

Higher Education Hardship Fund Guidance

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1 Purpose

Access and Participation Plan at York College

York College recruits predominantly from the local area. The College performs well with many aspects of widening participation, namely students with disabilities, mature entrants, and those with a non-standard entry tariff. York College is committed to equality of opportunity. The aim is to create an environment in which people treat each other with mutual respect, regardless of age, disability, family responsibility, marital status, race, colour, ethnicity, nationality, religion or belief, gender, gender identity, transgender, sexual orientation, trade union activity or unrelated criminal convictions.

Our academic support and commitment to HE students

We provide academic skills coaching that can support the continuation and attainment of all students and be based in our University Centre. We will continue small group workshops and 1-1 support for all students to meet their individual needs.

Our financial commitment to HE students

The HE Hardship Fund takes the form of direct payment to the student, to support them with general living costs in cases of severe hardship. It may be awarded due to cashflow issues in the event of a student's Maintenance Loan payment being late, or in the face of more general financial hardship.

The purpose of the Higher Education Hardship Fund is to:

- help students overcome financial barriers to access higher education.
- support and retain these students.
- promote a positive attitude to learning.

Higher Education Hardship Funds are available in addition to funding from national funding bodies and the Higher Education Bursary.

2 Statement of Principles

- Funding is based on financial need and other factors affecting access to Higher Education – see section 5
- Funding will be applied fairly and consistently
- The process will be easy to understand and accessible to students
- The scheme is designed to maximise the number of students supported whilst providing sufficient funding for students to be able to access Higher Education, continue with their programme and succeed.

3 Statement of Practice

Academic Performance	No academic misconduct issues
Discipline	No payments will be made if the recipient is excluded from college
Frequency of Payment	Once per term (not automatic - students must reapply each term if needed)

4 Funding Appeals Panel

The Funding Appeals Panel will consist of:

- Director of Student Experience (Chair)
- Director of Curriculum: Professional & Commercial Industries (HE Lead)

Two members of the Panel will normally be required for a decision to be made for an appeal; no member of the panel will have been involved in the original decision. The Chair may co-opt a suitable college manager to the Panel as required.

5 Eligibility

Students will be assessed on a case-by-case basis and may be eligible to apply in subsequent terms.

5.1 General eligibility criteria

To be eligible to receive Hardship Funding, students must:

- be on a Higher Education course that is an eligible course for student finance
- have taken out any available Maintenance Loans
- have applied for a HE Bursary if eligible
- have taken out any available tuition fee loans or be paying tuition fees of £7,200 (or equivalent pro-rated if part-time).

Higher Education Hardship Funding will not be paid to students:

- on Further Education courses

- on full cost provision
- who have chosen not to take out available Maintenance Loans, tuition fee loans (where available) and/or HE Bursary funding
- 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.

6 Awards

6.1 Award caps

HE Hardship Funding is extremely limited, and awards will normally be capped. The cap is flexible and varies term-by-term in accordance with the available budget and the number of eligible applicants. (Previous caps have ranged from £300 per student per term to £1,000 per student per term.) The cap per student per term will be applied consistently for the entire term, although it may be raised or lowered term-to-term in line with the remaining budget and the number of applicants, to ensure that funding is available for those experiencing hardship later in the academic year. A significant number of applications are usually made in the final term relating to the cost of projects/final practical assessments and the material costs incurred because of these.

6.2 Calculating awards

The HE 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. This is provided as a one-off payment, and 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.

Staff should look at a range of factors when calculating a student's 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 next ML payment or end of academic year)	+	(Monthly income x number of payments to be received until next ML payment or end of academic year)	-	One- off costs	=	Award
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Example:

A student has £450 in their bank account.

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 £270:

$$50 - (90 \times 8) + (250 \times 2) - 100 = -270$$

6.3 Establishing figures for award calculations

A student's current bank balance must be established by the student providing three months' worth of bank statements, dated to the present day, or as close as possible. If there are any concerns (e.g., student clearly paying money to or from another account that they also own), staff should ask for further evidence as necessary (e.g., statements for that account).

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, either via declaration in the application form or by provision of income evidence (e.g., payslip).

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 if the student is 20+
- Cost of travelling to college
- Other listed costs that seem reasonable/relevant

Students are not required to evidence these costs, although staff should query them if any figures seem excessive/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 cost and should not be added again.

Students should be aware that bank statements will be scrutinised and any large/excessive payments and any regular non-essential spending will be queried.

7 Decision Making

The criteria identified in this document are guidelines to the decision-making process. In extenuating circumstances, the College reserves the right to make awards to individual students who do not necessarily meet all the listed criteria but can demonstrate significant barriers to their continuing education.

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

All decisions will be discussed with the Deputy Head of Higher Education & Professional.

7.1 Required evidence

Students must provide:

- Bank statements covering the last 3 months and showing the current balance for all open accounts
- Statements for any savings accounts covering the last 3 months and showing the current balance
- The payment schedule you received from student finance showing your name and payment dates or screenshots from your online Student Finance account. If you are not eligible for a maintenance loan, we would need evidence of this.
- Proof of any debt or other expenditure you would like us to take into consideration.

7.2 Notification

Students will normally be notified of their eligibility by email.

8 Payment

8.1 Payment dates

Hardship funding will be paid as soon as it has been assessed and awarded (payments may take up to 10 working days to reach students' bank accounts).

8.2 Method of payment

Funding will be made available to help students with their immediate financial situation to help remove barriers to their continuing education. As such, funding will be paid by BACS payments to the student wherever possible, in certain circumstances all or part of the payment may be in cash.

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.

8.3 Deadline for payment

All payments must be made by 5th July 2024.

9 Appeals

All applicants have the right of appeal. Students who wish to appeal will need to write to the Director of Student Experience, 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.

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 <http://www.oiahe.org.uk/making-a-complaint-to-the-oia/oia-complaint-form.aspx>.

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.