bank statement (for all bank accounts for all relevant people in the household).
- A reference from their tutors confirming they are fully engaged with their course, up-to-date with their work and stand a reasonable chance of successfully completing the course.
- Invoice for tuition fees.
- BC ALF application form.

2.5 Course Related Grant

This is available to part time students (both home and EU¹ students) and full time EU¹ students whose gross household income is under £25,000.

A student's "household income" will be:

- A. The student's own income (if they are financially independent of their parents and do not have a partner).
- B. The student's and their partner's income (if they are financially independent of their parents and live with their partner).
- C. Their parents' income. This might be one parent or both parents depending on who they live with.

The amounts available for part time students will depend on whether or not the student receives a Course and Tuition Fee Grant from Student Finance England.

If a student has not applied for funding from Student Finance England they must be able to show how they will pay their tuition fees.

Students who get the full Course and Tuition Fee Grant from Student Finance England will have this grant deducted from the maximum grants payable.

	Maximum grant payable	
	Income below £19,000	Income £19,000 - £24,999
Course Materials ²	£500	£250
Travel – part time students	£150	£75
Travel – full time EU students	£300	£150
Childcare ³	£35 per day	£18 per day
Tuition fee top-up ⁴	£500	£250

¹ EU students must be eligible to receive tuition fee loans from Student Finance England.

² The standard grant for help with course materials will be based on costs being £150. If a student's costs are more than £150 the student will need to prove how much they have spent. If they do not do this the student will receive £150 or £75 (depending on household income) regardless of the amount they put on their application form. Student's whose income is £19,000 or above will receive 50% of the cost of materials up to this level.

³ This is the maximum daily amount that will be paid. A maximum of 3 days per week childcare will be paid.

⁴ This is only available to students who receive the full Course and Tuition Fee grant from Student Finance England.

2.6 £200 DSA Laptop Grant

This is available to full and part time, home students who have applied for the Disabled Students Allowance and their assessment shows they need a laptop. The student must have a household income of £25,000 or less. This grant will pay the £200 not covered by the Disabled Students Allowance. Applications forms are available from Learner Support Tutors or can be downloaded from the College's website <https://www.bradfordcollege.ac.uk/study/university-centre/study-money/dsa/assesment>.

3. Discretion In Special Circumstances

In the majority of cases this policy will be followed. However,

it is recognised that special circumstances arise that cannot be written into a policy. Therefore, the Planning & Performance Officer (either individually or with the help of the Student Financial Support Committee) has discretion to deviate from the policy if it is felt that there is genuine need. These actions must result in a student being able to start or continue their course of study.

In most cases this type of payment will only be made if the student is willing to be referred to the Guidance/Counselling Team or Student Union Welfare Officer.

4. Appeals/Procedure – All Funds

All applications to access a loan or grant are dealt with individually. The student's circumstances and particular situation are taken into account before a final decision is made whether or not to award.

If the student feels that the decision not to award them a loan/grant was unfair, then they can appeal the decision, however, this needs to be based on one of the following grounds:

- Assessment of student was not conducted in accordance with current College Regulations
- New evidence has been established since initial assessment
- Student can prove that non-award of loan/grant will lead to them withdrawing from course

Any appeal made needs to be submitted within 15 working days of initial assessment on the loan/grant appeal form (see Appendix 1). The appeal form should then be sent via email to hestudentfinance@bradfordcollege.ac.uk

All appeals are heard by The Student Financial Support Committee. Membership of this group varies but will always include a Senior Manager and a representative

from the Student Union. The decision of the Student Financial Support Committee will be sent in writing and their decision will be final.

5. **Fraud**

Where there is evidence of fraud against the system, the evidence will be reviewed by Student Financial Support Committee.

If fraud is confirmed this will result in one or more of the following:

- The loss of all future payments. OR
- The loss of some payments not already made. OR
- The student being asked to repay ALL funding received and the loss of all future payments.
- Disciplinary action.

In certain circumstances the College may have a duty to pursue fraud as a criminal matter.

June 2020

Appendix 1

Bradford College – Loan/Grant appeal form

Name :		DOB :
Student number:		
Name of Course:		
Grounds of appeal – (please tick which is applicable)		
<input type="checkbox"/> Assessment of student was not conducted in accordance with current College Regulations		
<input type="checkbox"/> New evidence has been established since initial assessment		
<input type="checkbox"/> Student can prove that non-award of loan/grant will lead to them withdrawing from course		
Details of appeal:		
Signed :		Date :
Evidence supplied:		

I confirm that the details I have provided here are correct and accurate.

Please return your completed forms by e-mail to: hestudentfinance@bradfordcollege.ac.uk with Loan/Grant appeal as the heading.