

# Advanced Learner Loan Discretionary Learner Support Fund Policy 2025-2026

## Introduction

This policy outlines the guidelines for the management and allocation of the Advanced Learner Loan Bursary Fund for the 2025/2026 academic year. These funds are provided to the College by Government to help vulnerable and disadvantaged loan funded learners to overcome costs associated with study which may prevent them from taking part in or continuing in learning. This could include transport, books and equipment, UK compulsory trips (overseas compulsory trips considered on individual basis), childcare, and other course related costs.

The funds are available to students who have taken out an Advanced Learner Loan (ALL). Funds are limited, targeted at those most in need and allocated on a first come, first served basis. All requests for funding will be considered although it may not always be possible to help. If the funding is exhausted, the College reserves the right to close the fund. Throughout this form the word 'student' will be interchangeable with the word 'learner', both referring to the individual undertaking the programme of study.

## Eligibility and Conditions

Eligibility: Learners are eligible to apply for funding if they meet the requirements as stated in the [Advanced learner loans funding and performance management rules: 2025 to 2026](#) issued by the Department for Education (DFE). This fund is for learners aged 19 and over at 31st August 2025 undertake general and technical qualifications at levels 3, 4, 5 and 6, who have a loan approved by SLC that have passed the liability point, and who have a need which has been assessed by Colchester Institute's Student Finance Team.

Conditions: Assistance awarded to a learner will always be conditional on behaviour, commitment to the course and maintaining a **minimum of 90% attendance**. Colchester Institute reserves the right to remove support due to students' misbehaviour, attendance, fraud or if the reputation of the College is brought into disrepute. If the learner does not meet the conditions or withdraws from the course then they may be requested to return equipment and any cash awards they have received.

Awards will be made in accordance with the published guidance from the DfE. While it is recognised that learners face financial pressures, funding is not a right and the College has a duty to make sure that funds are awarded fairly and to the learners most in need.

## Application Process

Applications will be assessed on the assumption that the learner will be awarded and will accept the Advanced Learner Loan to cover tuition fees. Should it transpire that the learner is not eligible for the loan or does not accept the loan, the learner will be responsible for repaying any awards made by the Advanced Learner Loan Bursary Fund.

Learners should make Student Services aware at the time of submitting their application if they do not want their application assessed until the loan has been awarded and accepted.

Applicants must complete the relevant online application form and clearly identify the support that they feel they need to achieve their course of study. Applicants must demonstrate their financial need by providing the income information and supporting evidence as detailed in the application form. Each application for financial assistance will be considered by a College Student Finance Advisor and decisions will be made based on the information provided and the eligibility criteria. These are detailed in the sections below.

Please be aware that it is the learner's responsibility to tell the Department for Work and Pensions about any discretionary learner support received from the college, as discretionary learner support payments may affect eligibility to some benefits.

For courses starting in September 2025, online bursary applications will be open in July and all applications should be submitted by 1<sup>st</sup> November 2025. Applications received after this date will be considered on a pro-rata basis subject to need and availability of funds. During busy periods, it can take up to 15 working days to assess your application and we may contact you for further information.

If your application is successful, we will tell you what you have been awarded and how the award will be made (i.e. bus ticket, train ticket, uniform order, etc.). If an award is a cash award (BACS Payments) we will advise when you can expect to receive any payment. If your application is unsuccessful, we will write to you explaining why.

**Please Note:** Applications for financial help are valid for one academic year only. Should you return to College in September 2026 and still require financial assistance, a new application form must be completed and up to date supporting evidence supplied.

## **Learner Support Fund**

Learner support fund is available to provide financial support for learners with a specific financial hardship preventing them from taking part or continuing in learning. Before we award support to a learner, we must identify their needs within the following 'categories':

- **Hardship Funding** – general financial support for vulnerable and financially disadvantaged learners to support participation
- **20+ Childcare Funding** – for learners aged 20 or older on the first day of learning who are at risk of not starting or continuing learning because of childcare costs
- **Residential Access Funding** – to support DfE funded loans learners (where they need to live away from home)

### **Hardship Funding**

Hardship funding can support learners based on their financial needs and local circumstances.

Types of support include:

- Course related costs, including course trips, books, equipment and free college meals (where these costs are not required to be part of the fee)
- Transport costs for getting to and from a course
- Professional membership fees and any fees or charges due to external bodies related to the course, e.g. AAT Membership
- Exceptional support with domestic emergencies and emergency accommodation provided by others, or by providing items, services or cash direct to the learner. This can be in the form of a grant or repayable loan provided by you for course related costs

As this funding is provided by public money, we are required to ensure support given provides the best value for money. Therefore, travel support may be in the form of a bus pass, train pass or BACS payment, and cost maybe a factor when assessing a travel award.

**No travel award will be made if the learner lives less than 1 mile away from the College.**

### **Payment by BACS**

Where a payment is made by BACS, the student **MUST** provide receipts for items / tickets purchased. Failure to produce receipts may result in the student being asked to return the BACS payment and may also affect future funding.

**Important:** The college support fund will not make any reimbursements for items purchased prior to an form being assessed, unless authorised by the Head of Student Services.

### **20+ Childcare Funding**

As this funding is provided by public money, we can only use loans bursary funding to pay for childcare with a childminder, provider or childminder agency that is registered with Ofsted. If you are under 20 years of age on the first day of learning and require funding for childcare you must refer to the [Care to Learn guidance for institutions](#) or the [Care to Learn scheme](#) on GOV.UK. Learners must first exhaust any childcare funding covered by other government childcare arrangements before requesting this support.

## **Learning Support**

(Including exceptional Learning Support) is also provided by the Advanced Learner Loans Bursary and is assessed by the Additional Learning Support Team. This includes, for example, support provided by Learning Support Practitioners.

## **Appeals**

Learners can appeal against decisions made by the College Fund Administrators in writing to the Head of Student Services to [student.finance@colchester.ac.uk](mailto:student.finance@colchester.ac.uk). If you are still unhappy with the decision, you can raise a complaint following Colchester Institute's Complaint Procedure [Concerns and Complaints Form - Colchester Institute](#).

## **Additional Information Required for the ALL Learner Support Bursary**

The learner **MUST** provide in date evidence of their/their household income for their application to be considered. The income can be one of the following:

- Employed and no benefits claimed (annual take home pay totalling no more than £30,000)
- Employed and on Universal Credit (UC) (annual take home pay + UC payments totalling no more than £30,000)
- Income Support (IS)
- Jobseeker's Allowance (JSA) (income based)
- Employment and Support Allowance (ESA) (income related)
- Pension Credit (PC)
- Unemployed (no benefits claimed)

### **Supporting evidence**

Supporting Evidence as listed below must be submitted online along with the online application form. Applications from households with an income exceeding £30,000 per annum are not normally considered. However, if you feel that your household is in financial hardship, please submit an application, together with a supporting statement and evidence of the serious financial difficulties being experienced

### **Living with parents**

If you live with your parents and you have your own income (or benefit) with a total below £30,000 per annum, or if you are financially dependent on your parents and your parents income (or benefit) with a total below £30,000 per annum, you can apply for a discretionary bursary. If you live in the parental home and are not supporting yourself, your parent's financial situation will be taken into account.

### **Living independently / with a partner or spouse**

If you live independently, your application will be means tested against your income and benefits (if any). If you have a partner / spouse, your partner / spouse's income will also be taken into account.

### **Evidence required for the ALL Bursary**

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| Income Support   | Letter from benefits agency dated within the last three months or current bank statement showing income support payment. Bank statements must show the account holder's name and be currently dated   |
| Jobseeker's Allowance (income based)   | Letter from benefits agency dated within the last three months confirming that jobseeker's allowance is INCOME BASED. If letter more than 3 months old, please also provide current bank statement showing JSA payment. Bank statements must show the account holder's name                                     |
| Employment and Support Allowance (income related)  | Letter from benefits agency dated within the last three months confirming that employment and support allowance is INCOME RELATED. If letter more than 3 months old, please also provide current bank statement showing ESA payment. Bank statements must show the account holder's name and be currently dated |
| Pension Credit   | Letter from benefits agency dated within the last three months or current bank statement showing pension credit payment. Bank statements must show the account holder's name and be currently dated   |
| Employed and no benefits claimed (annual take home pay totalling no more than £30,000)               | Last 3 months' worth of payslips - if self-employed, company registration form or tax return form also required   |
| Employed and on Universal Credit (annual take home pay + UC payments totalling no more than £30,000) | Last 3 months universal credit payment statements – all pages (can be accessed on your UC account); if self-employed, company registration form or tax return form also required  |
| Unemployed and on Universal Credit (UC payments totalling no more than £30,000)                      | Last 3 months universal credit payment statements – all pages (can be accessed on your UC account)  |
| Unemployed (no benefits claimed)   | Self-declaration  |

(All figures are correct at the time of printing)