

Student guide to
**Financial
support**

2018-19



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Introduction

There are various ways that you may be entitled to financial help during your studies. West Thames College has 5 funds:

- Bursary (*see below*) for students in further education aged 16-18, aged 19 on a continuing course, or aged 19-23 with an EHCP
- DLS (*see page 3*) for students in further education aged 19+ on a funded course at entry level, Level 1, 2 or 3
- Loan Bursary (*see page 4*) for students in receipt of the Advanced Learner Loan
- Welfare Fund (*see page 5*)

For more details, please read this booklet or contact Student Experience (*see page 12*). This information is also available on Moodle and the college website.

There are also other sources of financial help which are detailed in this booklet. Please speak to the Welfare and Support Adviser for further information.

Bursary (for students under 19)

If you are in further education and **aged 16, 17 or 18 as of 31 August 2018**, aged 19 on a continuing course, or aged 19-23 with an EHCP, then you can apply for a Bursary. See page 5 for how to apply.

There are two types of Bursary for students under 19:

- **Guaranteed Bursary** (£1200 per year or pro rata)
- **Discretionary Bursary** (amount TBC).

You may also apply for additional money to help pay for kits, books, art or photography materials, essential trips, AAT exam fees, DBS checks or travel costs for work placements (see page 6). If your application is approved, this will be paid to you or your department at the same time as your first bursary payment.

Guaranteed Bursary

The Guaranteed Bursary is for students who are either:

- In care (social services)
- Leaving care (social services)
- On Income Support or Universal Credit *and* living independently
- On Employment and Support Allowance *with* Disability Living Allowance/Personal Independence Payments.

The Guaranteed Bursary is paid 6 times per term into your bank account, subject to a minimum of 90% attendance at any given time. (All students are expected to maintain 100% attendance.)

Discretionary Bursary

The Discretionary Bursary is for students who live with family/guardians or independently whose income is dependent on means-tested benefits or who are on very low income. (Income above £25,000 may not be eligible unless there are exceptional circumstances.) We need to see evidence of household income (*please see page 5*).

The Discretionary Bursary is paid 6 times per term into your bank account, subject to a minimum of 90% attendance at any given time. (All students are expected to maintain 100% attendance.)

Extra financial help

If you are in receipt of the Discretionary Bursary, you may also be eligible to receive financial help towards the costs of equipment, books, art supplies, photography materials, exam fees, DBS checks, travel costs for work placements or any other compulsory costs associated with your course. (*See the table on pages 6-7.*)

Discretionary learner support (for students aged 19 or over)

Discretionary Learner Support (DLS) is for students who are in financial hardship and dependent on means-tested benefits or on a very low income. (Income above £25,000 may not be eligible unless there are exceptional circumstances.) We need to see evidence of income – see page 5.

You are eligible to apply for DLS if **all** of the following apply:

- You are 19+ on an FE course up to and including Level 3
- You are enrolled on a government funded further education course at West Thames College
- You have been assessed as a home student (ie, UK or EU student, ordinarily resident in the UK, refugee status or Leave to Remain)
- You can prove to the college that you are in financial hardship by showing the evidence required.

You are **NOT** eligible to apply for DLS if any of the following apply:

- You are aged 19+ and studying on a course at Level 3 or above and have applied for the Advanced Learner Loan. Instead, see the Loan Bursary (*page 4*)
- You are on a higher education course. Instead, you should apply for help from Student Finance England (*www.gov.uk*)
- You are on a full-cost course (not government funded)
- You have been assessed as an international student
- You are a waged apprentice.

For how to apply, please see page 5.

(continued overleaf)

What the DLS can help with

The DLS can provide financial help towards the costs of childcare, travel expenses, kit, books, art supplies, photography materials, exam fees, DBS checks or any other compulsory costs associated with your course.* (See the table on pages 6-7.)

Loan Bursary

This is for students aged 19+ on a course at Level 3 or above. To be eligible, you must be:

- Aged 19 or over on the first day of your course
- In receipt of the Advanced Learner Loan or have had your Advanced Learner Loan approved by the Student Loans Company
- In financial hardship (with the exception of Additional Learning Support – see below).

You are not eligible if you are:

- In receipt of student finance for higher education
- On an apprenticeship training scheme
- On a community learning course.

What the Loan Bursary can help with

The Loan Bursary can provide financial help towards the costs of childcare, travel expenses, kit, books, art supplies, photography materials, exam fees, trips, university interviews or any other compulsory costs associated with your course.* (See the table on pages 6-7.)

Additional Learning Support (ALS)

If you have any special needs or learning disability, contact the Head of Inclusion to discuss any requirements or adjustments that you need. The requirements will be paid for from the ALS component of the Loan Bursary Fund.

ALS is available on a needs assessed basis and is not related to your household income.

Welfare Fund

The Welfare Fund is for students who do not fulfil the eligibility criteria for DLS or the Bursary and who are in severe financial difficulty. The Welfare Fund can also help with the cost of the college gym (£15 for the academic year). Please go to the Information Centre for help with college gym fees.

* **Please note that** it is your responsibility to tell the Department for Work and Pensions about any learner support that you receive from us.

How to apply for a Bursary, DLS, Loan Bursary or the Welfare Fund

You can apply from 22 August if you are fully enrolled and have a new college ID card. You can walk in with your evidence of income and benefit during enrolment. You are required to book an appointment at the Information Centre to apply for a bursary after main enrolment is over. collect a checklist from Room A006 before your appointment date so that you can bring the correct documents to your appointment.

We will review your evidence and assess your application. If your application is successful, you will be given a letter telling you how much you have been awarded and when it will be paid.

You will need to have a bank account in your name. If you need help opening a bank account, please contact the Information Centre at the Isleworth campus, or main reception at the Skills + Logistics Centre in Feltham (*see page 12 for contact details*).

Evidence you need to show us to receive financial help

- Income Support/Jobseeker's Allowance/ Employment and Support Allowance: letter and bank statement no more than 1 month old
- If you are 18 and you get Employment and Support Allowance and Disability Living Allowance or Personal Independence Payments: please bring both letters and bank statements
- Housing or Council Tax benefit (not sole occupancy): letter no more than 6 months old
- Universal Credits: award letter/web printout and bank statements
- Working Tax Credit letter for 2018-19: pages 1-4
- If you are in care or a care leaver: please collect a form from Sanjeevani or email studentwelfare@west-thames.ac.uk. The form needs to be filled in and signed by your social worker.
- Last 3 months' or 6 weeks' payslips. If self-employed, please provide Working Tax Credit letter, P60 or self-assessment form, along with bank statements.

Please note: These funds are provided by the Department for Education (DfE) and the college must adhere to their guidelines.

Financial help for FE course-related costs

TYPE OF HELP AVAILABLE	WHO IS ELIGIBLE?		
	Students receiving Bursary	Students receiving DLS	Students receiving Loan Bursary
<p>Exam fee For students on an AAT accounting course, Professional Accounting with Business or other selected courses. £60 paid directly to your bank account.</p>	✓	✓	✓
<p>Art materials • For students on art courses: £50 • For students on photography courses: £75 This is paid directly to your account.</p>	✓	✓	✓
<p>Books • Access course: up to £100 • ESOL Adult or Threshold: up to £20 • GCSEs: up to £50 • Level 2 Certificate of Progression (QCF): £20 • Level 3 Childcare/Health: £20 • Maths/English for Work and Study: £20 • Pre-GCSE Science/ESOL: £20</p>	✓	✓ ✓ ✓ ✓ ✓ ✓ ✓	✓ ✓
<p>Childcare funding – college nursery The college nursery charges £30 per session (£60 per day). There may be funding to help with these costs – please phone the nursery on 020 8326 2318 for details. They can also offer advice on alternative funding for childcare.</p>	Please phone the college nursery.	Please phone the college nursery.	Please phone the college nursery.
<p>Childcare funding – external providers If your child is in full-time education but you need help to pay for childcare before and/or after school, we may be able to help – please speak to Student Experience. Payments are made directly to your provider, who must be registered with Ofsted, and payments are dependent on a minimum of 90% attendance on your course at any given time. <i>Please note that we are unable to allocate money towards full-time childcare.</i></p>	Please phone the college nursery.	✓	✓

Financial help for FE course-related costs

TYPE OF HELP AVAILABLE	WHO IS ELIGIBLE?		
	Students receiving Bursary	Students receiving DLS	Students receiving Loan Bursary
Compulsory course trips and university interviews For all courses – given when need arises.	✓	✓	✓
Feltham Skills + Logistics Centre <ul style="list-style-type: none"> • Catering courses: £30 • Personal Protective Equipment (PPE): £20 This is paid to your department or directly to your account.	✓	✓	✓
Hair and Beauty kits You may be able to get all or half of your kit cost. Payments are made to you.	✓	✓	✓
Science Laboratory coat: £6	✓	✓	✓
Sports/Public Services £50 paid directly to the department. <ul style="list-style-type: none"> • Football with Brentford FC: £75 	✓	✓	✓
Supported Learning £60 for material costs	✓	✓	✓
Travel expenses Amounts will depend on your college timetable. Travel and food costs and other expenses are paid for work placements. You may be eligible for extra assistance if you live very far from the college, ie East London. Payments are made directly to you and are dependent on a minimum of 90% attendance on your course at any given time.		✓	✓

Frequently asked questions (FAQs)

Q I don't know if I'm eligible to apply for help.

A If you're not sure, speak to the Welfare and Support Adviser (see page 12 for contact details).

Q What is "Hardship"?

A If you need help with something not mentioned, tick the "Hardship" box and fill in the "Hardship" section of the application form. Please be specific about why you need this help, how much you are asking for and exactly what you would spend the money on. The Welfare and Support Adviser may wish to interview you to discuss the assistance you need. You must bring documents to your interview that will show why you need additional assistance and the amounts. A panel will review your case and make a decision and the Welfare and Support Adviser will tell you whether your request for additional assistance has been approved.

Q Can I claim for as much money as I want?

A No. There are maximum amounts of funding for each category. These depend on a number of factors, ie the course that you are doing, the number of days/evenings you are taught each week, how far you live from college, etc. Contact the Welfare and Support Adviser for details.

Q What if I can't open a bank account?

A It's important that you try to open a bank account as the government guidelines require us to pay Bursary money into **your** bank account. However, we realise this is not always easy, so if you need help to open a bank account please contact the Information Centre at the Isleworth campus, or main reception at the Skills + Logistics Centre in Feltham (*see page 12 for contact details*).

Q How long will it take until I know if my application is successful?

A If you provide us with all the correct paperwork your application will be processed and an allocation letter will be given to you immediately.

Q What if I apply but I'm not satisfied with the decision of the Welfare Office?

A You have the right to appeal any decision made by the Welfare Office. First, speak to the Welfare and Support Adviser to explain your reasons. If you are still not satisfied, put your appeal in writing and hand it in to the Welfare and Support Adviser who will pass it on to an appeal panel. The appeal panel will review your appeal and contact you. If you are not satisfied with the panel's decision, you may appeal in writing to the Student Experience Manager. Decisions made at this stage are final and no further appeals will be heard.

Other sources of financial help

Oystercards

If you are 16, 17 or 18 on 31 August 2018, are on a full time course and live in a London borough, then you are eligible for the **16+ Oystercard** which gives you free travel on all London buses and trams and half price on Tube and overground. Apply at www.tfl.gov.uk.

If you are 19+, on a full time course for at least 14 weeks, and live in a London borough, then you are eligible for the **18+ Student Oystercard**. This gives you a 30% discount on all weekly, monthly or annual travelcards (but not Pay as You Go). Apply at www.tfl.gov.uk.

If you are 18 or over and on an apprenticeship for at least 12 months, and you live in a London borough (the apprenticeship must also be in a London borough), you may be eligible for the Apprentice Oystercard. Apply at www.tfl.gov.uk.

If you have been in receipt of Jobseeker's Allowance, Income Support or Employment and Support Allowance for at least 13 weeks, you can apply for the **Bus and Tram Discount Photocard**. This gives you a 50% discount on London buses and trams (but not on trains). If you are on Income Support or ESA, get a paper application from the Post Office or apply at www.tfl.gov.uk. If you are on Jobseeker's Allowance get a form from your Jobcentre.

People with disabilities (including epilepsy) can apply for a **Freedom Pass**. This gives free travel on London buses, trams, Tube (Underground) and overground. Apply via your local council or ask the Welfare and Support Adviser to print a form for you.

Free meals at college

Students aged 16-18 as of 31 August 2018, students aged 19 continuing the same course, and students aged 19-23 with an EHCP may be eligible for free meals at college if they or their parents/guardians are in receipt of:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance (ESA)
- Support under part VI of the Immigration and Asylum Act 1999
- The guaranteed element of State Pension Credit
- Child Tax Credit, provided they are not entitled to Working Tax Credit and have an annual gross income of no more than £16,190 as assessed by Her Majesty's Revenue and Customs (HMRC)
- Working Tax Credit run-on (paid for 4 weeks after someone stops qualifying for Working Tax Credit)
- Universal Credit with net earnings not exceeding the equivalent of £7,400 per annum.

Residential Support Scheme (16-18)

This scheme is run by the government to help students pay for accommodation if they cannot study their chosen course nearer to home. To find out if you qualify and to apply, contact the Learner Support Helpline on 0800 121 8989 or visit www.gov.uk/residential-support-scheme.

Care to Learn (C2L)

Care to Learn can help young parents aged up to and including 19 with the cost of Ofsted registered childcare and related transport costs. To find out if you qualify and to apply, contact the Learner Support Helpline on 0800 121 8989 or visit www.gov.uk/care-to-learn.

You can also speak to the college nursery by phoning 020 8326 2318.

Professional and Career Development Loan

This is the same as an ordinary bank loan, but you won't have to start repaying the loan until you have finished your training. You can apply for this loan if your course will help with your career and lasts up to two years, or possibly three if it includes a year of work experience. If you are considering applying for a loan, you should be sure you can secure employment when your course finishes. For more information visit www.gov.uk/career-development-loans or phone 0800 100 900.

Dance and Drama Awards

West Thames College does not participate in the Dance and Drama Awards.

Charities

The Welfare and Support Adviser has a list of charities that may be able to assist students who are in financial difficulties. Each charity has its own criteria and application does not guarantee success, but some students have received help.

Part-time work

Another way of funding your education is through part-time work. Job vacancies are displayed in the Student Experience area. A careers adviser will help you search for vacancies, give advice on CVs, job applications, writing letters, making phone calls, etc. Job advertisements can also be found in Job Centres, national and local newspapers.

Higher education

For information on financial support for higher education students, please see:

- UCAS (www.ucas.com/students/studentfinance)
- GOV.UK (www.gov.uk/browse/education/student-finance).

Benefits and tax credits

Jobseeker's Allowance (JSA)

You are eligible to apply for or to continue to receive JSA while studying if:

- You are 18 years of age or older
- You are on a further education course of less than 16 hours per week
- You are actively seeking work and available for work.

To apply go to www.gov.uk/browse/benefits. If you need help with your application, contact the Welfare and Support Adviser. Please note that JobCentre Plus may prefer you to do a JobCentre course instead of your college course. If this happens, please see the Welfare and Support Adviser or speak to your tutor.

Working Tax Credit

You may be entitled to Working Tax Credit if you work or are on a low income. See www.gov.uk/working-tax-credit for details or contact the Welfare and Support Adviser.

Income Support

You may be entitled to Income Support if you are:

- Aged 16-19 years (or up to 21 if you are a care leaver)
- Living independently
- On a further education course full-time (more than 16 hours per week).

You will not be required to sign on every fortnight or demonstrate that you are actively seeking work. If you need further advice, please contact the Welfare and Support Adviser.

Changes to welfare benefits

Universal Credits

Huge changes are happening to welfare benefits in the UK. These will affect Jobseeker's Allowance, Income Support, Employment and Support Allowance, Housing Benefit, Working Tax Credit and Child Tax Credit. These benefits will merge into one payment called universal credits and be paid once a month into your bank account. More information is available from the Information Centre, Student Common Room or Welfare and Support Office.

Other changes that are NOT part of Universal Credits

- Council Tax Benefit is now called Council Tax Support. Contact your local council for more information.
- Disability Living Allowance will be called PIP – Personal Independence Payments. Not everyone who gets DLA will receive PIP.

Hounslow Matters magazine, available in the Student Common Room, also has information.

Need more info?

This booklet is only a guide. If you have further questions, please speak to your student learning adviser, the Welfare and Support Adviser, or any member of the Student Experience Team.

Isleworth campus

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Office hours: Mon-Thurs, 9.30am to 4pm

Carolyn Moncrieffe
carolyn.moncrieffe@west-thames.ac.uk
Nursery Manager
020 8326 2318

Feltham Skills + Logistics Centre

Student Enrichment Officer
studentwelfare@west-thames.ac.uk
020 8326 2130
Office hours: Mon-Fri, 9am to 4pm

Information leaflets

Please call 020 8326 2000 to request a copy of these leaflets or view them on our website:

- Advanced Learner Loan and Loan Bursary
- College for school students
- Data protection
- Fees and costs, concessions and payment by instalments
- Funding for childcare
- Term dates

A large print version of this booklet is available from the Print Room.



www.west-thames.ac.uk

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