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| <u>Policy Title</u> | Higher Education Support Fund |
| <u>Policy Category</u> | Fees and Funding |
| <u>Owner</u> | Nathan Roberts |
| <u>Group Executive Lead</u> | |
| <u>Date Written</u> | July 2022 |
| <u>Considered By</u> | Policy Review Group |
| <u>Approved By</u> | Newcastle College Principalship |
| <u>Date Approved</u> | |
| <u>Equality Impact Assessment</u> | The implementation of this policy is not considered to have a negative impact on protected characteristics |
| <u>Freedom of Information</u> | This document will be publicly available through the Group's Publication Scheme. |
| <u>Review Date</u> | July 2023 |
| <u>Policy Summary</u> | A policy outlining the financial support available to students studying on a Higher Education programme. |

| <u>Applicability of Policy</u> | <u>Consultation Undertaken</u> | <u>Applicable To</u> |
|---------------------------------------|---------------------------------------|-----------------------------|
| Newcastle | Yes | Yes |
| Newcastle Sixth Form | No | No |
| Carlisle | No | No |
| Kidderminster | No | No |
| Lewisham | No | No |
| Southwark | No | No |
| West Lancashire | No | No |
| Professional Services | No | No |

| <u>Changes to Earlier Versions</u> | |
|-------------------------------------------|---------------------------------------------------------------------|
| <u>Previous Approval Date</u> | <u>Summarise Changes Made Here</u> |
| July 2020 | |
| June 2021 | Fund for International learners |
| July 2022 | Increase in Short Term Loan amount to £500 Minor wording changes |

| <u>Linked Documents</u> | |
|----------------------------------------|--------------------------------------------------------------------|
| <u>Document Title</u> | <u>Relevance</u> |
| Higher Education Support Fund Guidance | Guidance provided by NASMA in order to assess support |
| Attendance Policy and Procedure | Informs learners of appropriate attendance and process when absent |
| Student Positive Behaviour Policy | Informs learner of appropriate behaviour in College |



Policy on

Higher Education Support Fund

July 2022

Revised: July 2022

Review Date: July 2023

Newcastle College is committed to safeguarding and promoting the welfare of children, young people, and adults at risk, and expects all staff and volunteers to share this commitment.

This document is available in the following alternative formats;

- Large print
- Coloured paper
- Braille and Tactile diagrams
- Audio
- Subtitling
- Simplified document content

If you require this document in an alternative format, please contact CSS@ncl-coll.ac.uk

We review our policies regularly to update them and to ensure that they are accessible and fair to all. *The implementation of this policy is not considered to have a negative impact on protected characteristics*

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Footnote

In an effort to keep costs to a minimum a conscious decision has been made not to print out this document and it would be appreciated that you refer to the copy and relevant Appendices available on the Intranet.

[Home | Welcome To The Newcastle College Intranet \(ncgrp.co.uk\)](#)

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1. Review of the policy

All policies will be subject to a review either as a consequence of the changing landscape against which the policy was originally drafted or in keeping with good governance. The process by which the periodic review of this policy will be undertaken, will be by existing College procedure

Date approved:

Approved by:

Policy Review Group

Review date:

Annual (July, 2023)

Responsible Managers:

Nathan Roberts

Group Executive Lead:

N/A

Accessible to Students/Customers:

Yes

Location and Access to the Policy:

SharePoint, Policies and Strategy

2. Consultation

Consultation conducted during procedure development includes:

- Finance, Planning & Resources
- Student Engagement Team
- Central Support Service

3. Rationale

To relieve financial hardship that might impact on a student's participation in higher education especially in preventing them from leaving their course because of financial reasons.

4. Aim / Purpose and Scope

The primary purpose of this policy is to identify the financial support that can be awarded to eligible students enrolled on to a higher education course.

Newcastle College uses a common assessment process, based upon guidance provided by The National Association of Student Money Advisers (NASMA) 2018/19 but will take a flexible approach and exercise discretion where appropriate. The primary purpose of the fund is to relieve financial hardship that might impact on a student's participation in higher education, including:

- Assisting those who need extra financial help to meet particular costs which are not already being met from statutory (or other) sources of funding;
- Meeting specific course and living costs, other than tuition fee costs, which are not already met from other sources;
- Providing emergency payments for unexpected crises;

- Intervening in cases where a student may be considering leaving higher education because of financial problems.

Guidance for funding awards will be based upon the most recently published National Association of Student Money Advisers (NASMA) Higher Education Support Fund guidance.

Newcastle College will assess the merits of each individual case, and exercise their discretion accordingly.

Financial Assessment decisions will be made at a panel comprising of the Learner Support Funds Co-ordinator and a Student Engagement Adviser. In some cases, the Finance and Planning Manager will be requested to attend the panel.

5. Student Entitlements

All students at the College are entitled to apply for financial support and undertake a financial assessment, support is provided on the basis of a student meeting specific eligibility criteria.

Students can contact Student Services for more information. All application forms are available from Student Services and can be submitted via the One Drive or in person to Student Services.

Eligibility for HE Support Fund

Students must:

- be full time or part time higher education students defined as 'home' students in the residency regulations that have been ordinarily resident in the UK for the 3 years prior to the commencement of the course and are enrolled on a higher education course at Newcastle College.
- be able to demonstrate that they are in financial hardship and provide all requested evidence.
- have applied for their full entitlement of student loans and grants (where applicable) e.g. Maintenance Loans.
- Must have agreed to share their information when applying to Student Finance England.
- Have applied for all other available means of financial support, including tax credits and social security benefits, and overdrafts (where applicable).

Support from the Higher Education Support Fund will only be available to students that are enrolled and currently on programme.

Funds are limited and will be available to eligible students on a first come first served basis.

Financial Assessments of Standard and Non-Standard Awards

Once students submit an application form, along with supporting financial evidence, the Student Engagement Team will undertake a financial assessment using the 2022/23 North East Higher Education Support Fund Calculation spreadsheet, which uses local financial data to help assess a student's financial need.

In order to identify whether an award should be made, assessments will deliver one of two outcomes, an income surplus (where it is identified that their income exceeds their expenditure) or an income shortfall (where it is identified that their expenditure exceeds their income). If the student is identified to have an income shortfall, the student will be awarded a standard award. The amount of shortfall will be split into three payments, one payment per term based upon the student achieving 90% attendance. The college expectation is that students achieve 100% attendance, however we appreciate that in some cases financial hardship can result in a lowering of attendance, support will not be provided when a student achieves less than 90% (including authorised absence). In some circumstances, it may be identified that the student requires support for both an income shortfall as well as support towards the cost of priority debt.

If the student is identified to have an income surplus, a standard award will not be awarded, the panel will look to the student's personal statement, bank statements and any priority debts to make a decision as to whether any financial support can be offered as a non-standard award. Where a decision is made to provide support towards the cost of a priority debt, Newcastle College will look to process support directly to the third party on the authorisation of the student.

Priority debts include:

- Secured loans (e.g. loans that are secured against a debtor's home)
- Rent arrears
- Council tax
- Fines, maintenance and compensation orders
- Charges for utilities
- TV licence
- Tax and VAT
- National Insurance contributions
- Hire purchase/conditional sale agreements for goods that are essential for the debtor to retain

Newcastle College reserves the right to use their discretion at panel to refuse funding awards based on factors such as:

- Irresponsible financial management, in some cases, cash awards are not considered appropriate, and are viewed as not empowering the student to become financially responsible. In such cases the student will be provided with advice and guidance from a Student Engagement

Adviser and also provided with a list of debt management bodies and organisations.

- Historic priority debt, incurred prior to enrolment, where a student has enrolled to a course, when they are in a financially unstable position and have not fully considered the financial costs that a student will need to meet whilst studying.
- Luxury or irresponsible spending, for example holiday purchases, or gambling payments.
- Evidence provided with the application form.
- Where funding has previously been awarded to a student to enable management of a priority debt.

The panel will expect that students will have sources of income other than their Student Finance to support themselves. This will be included alongside the Student Finance income for the application process. Certain streams of income will be excluded from the assessment, for example, Personal Independence Payment.

It is assumed that most students are able to supplement their income from part-time work. If the student is unable to work due to ill health a request may be made for a doctor/physician's letter as an accompaniment to the application.

The fund cannot be used to meet the cost of tuition fees for any student. In such circumstances, where a student is in financial hardship and has not paid their fees, the fund may be used to provide support in kind, such as meals, a travel pass, stationery, and equipment support.

Application forms will be available from the beginning of main enrolment and financial assessments will take place from 29th September 2022. Provided the application form has been accurately completed and the appropriate evidence submitted, a decision should be made within 4 weeks of submission. The application will be considered by the panel and the student will be notified of the outcome via an e-mail to the student's email account.

The Higher Education Support Fund is a discretionary fund, and Newcastle College reserves the right to make awards based on local circumstances, whilst using the NASMA guidance as 'best practice'.

There is a separate fund for International learners who find themselves in financial hardship. International learners will need to provide evidence to show they are in financial hardship.

Diagnostic Assessments and £200 Disabled Student's Allowance Contribution

The Higher Education Support Fund may be used to cover the cost of a diagnostic assessment and/or the reimbursement of £200 towards the cost of a laptop for higher education students with Disabled Student's Allowance.

This support is not provided on the condition of a specific attendance percentage or household income.

Once a diagnostic assessment has taken place, Central Support Service will send the invoice to the Learner Support Fund Co-ordinator for payment.

Students who require support to cover the cost of the £200 Disabled Student's Allowance contribution towards a laptop must complete an application form and provide evidence of payment before they can be reimbursed. Application forms are available from Student Services.

Short Term Loans

Where a student's Maintenance Loan is delayed, Newcastle College may provide a short term loan to the student, the amount of which is at the discretion of the Learner Support Fund Co-ordinator, and no more than the maximum £500. The decision will be based upon the individual student's financial circumstance.

Students will only be provided with a short-term loan on completion of the Short Term Loan application, and with full agreement to the terms and conditions of the loan. Where students do not adhere to the terms and conditions of the fund, an attempt will be made to retrieve the funds.

The Short Term Loan must be paid back

- a) within 10 days of receiving their first instalment of the main student loan
- b) when the student leaves the course; or
- c) when the student receives the part-time Childcare Grant, whichever is earlier.

Any Higher Education Bursary or Higher Education Travel Bursary which the student applies for will be withheld until the student returns their short term loan in full.

Funds are limited and will be available to eligible students on a first come first served basis.

Exceptional Circumstances

Support provided to learners may change in-year as a result of the exceptional circumstances i.e. coronavirus (COVID19). Newcastle College will provide support to learners based on what is considered to be the most financially viable, to ensure that funds are used effectively and can reach as many eligible learners as possible.

Where it is assumed that most students are able to supplement their income from part-time work, students would need to provide evidence to demonstrate that their employment has ceased as a direct result of the coronavirus

(COVID19) evidence could be in the form of a letter from the employer, and bank statements showing that they no longer receive a wage.

Learners who do not demonstrate behaviours in line with the student code of conduct may have their support cancelled.

Appealing against a decision

If a student is unsuccessful in their application for financial support and there is a change to their financial situation, they should submit an appeal in writing within 7 working days of being informed of the decision to:

learnersupportfundsappeals@ncl-coll.ac.uk

6. Student Responsibilities

Student entitlements are most likely to be met in full when a student fully acknowledges and actively engages in fulfilling their responsibilities by:

- Adhering to the Student Code of Conduct.
- Taking responsibility for their own behaviour.
- Providing a fully complete and accurate application with correct eligibility evidence.
- Have at least 90% attendance at College for all parts of their course.
- Inform Student Services and Personal Tutor of any changes which will affect their support.
- Inform Student Services and Personal Tutor immediately if they withdraw from their course.
- Engaging with both Student Services and financial management organisations to actively undertake financial responsibility.
- Adhering to the terms and conditions of the support fund outlined in the application form.

7. Staff Responsibilities

- Registers are completed in a timely manner in line with Newcastle College policy.
- Financial assessments will be carried out by Student Services and monitoring and payment authorisation will be processed by Finance, Planning & Resources with payments made by Accounts Payable.
- IDS personnel working with Finance, Planning & Resources personnel will be responsible for the on-going development and maintenance of any IT systems related to the payment of students.
- Curriculum staff will be made aware of the payment schedule and must ensure that attendance data via e-registers is available for analysis prior to payments being made.
- Finance, Planning & Resources staff will be responsible for the on-going monitoring of funds and student data, for the verification of

monthly financial transaction reports and ensuring full compliance with audit requirements.

- The student's bank details will be stored securely and deleted from records at the end of the academic year.
- Students are made aware of this policy in the Induction delivered by Student Services and via Student Teams channels.

8. College Management Responsibilities:

- a. The Learner Support Funds team have the resources necessary to ensure students receive the determined support on time.
- b. Support remains within budget and funds are used to ensure as many students as possible in financial hardship are supported.

9. Standards by which the success of this policy can be evaluated

A clearly defined set of standards or measures are to be determined:

- Students receive support within 4 weeks of the beginning of their course or within 4 weeks from the date they submit a fully complete application for support.
- Students are paid at relevant points throughout the academic year as per the payment schedule.
- Students are able to attend, remain and achieve on their course
- Funding is distributed in line with agreed budget.

10. Responsibility for implementing this policy

Responsibility resides at all levels of the College and NCUC:

- a) Student Services
- b) Central Support Service
- c) Group IT
- d) Commercial Services
- e) Group Finance
- f) Heads of Curriculum
- g) Curriculum Staff – Lecturers and Tutors

11. Associated policies and procedures

This policy should be read in conjunction with the following policies / procedures:

- Attendance Policy and Procedure
- Student Positive Behaviour Policy