

Student Financial Support 2025-2026

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Putting Students First

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Chronology of updates

March 2022	Major rewrite
August 2022	Point 9 - 19+ Learner Support Fund minimum income eligibility increased to £27,000 (from £26,500) Point 6 - Free College Meal allowance increased from £3 to £4.50 Point 11 - Inclusion of Universal Credit
April 2023	Point 5 and 9 Rise in threshold to £30,000 Point 6 Card cost increased to £5 Point 10 Rise in threshold to £23,500 Point 13 No payments until bursary application is approved; no backdated payments Point 14 No petrol payments; distance decreased to 2 miles
September 2023	Point 15 UCAS Fees/University Open Days moved to this point
April/May 2024	Point 2.14 Support for 19+ students renting rooms with rental agreement evidence Point 5 Threshold increased to £33,000 Point 6 FCM entitlement increased to £5 per day Point 8 Work placement and off-site provisions to receive supermarket vouchers Point 10 A.L.L threshold increased to £25,850 Point 11 Childcare – Care to Learn payment top-up Point 10.1 Household income checking added Point 4 Private foster care procedure Point 7 Work placement items Point 1 Closing date for assessments added Point 2.7 No payments to be made directly to student or any individual's bank account
May 2025	Complete re-write

1. Introduction

This document outlines the Isle of Wight College's approach to delivering financial support for students, as guided by the 2025–26 Education and Skills Funding Agency (ESFA) requirements. It details eligibility criteria, application processes, and types of support available.

2. Policy Statement

The Isle of Wight College is committed to supporting students who face financial barriers, enabling them to access, participate in, and complete their programmes of study successfully.

3. Scope

The policy applies to all learners eligible for:

- 16–19 Bursary Fund (including discretionary and vulnerable groups)
- Free College Meals
- Childcare support
- 19+ Discretionary Support
- Advanced Learner Loans Financial Support

4. Legal and Regulatory Framework

- [16 to 19 Bursary Fund guide: 2025 to 2026 - GOV.UK](#)
- [Advanced learner loans funding and performance management rules: 2025 to 2026 - GOV.UK](#)
- [Adult education and skills funding allocations: update for 2025 to 2026 - GOV.UK](#)
- [Care to Learn academic year 2025 to 2026: conditions of grant funding - GOV.UK](#)
- [Education and Skills Act 2008](#)
- [Equality Act 2010](#)
- [Data Protection Act 2018](#)

5. Definitions

- **Discretionary Bursary:** Financial assistance based on assessed need.
- **Vulnerable Bursary:** For students in care, care leavers, or on qualifying benefits.
- **Adult Education Budget/Adult education and skills funding:** a government-funded initiative in England that provides financial support for adult learners aged 19 and over to access education and training opportunities

- **Advanced Learner Loans:** An Advanced Learner Loan is a type of student loan in England designed to help cover the cost of fees for approved further education courses. It's available to learners aged 19 and over studying courses at levels 3, 4, 5, or 6 at approved providers.
- **Gross Household Income:** Total annual pre-tax income from all sources.
- **Eligible Provision:** Courses funded directly or indirectly by the ESFA.
- **Further Education:** Further Education (FE) in the UK is education and training for individuals aged 16 and over, excluding higher education (HE) like university degrees
- **Pay My Student:** online financial portal system

6. Policy Objectives

- Ensure equitable access to financial support.
- Promote transparency and consistency in decision-making.
- Align processes with Government guidance and regulations and internal controls.

7. Responsibilities

- **Welcome Hub Team:** Application assessment, student communication, record retention.
- **Finance Department:** Fund allocation, payment processing, compliance reporting.
- **Head of Student Experience:** Oversight, audit compliance, policy review.

8. Procedures

- To make an application for financial support in 2025/26, students will need to complete an application on the online bursary portal called PayMyStudent, which can be accessed on the College website. This is cloud-based, so can be used on any device: PC, laptop, tablet, and mobile phone.
- Access to PayMyStudent is only available once you have made an application for a course or fully enrolled with the College.
- Assessment threshold is £35,000 for annual household income (Students as defined in the vulnerable category will not be income assessed – see appendix B)
- Students with an approved Advanced Learning Loan application will be assessed based on an individual annual income £26,000.
- All financial awards are made in-kind (e.g., bus passes, meal credits).
- Applications will be assessed within 10 working days and outcome notified to student via email.
- Appeals allowed within 10 working days via written request (see appendix C).

9. Training and Awareness

All staff involved in bursary administration will undergo annual training to ensure compliance with latest government guidance. The policy will be published on the College website and shared internally with all staff via the Staff Portal.

10. Monitoring and Review

Monitoring will be carried out through audits, internal reviews, and student feedback. The policy will be reviewed annually or in response to DfE updates.

11. Confidentiality

All applicant information is treated confidentially and in line with GDPR and DPA 2018.

12. Record-Keeping

Records will be retained securely for six years in accordance with DfE audit requirements.

13. Communication

This policy will be available on the College website, in student handbooks, and introduced during induction.

14. Evaluation and Reporting

Data on bursary applications, awards, and outcomes will be reviewed annually by the Head of Student Experience to inform continuous improvement.

15. Review and Amendment History

- **April 2025:** Full policy updated to align with DfE 025–26 funding guidance.
- **April 2026:** Review to be completed

16. Appendices

- Appendix A: Categories of financial support
- Appendix B: Evidence checklist
- Appendix C: Appeals process

17. Approval

Approved by: Samantha Rooney and Fidelma Washington
Date: 7th May 2025

Appendix A: Categories of financial support

Category	Details
Free College Meals Free meals guide	
College Meals	£5 per timetabled day to spend in the college canteen. For students without an onsite catering provision - £5 per timetabled day will be sent to the student via BACs fortnightly.
16-19 Bursary Fund 16 to 19 Bursary Fund guide: 2025 to 2026 - GOV.UK	
Bus Pass	If living 2+ miles away from main education site an electronic bus pass will be issued to be activated on the Southern Vectis App.
Trips	Essential to course completion trips only. Tutor will be required to complete the request.
Equipment/Books	Essential items provided by the College – no reimbursements. Department to order.
UCAS Fees	UCAS online application cost- evidence required
University Interviews and Open Days	Maximum of two visits supported. Refund on public transport costs with proof. If travelling by car: 45p/mile (first 100 miles), 25p/mile thereafter. No overnight accommodation costs covered.
Laptop Loan	Tutors can request a laptop on loan for the academic year. These must be returned at the end of the academic year. Vulnerable student laptops will be dealt with on an individual basis in coordination with the Safeguarding Team.
Adult Bursary Fund (19+ Students)	In addition to the above items:
20+ Childcare	Financial support only covers course timetabled hours, and any government funded hours will need to be used against timetable first. Must use Ofsted-registered providers. Funding paid directly to the provider. Additional contributions for consumables etc should be expected.
Care 2 Learn	Care to Learn: GOV.UK
Under 20 Childcare	Financial support only covers course timetabled hours. It will cover your childcare, including deposit and registration fees. A childcare taster session for up to 5 days Keeping your childcare place over the summer holidays. This is only up to the value of £180 a week.
What the College Cannot Pay For:	
General Living Costs	No support for mobile bills, accommodation, utilities, gym memberships, or unrelated social/sporting activities.
Mileage	Only bus travel will be awarded.
Non-Essential Course Equipment/Kit	Items not deemed essential cannot be funded through the bursary.

Appendix B - Evidence checklist

Support Type	Income Threshold	Household Income Evidence
Free College Meals (FCM)	In receipt of means-tested benefits	<ul style="list-style-type: none"> • Universal Credit (take-home pay < £7,400/year) • Income Support • Income-based Jobseeker's Allowance • Income-related Employment and Support Allowance (ESA) • Support under Part VI of Immigration and Asylum Act 1999 • Guarantee element of State Pension Credit • Child Tax Credit (annual gross income ≤ £16,190, not also receiving Working Tax Credit) • Working Tax Credit run-on (4 weeks after stop qualifying)
Discretionary Hardship (including 19+)	Up to £35,000	<ul style="list-style-type: none"> • 3 Most recent Universal Credit statements in Full • All pages of tax credit award notice (2024/25 finalised income) • P60 / Last 3 months or 12 weeks of pay slips • Welfare benefits letter (current and active claim) • Latest verified accounts of self-employment / latest submitted tax return • Pension statement • Details of income from all other sources (shares, investments, savings, rental income)
Vulnerable Group	Not specified (status based)	<ul style="list-style-type: none"> • Written confirmation of current/previous looked-after status from local authority (letterhead & signed or email) OR • Benefit award notice (e.g., DWP letter, UC statements) PLUS documentation confirming independent status (e.g., tenancy agreement, child benefit letter – in student's name and address)
20+ Childcare	Must meet criteria for discretionary fund and provide this additional evidence.	<ul style="list-style-type: none"> • Birth Certificates – original copies • Tax credit pages showing dependents • Childcare contract

Appendix C: Appeals process

Stage One

Students can appeal a financial support decision if:

- Their application was declined.
- They disagree with the outcome.
- Payments have been withheld.

1. How to Appeal:

Students must email their appeal to the **Welcome Hub Coordinator** at studentsupport@iwcollege.ac.uk within **10 days** of being notified of the decision.

2. What to Include:

The appeal must include enough information and evidence to review the case including; what is being appealed and why they are dissatisfied.

If more information is needed, the Welcome Hub Coordinator will request this directly.

3. Review Process:

The Welcome Hub Coordinator will review the appeal and any relevant records, including:

- Attendance
- Progress
- Conduct
- Disciplinary history

Based on the review, the appeal may be:

- Upheld
- Partially upheld
- Rejected

4. Decision:

Students will be informed of the outcome within **5 working days** of the decision.

Stage Two

If the student is still unhappy after Stage One, they can appeal to the **Head of Student Experience** within **4 weeks** of the Stage One decision. The case will be reviewed, and the final decision will be sent in writing within **21 working days**.

Students will be notified of the outcome within **5 working days** after the decision.

The Stage Two decision is **final and binding**.