Higher Education Bursary & Hardship Fund Guidance

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To ensure version control, please do not print this document – as tomorrow it could be out of date.

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1 Purpose

The bursary scheme takes the form of £1000 of funding (£500 for part-time students) per student to support with costs associated with their studies.

The purpose of the Higher Education Bursary is to:

- Help students overcome financial barriers to access Higher Education.
- Support and retain these students.
- Promote a positive attitude to learning.

The Higher Education Hardship Fund takes the form of either direct payment to the student or, where relevant, payments in kind, to support them with general living costs in cases of unexpected financial difficulty.

Both are available in addition to funding from national funding bodies.

2.1 Statement of Practice

Academic Performance	No academic misconduct issues.
Discipline	No payments will be made if the recipient is excluded from college.
Attendance	Attendance will be checked prior to funds being released. Where attendance is deemed to be below acceptable levels and there are no extenuating circumstances, payments may be suspended or withheld.
Frequency of Payment for Bursary	Two termly payments
Financial Responsibility	Students should be able to demonstrate that their financial hardship is due to extenuating circumstances and not financial mismanagement.

2.2 Roles and Responsibilities

Task	Responsible Party
Reviewing evidence and attaching it to the application form	Funding Team or wider college staff during peak periods
Measuring walking distance from college and checking application details (e.g., permissions to share information, setting up LA information)	Funding Team or wider college staff during peak periods (some tasks now automated through PayMyStudent system)
Calculating annual income and allocating awards (e.g., York College Bus Pass or weekly BACS payments)	Funding Team
Declining applications due to not meeting policy criteria	Funding Team
Approving applications under exceptional circumstances	Travel and Funding Adviser and Student Experience Manager
Creating weekly payment document	Travel and Funding Adviser, Funding Team
Approving weekly payments from Bursary Support Funds	Director of Student and Apprentice Services
Approving same day payments from Bursary Support Funds	Student Experience Manager

Processing all payments through the Finance Manager System	Finance Team, including Finance Manager
Approving internal transfers to and from the Bursary Support Funds	Student Experience Manager
Managing informal complaints	Travel and Funding Adviser, Funding Team
Managing appeals and formal complaints	Student Experience Manager Director of Student and Apprentice Services
Budget management	Student Experience Manager Director of Student and Apprentice Services
Reporting to Senior Leadership Team and Board of Governors	Student Experience Manager Director of Student and Apprentice Services

3 Eligibility

Students will be assessed in each academic year and must meet the eligibility criteria in any given year to qualify for a bursary.

3.1 General Eligibility Criteria

To be eligible to receive a Higher Education bursary or hardship payment, students must:

- Be on a Higher Education course that is an eligible course for Student Finance **and**
- Have taken out the maximum means tested maintenance loan available to them **and**
- Be ordinarily resident in the United Kingdom on 1st September 2026 **and**
- Have taken out any available tuition fee loans or be paying tuition fees of £7,200 (or equivalent if pro-rated if part-time)

Higher Education Bursaries will not be paid to students:

- On Further Education courses.
- On Full Cost provision.
- On an apprenticeship.
- Who have their fees paid (in full or in part) through a sponsorship arrangement including by their employer.
- Who are enrolled on free-standing Higher Education modules.
- Who have chosen not to take out the maximum means tested amount of maintenance loans or tuition fee loans (where available).

3.2 Household Income

The Higher Education Bursary and Hardship Fund is available to students with a household income from employment, self-employment or pensions below £40,000, before deductions. Where possible, this will be done using the assessment made by Student Finance England or other Higher Education funding award body.

Where it is not possible to establish household income using the assessment of the relevant Higher Education funding award body, additional evidence will be required.

All students will need to provide evidence of their tuition fee loan and of their maintenance loan payment schedule which clearly shows their name and entitlement.

Where a student (or their family) meets the income threshold criteria, but has savings of £16,000 or more, it is unlikely that they will be able to demonstrate that they are facing financial barriers to participation and need help to stay in education and would therefore not normally be eligible for a bursary. This is in line with benefit assessments, where claimants are not eligible for most income-related benefits if they have savings of more than £16,000.

3.3 Repeating Years of Study

Students who are required to repeat all or a part of a year of study will not normally be considered for a bursary, however, they can apply for special consideration.

3.4 Topping Up from a Foundation Degree

Students who top up from a Foundation Degree will be considered for a bursary if they are charged fees of £7,200 (or pro-rated if part-time). Students who complete a foundation degree and then start the second year of a Bachelor's degree will be considered to be repeating study for that year.

4 Assessment

The Higher Education Bursary is assessed based on the household income of the student alongside their age and living circumstances. This is in line with the assessments done by Student Finance England and other Higher Education funding award bodies.

The Higher Education Hardship fund is designed to remove financial barriers to learning until the student's next scheduled Maintenance Loan payment or, if they have received their final Maintenance Loan payment, until the end of the academic year.

No more than one payment may be administered per term, as the payment is calculated to last the rest of the term. If a student has applied and received funding for that term, they must apply again and provide up-to-date evidence of continuing hardship before receiving subsequent awards for subsequent terms.

4.1 Students aged under 25 on the first day of their course

Students aged under 25 on the first day of their course will be assessed as follows:

- **Living at home with their parent/carer** – assessed based on the income of their parent(s)/carer(s), including any stepparents or partners of their parent living in the same household.
- **Living independently or with a partner** – assessed based on the income of the student and any partner living in the same household.

4.2 Students aged over 25 on the first day of their course

Students aged over 25 on the first day of their course will be assessed as follows:

- **Living at home with their parent/carer and not working or claiming benefits in their own right** – assessed based on the income of their parent(s)/carer(s), including any stepparents or partners of their parent living in the same household.
- **Living at home with their parent/carer and working or claiming benefits in their own right** – assessed based on the income of the student.

- **Living independently or with a partner** – assessed based on the income of the student and any partner living in the same household.

5 Required Evidence

To receive a bursary, students will need to provide appropriate evidence of their eligibility, as follows:

5.1 Assessment based on income

If you are:	Please provide income/benefits evidence for:	Please note:
a) Living at home with parents/carers and were **under the age of 25** on the **first day of your course.**	All parents/carers, including any stepparents and/or partners of mum/dad, that live in the same house as you.	If you are **under 25** and have your own income (e.g. part-time job), but you are still living at home with parents/carers, we do not need to see your own income, just your parents/carers.
b) Living at home with parents/carers and were **over the age of 25** on the **first day of your course** and not working or claiming benefits	All parents/carers, including any stepparents and/or partners of mum/dad, that live in the same house as you.	We will contact you via email if we require further evidence.
c) Living at home with parents/carers and were **over the age of 25** on the **first day of your course** and working/claiming benefits in your own right.	Yourself.	If you are **over 25** and have your own income, we do not need to see income evidence for parents/carers, even if you still live with them.
c) **Under 25** on the first day of your course and now living either independently or with a partner	Yourself, and a partner if you live with one.	Please provide a copy of your tenancy agreement.
d) **Over 25** on the first day of your course and living either independently or with a partner.	Yourself, and a partner if you live with one.	We will contact you via email if we require further evidence.

6 Decision Making

The criteria identified in this policy document are guidelines to the decision-making process. Every effort is made by York College to consider each application on its own merits. In extenuating circumstances, the College reserves the right to make awards to individual students who do not necessarily meet all the listed criteria.

Applications for support are considered individually to ensure that those who are most in need receive help. Due to the nature of the individual's circumstances, consideration for assistance will be given according to need. Funds will be granted based on the information provided, and only where a genuine need for assistance has been demonstrated. Not all applications will be successful.

The funding available is limited and awards will not be guaranteed. Students who apply after the budget has been allocated will not be made an award.

Higher Education Bursary applications will not be assessed until after the October half-term.

6.1 Calculating Hardship Awards

Staff should look at a range of factors when calculating a student's hardship award, to establish what their shortfall is between the application date and their next maintenance loan payment or the end of the academic year. The formula below should be used:

Current bank balance	-	(Composite living costs x number of weeks left until the next maintenance loan payment or end of academic year)	+	(Monthly income x number of payments to be received until next maintenance loan payment or end of academic year)	-	One off costs	=	Award

<u>Example:</u>

A student has £250 in their bank accounts.

Their composite living costs are £90 per week.

Their monthly income is £250.

There are 8 weeks left until their next Maintenance Loan payment, or the end of the academic year.

They have £100 of essential equipment to buy.

Their shortfall for that period, and therefore their award, is £70:

£250 – (£90 x 8 weeks) + (£250 x 2 months) - £100 = -£70

6.2 Establishing the Financial Situation of the Student for Hardship

A student's current bank balance for all open current and savings accounts (including ISAs) must be established by the student providing 3 months' worth of bank statements. The bank statements must be dated to the present day, or as close as possible. If there are any concerns over entries on the statements, staff should ask for further evidence or clarification as necessary.

Monthly income is declared within the application form but can be checked in the bank statement provided by the student. If a student lives with a partner, the partner's income must also be established by provision of income evidence (e.g. wage slip).

- Monthly outgoings are also declared within the application form:
- Rent/mortgage and council tax figures
- Composite living costs (using the weekly guide within the application form to see the weekly amount)
- Childcare costs
- Cost of travelling to/from college
- Other listed costs that seem reasonable/relevant

Students will be required to evidence these costs and staff should query any figures that seem excessive or unusual. Prices of essential equipment/uniform or other related course costs can be queried directly with the relevant department, who can advise further.

Students will often list food/shopping costs, phone contracts, or household bills – these are included within the composite living costs and should not be added again.

5.3 Financial Responsibility

Students should be aware that bank statements will be scrutinised. Any large/excessive payments and any regular non-essential spending will be queried. Where evidence of financial mismanagement is identified, further conversations will be required and conditions relating to future spending and money management may be attached to an award. Failure to meet these conditions may result in an award being withdrawn.

Students who provide bank statements which show a high amount of non-essential spending should be aware that this will be considered when a decision is made. Where high non-essential spending is identified, the Funding Team may deem this to mean that the student is not experiencing financial hardship and therefore would not be eligible for Hardship funding. Examples of this may be spending in pubs and nightclubs, non-essential travel e.g. flights or taxi journeys, takeaways and fast food and/or gambling (this is not an exhaustive list). Where there is high amount of non-essential spending, the Funding Team may request a meeting with the student to discuss this and to consider the situation before deciding.

5.4 Value of Awards

Higher Education Hardship funding is limited, with awards **provided based on individual circumstances**. The **awards will** var**y** but will be a maximum of £500 per term to ensure support remains available throughout the academic year, especially for final-term project and assessment costs.

7 Notification

Students will normally be notified of their eligibility by email after an assessment has been completed by the Funding Team.

If additional evidence is required, we will notify students of this by email. It is the responsibility of the student to ensure that they monitor their emails and provide all required evidence in a timely manner. Students can check the progress of their application by contacting the Funding Team.

8 Payment

8.1 Payment Dates

Bursaries will be paid in two instalments.

All students will receive their bursary in equal payments around the following dates:

Term 1 – November 2026 - £500 for full time; £250 for part time
Term 2 – March/April 2027 - £500 for full time; £250 for part time

Hardship payments can be made either as a one-off or at intervals throughout the term, as decided by the Funding Team.

Hardship funding will start as soon as possible once the application has been assessed and awarded.

8.2 Method of Payment

Funding will normally be paid by BACs payments to the student, in certain circumstances all or part of the payment may be in cash.

8.3 Conditions for Payment

Students must meet the conditions outlined in the Statement of Practice to receive payments.

If a student leaves York College, they will not be eligible for any further payments. Any payments that have been made will not normally be recovered.

8.4 Deadline for Payment

All payments must be made by 2nd July 2027

8.5 Suspension of Studies

Where a student suspends their studies, bursary payments will also be suspended. Students will then be reassessed when they resume their studies, however, students will need to reapply if their return date occurs within a new academic year.

8.6 Withdrawal from Programme of Studies

Where a student withdraws before receiving the full amount of their bursary, they will not normally receive any amount that has not already been paid. Students will not normally be required to repay any funds they have already received, although York College reserves the right to claim back any funds.

8.7 Transferring Programmes Within College

Students who transfer from one eligible programme in college to another will remain eligible for their bursary and any payments will be made in line with the agreed payment profile.

9 Appeals

All applicants have the right of appeal. Students who wish to appeal will need to write to the Director of Student and Apprentice Services, clearly stating the reasons for appeal and giving any additional details they think should be taken into consideration.

Appeals will be considered by members of the Funding Appeals Panel; no member of the Panel will have been involved in the original decision. The Chair of the Appeals Panel may co-opt a suitable College manager to sit on the Panel as required. Notification of the outcome of the appeal will be within 10 working days of the Panel meeting taking place.

The Funding Appeals panel will consist of:

Director of Student and Apprentice Services (Chair)
Director of Curriculum: Higher, Technical & Professional Education

Two members of the Panel will normally be required for a decision to be made for an appeal.

Students who remain unhappy with the outcome can then appeal to the Office of the Independent Adjudicator for Higher Education (OIA). Further details of the process can be found at https://www.oiahe.org.uk/students/how-to-complain-to-us/.

10 False or Fraudulent Applications

Where students are found to have intentionally given misleading or inaccurate information, York College will claim back the award made. Providing false statements may result in the student being sanctioned in accordance with the York College Disciplinary Policy and/or prosecution.

In accordance with the College's Fraud Policy, a record will be made of fraudulent incidents and subsequent actions taken. These incidents will be reported to the Strategic Leadership Team both as they occur and through an annual report.

11 Reporting and Monitoring Mechanisms

To improve the clarity and impact of the Student Experience Report, the College will use a standardised reporting template for submissions to both the Quality and Curriculum Committee and the Board of Governors. This template will clearly outline the key performance indicators (KPIs) to be reported in each period, including financial performance, student engagement, and operational metrics

In addition to financial figures, the reports will include a broader range of data points that provide a more holistic view of the student experience. Key metrics such as student satisfaction levels, the number of rejected applications, applications on hold, and attempted fraud will be reported on a quarterly basis.

Track changes 2026-27

Policy: Higher Education Bursary and Hardship Fund

Version: 2025-26 annual review 2026-27

Date: June 2026

Changes:

HE Bursary & Hardship

0. **Combined into one policy document –** Bursary and Hardship: Combining the two funds into one which will allow a larger amount to be provided in bursaries whilst retaining a substantial amount for hardship support including using up to £2500 to support the Pop-Up Pantry initiative.

1. **Increase award to £1000 per year (£500 for part time) from £800 per year (400 for part time)**

3.2 Increasing the household income threshold to £40,000 (from £35,000).

6.2 Requiring three months of UC statements and/or pay slips, as best practice from guidance