

Student Financial Support 2026-2027

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Putting Students First

Contents

Chronology of updates.....	3
1. Introduction	4
2. Policy Statement	4
3. Scope.....	4
4. Legal and Regulatory Framework.....	4
5. Definitions	4
6. Free College Meals.....	5
7. Policy Objectives	6
8. Responsibilities	6
9. Procedures	6
10. Training, Awareness and Communication	7
11. Monitoring and Review.....	7
12. Confidentiality and Record-Keeping	7
13. Evaluation and Reporting.....	7
14. Review and Amendment History	8
15. Appendices.....	8
16. Approval.....	8
Appendix A: Categories of financial support and attendance requirements	9
Appendix B - Evidence checklist.....	11
Appendix C: Appeals process	13

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
May 2026	FCM section 6 added in line with new government guidance, Attendance, Engagement and Withdrawal Conditions added on page 10. Updated and added details to sections; 1,2,3,4, 5, 7,8,9, 10, 11, 12, 13, 14, 15, Appendix A, B & C

1. Introduction

This document sets out the Isle of Wight College's approach to delivering financial support for students, in line with the 2026–27 Department for Education (DfE) requirements. It outlines the eligibility criteria, application procedures, and the range of financial support available to students.

2. Policy Statement

The Isle of Wight College is committed to supporting students from disadvantaged and low-income backgrounds to access and participate in further education. In line with Department for Education (DfE) guidance, the College provides financial support to remove barriers to learning, improve retention, and support successful completion of study programmes. Financial assistance is targeted towards those most in need, ensuring that learners are able to engage fully with their education and achieve positive outcomes.

3. Scope

This policy applies to all learners at the Isle of Wight College who are eligible for financial support in line with Department for Education (DfE) funding guidance. It covers the administration and allocation of the following support schemes:

- 16–19 Bursary Fund (including discretionary awards and support for vulnerable groups)
- Free College Meals
- Childcare support for eligible learners including care to learn
- 19+ Discretionary Learner Support
- Advanced Learner Loans Bursary Fund

4. Legal and Regulatory Framework

This section provides links to the principal legislation, statutory guidance, and funding rules set by the Department for Education (DfE) and associated agencies, which inform and govern the administration of financial support at the College.

- [16 to 19 Bursary Fund guide: 2026 to 2027 - GOV.UK](#)
- [Advanced learner loans funding and performance management rules: 2026 to 2027 - GOV.UK](#)
- [Adult education and skills funding allocations: update for 2026 to 2027 - GOV.UK](#)
- [Care to Learn academic year 2026 to 2027: conditions of grant funding - GOV.UK](#)
- [Education and Skills Act 2008](#)
- [Equality Act 2010](#)
- [Data Protection Act 2018](#)

5. Definitions

- **Discretionary Bursary:** Financial support awarded based on an assessment of individual need, taking into account household income and personal circumstances.

- **Vulnerable Bursary:** Financial support for learners who fall within defined vulnerable groups, including those who are in care, care leavers, or in receipt of qualifying benefits, in line with Department for Education (DfE) criteria.
- **Adult Education Budget (AEB) / Adult Skills Fund:** Government-funded provision in England that supports learners aged 19 and over to access eligible education and training opportunities, as set out by the Department for Education (DfE).
- **Advanced Learner Loan:** A government-backed loan available to learners aged 19 and over to cover tuition fees for approved further education courses at Levels 3 to 6, delivered by authorised providers.
- **Gross Household Income:** The total annual income of all members of a household before tax and deductions, from all sources.
- **Eligible Provision:** Courses and programmes that are funded, either directly or indirectly, by the Department for Education (DfE) or associated funding bodies.
- **Further Education (FE):** Education and training for learners aged 16 and over in the UK, excluding higher education (HE), such as university degree programmes.
- **PayMyStudent:** An online system used by the College to manage and administer student financial support payments and applications.

6. Free College Meals

Eligibility for free meals will be determined in accordance with the Department for Education (DfE) Free Meals in Further Education guidance for the relevant academic year. Free meals are separate from the 16–19 Bursary Fund, and eligibility for one does not guarantee eligibility for the other.

Eligibility Criteria

A student may be eligible where they are enrolled on an eligible DfE-funded further education programme and meet one of the following:

- Aged 16 or over but under 19 on 31 August 2026; or
- Aged 19 or over and continuing on a study programme they began before turning 19; or
- Aged 19 or over and in receipt of an Education, Health and Care Plan (EHCP)

Eligibility is based on the student or their parent/carer receiving one or more qualifying benefits, as defined in Department for Education guidance, including:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- Guarantee element of State Pension Credit
- Child Tax Credit (subject to income threshold and Working Tax Credit exclusion)
- Working Tax Credit run-on
- Universal Credit

From 2026/27, all eligible Universal Credit recipients will qualify for free meals, with previous transitional protections no longer applying.

Application and Evidence

Students must apply via the College's bursary online portal. Eligibility will be assessed in line with Department for Education guidance, with supporting evidence required and retained for audit purposes. Eligibility will be reviewed in accordance with DfE requirements.

7. Policy Objectives

- **Promote equitable and inclusive access** to financial support, ensuring that all learners—particularly those from disadvantaged or underrepresented backgrounds are able to access, participate in, and succeed in further education.
- **Ensure fairness, transparency, and consistency** in the assessment and allocation of financial support, with clear criteria and processes applied uniformly to all applicants.
- **Maintain compliance and robust governance** by aligning all processes with Department for Education (DfE) guidance, funding regulations, and the College's internal controls and assurance frameworks.
- **Support student retention, achievement, and progression** by reducing financial barriers that may impact attendance, engagement, and successful completion of study programmes.

8. Responsibilities

- **Welcome Hub Team:** Application assessment, student communication, record retention. Compliant data processing. Joint reconciliation records with finance.
- **Finance Department:** Internal transfer of budgets, payment processing, joint reconciliation with welcome hub team, compliance reporting.
- **Head of Student Experience:** Fund allocation, oversight, audit compliance, policy review.
- **Learner responsibility:** Good attendance punctuality, behaviour, participation, and academic progress – See appendix A.

9. Procedures

- Applications for financial support for the 2026–27 academic year must be submitted via the College's online bursary system, PayMyStudent, which is accessible through the College website. The system is cloud-based and can be accessed on any internet-enabled device, including PCs, laptops, tablets, and mobile phones.
- Access to PayMyStudent is available only to applicants who have applied for, or enrolled on, an eligible course at the Isle of Wight College.
- Eligibility for support is assessed in accordance with Department for Education (DfE) guidance and is subject to financial assessment:
- For 16–19 bursary support, the household income threshold is £35,000 per annum.
- Learners in defined vulnerable groups are not subject to income assessment (see Appendix B).
- Learners in receipt of an Advanced Learner Loan will be assessed based on an individual annual income threshold of £25,000.
- Financial support is normally provided in-kind, such as travel passes, equipment, or meal credits, to directly support participation in learning.
- Applications will be assessed within 10 working days of receipt of a complete application, and applicants will be notified of the outcome via their registered email address.

- **All learners are required to reapply for financial support at the start of each academic year. Awards are not automatically renewed and are subject to reassessment in line with eligibility criteria and available funding.**
- Learners have the right to appeal a decision. Appeals must be submitted in writing within 10 working days of the decision notification, in accordance with the process set out in Appendix C.

10. Training, Awareness and Communication

All staff involved in the administration of financial support will undertake annual training to ensure compliance with the latest Department for Education (DfE) guidance and funding requirements. This policy will be published on the College website and made accessible to all staff via the internal Staff Portal, in student handbooks and introduced during student inductions.

11. Monitoring and Review

Monitoring and evaluation of financial support arrangements will be undertaken through a range of quality assurance measures, including internal audits, periodic reviews, and analysis of student feedback. These processes are designed to ensure effective use of funds, consistency in decision-making, and compliance with Department for Education (DfE) funding rules and guidance.

This policy will be formally reviewed on an annual basis, or earlier where required, in response to updates to Department for Education (DfE) regulations, funding guidance, or changes in local or organisational priorities.

12. Confidentiality and Record-Keeping

All applicant information will be handled in strict confidence and processed in accordance with the requirements of the UK General Data Protection Regulation and the Data Protection Act 2018. Personal data will be collected, stored, and used solely for the purposes of assessing eligibility and administering financial support, and will only be accessed by authorised staff. Appropriate technical and organisational measures will be in place to ensure the security, integrity, and confidentiality of all data.

Personal data will be retained only for as long as necessary in line with the College's data retention policy and statutory requirements. Learners have the right to access their personal data, request corrections, and exercise their data rights, including submitting a subject access request, in accordance with data protection legislation.

13. Evaluation and Reporting

Data relating to financial support applications, awards, and learner outcomes will be collected and analysed on an ongoing basis and formally reviewed annually by the Head of Student Experience. This review will consider key indicators such as take-up, retention, attendance, and achievement to assess the effectiveness and impact of financial support.

Findings will be used to inform continuous improvement, ensuring that support is targeted effectively, resources are used appropriately, and processes remain fair, transparent, and

aligned with Department for Education (DfE) guidance. Where appropriate, summary data and insights may be reported to senior leadership to support strategic planning and accountability.

14. Review and Amendment History

- **April 2025:** Full policy updated to align with DfE 25–26 funding guidance.
- **May 2026:** Review completed to align with 26-27 funding guidance

15. Appendices

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

16. Approval

Approved by: Samantha Rooney, Assistant Principal
Date: 26 June 2026

Appendix A: Categories of financial support and attendance requirements

Category	Details
Free College Meals	Free meals guide
College Meals	Students will receive a daily allowance of £5 for each timetabled day, which can be used in the College canteen. For students who are unable to access on-site catering provision (for example, those on work placements), a payment of £5 per timetabled day will be made directly to the student via BACS on a fortnightly basis.
Franchise Provisions	For students enrolled at a franchise, a daily allowance of £5 per timetabled day will be provided in the form of vouchers. These vouchers will be issued in advance and will cover a two-week timetabled period.
16-19 Bursary Fund	16 to 19 Bursary Fund guide: 2026 to 2027 - GOV.UK
Bus Pass	Where a learner lives more than 2 miles from their main place of study, an electronic bus pass will be provided. This pass will be issued for activation via the Southern Vectis App to support travel to and from College.
Trips	Limited to essential curriculum-related trips only. All requests must be submitted and authorised by the course tutor.
Equipment/Books	Essential course-related items will be provided directly by the College. Reimbursements will not be made. All items must be ordered through the relevant department.
UCAS Fees	UCAS application fees will be supported where eligible, subject to the submission of evidence of both application and payment.
University Interviews and Open Days	Support is available for a maximum of two approved visits per learner. Public transport costs will be reimbursed on production of valid receipts as evidence of travel. Where travel is undertaken by car, mileage will be reimbursed at 45p per mile for the first 100 miles and 25p per mile thereafter. Overnight accommodation costs are not eligible for funding and will not be covered.
Laptop Loan	Tutors may request a laptop on behalf of a learner for loan during the academic year. All loaned devices must be returned at the end of the academic year, or earlier if required by the College. Laptops for vulnerable learners will be considered on a case-by-case basis and issued in coordination with the Safeguarding Team to ensure appropriate support arrangements are in place.
Adult Bursary Fund (19+ Students)	In addition to the above items:
20+ Childcare	Financial support is limited to childcare costs incurred during timetabled course hours only, and any government-funded childcare entitlement must be used in the first instance against these hours. Childcare provision must be delivered by an Ofsted-registered provider. Payments will be made directly to the childcare provider by the College.

	Learners should be aware that they may be required to make additional contributions towards consumables or other non-funded charges, where applicable.
Care 2 Learn	Care to Learn: GOV.UK
Under 20 Childcare	<p>Financial support is provided only for childcare costs incurred during timetabled course hours. This support may include childcare deposit and registration fees, as well as funding for a childcare taster period of up to five days.</p> <p>Support may also be used to help maintain a childcare place during the summer holiday period, where this is required to enable continued participation in study.</p> <p>Funding is capped at a maximum of £180 per week.</p>
Attendance, Engagement and Withdrawal Conditions	
<p>Financial support awarded through the College Bursary Fund is conditional upon satisfactory attendance, punctuality, behaviour, participation, and academic progress. The College reserves the right to review, suspend, or withdraw bursary support where these expectations are not met.</p> <p>Learners who withdraw, are withdrawn, or cease attending their course may be required to repay part or all of any bursary funding received.</p> <p>Any uniform, kit, equipment, learning resources, or other items purchased through bursary funding may be required to be returned to the College if a learner withdraws from their programme of study. Failure to return these items may result in a charge being applied.</p> <p>The College may also apply charges for examination entry fees, resit fees, or other course-related costs where a learner withdraws, fails to attend examinations, or does not meet the required attendance, engagement, or achievement standards.</p> <p>Learners in receipt of an Advanced Learner Loan should be aware that, where they withdraw from learning after the applicable liability point, tuition fee liability may remain in accordance with Student Finance England regulations.</p>	
What the College Cannot Pay For:	
<p>General living costs: The bursary does not provide support for general living expenses, including (but not limited to) mobile phone bills, accommodation or housing costs, utilities, gym memberships, or non-curricular social and sporting activities.</p> <p>Mileage and travel: Travel support is normally provided in the form of public transport provision only. Mileage claims for private car use are not funded unless explicitly agreed as an exception.</p> <p>Non-essential course equipment and kit: Funding is limited to items that are deemed essential for course completion. Any equipment or materials not identified as essential will not be eligible for bursary support.</p>	

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 • Income Support (IS) • Income-based Jobseeker’s Allowance (JSA IB) • Income-related Employment and Support Allowance (ESA IR) • Support under Part VI of the Immigration and Asylum Act 1999 • Guarantee element of State Pension Credit • Child Tax Credit (CTC), where the household’s annual gross income is £16,190 or less and they are not in receipt of Working Tax Credit • Working Tax Credit run-on (paid for a further 4 weeks after employment or eligibility ends)
Discretionary Hardship (including 19+)	Up to £35,000	<ul style="list-style-type: none"> • The most recent 3 Universal Credit statements (full statements) • All pages of the Tax Credits Award Notice (2024/25 finalised income) • Last 3 months of payslips or most recent P60 • Current welfare benefits award letter confirming an active claim • Latest verified accounts for self-employment or most recent self-assessment tax return • Pension statement • Details of other income sources, including (where applicable) savings, investments, shares, and rental income
Vulnerable Group	Not specified (status based)	<p>Evidence must confirm eligibility as a vulnerable group learner in line with Department for Education (DfE) guidance. Applicants must provide one of the following:</p> <p>Written confirmation of current or previous looked-after status (including care leavers and PLAC – Previously Looked After Children) from the local authority, issued on official letterhead and signed, or provided via an official email address OR A qualifying benefits award notice (e.g., DWP letter or Universal Credit statements) plus evidence confirming independent living status, such as: A tenancy agreement in the learner’s name, or A Child Benefit letter showing the learner’s name and current address</p>

20+ Childcare	Must meet criteria for discretionary fund and provide this additional evidence.	Applicants must provide the following supporting evidence: Birth certificate(s) for each child (original documents) Tax Credit Award Notice pages confirming dependants Signed childcare contract between the learner and the registered childcare provider
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Appendix C: Appeals process

Stage One – Initial Appeal

Students may appeal a financial support decision if:

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

1. How to appeal

Appeals must be submitted by email to the Welcome Hub Coordinator at studentsupport@iwcollege.ac.uk within **10 working days** of notification of the decision.

2. Required information

The appeal must clearly state the reason for challenge and include any relevant supporting evidence. If further information is required, the Welcome Hub Coordinator will request this directly from the student.

3. Review process

The Welcome Hub Coordinator will review the appeal alongside relevant records, which may include:

- Attendance
- Academic progress
- Behaviour and conduct
- Disciplinary history

The outcome will be determined as:

- Upheld
- Partially upheld
- Not upheld

4. Outcome

Students will be notified of the Stage One outcome in writing within **5 working days** of the decision.

Stage Two

If the student remains dissatisfied following Stage One, they may submit an appeal to the Head of Student Experience within four weeks of receiving the Stage One decision. The appeal will be reviewed, and a final decision will be issued in writing within 21 working days. Students will be informed of the outcome within five working days of the decision being made.

The decision reached at Stage Two is final and binding.