

Financial Support for Students in 2025-26

16-19 Bursary Scheme

carmel
college

At Carmel College we may offer a Bursary for full time students that meet the qualifying criteria

How to apply

Once enrolled Students will be able to apply for financial support from the Bursary fund via <https://carmel.paymystudent.com> using their Student I.D number to register. A registration email will be sent to activate the Bursary application form, follow the online instructions to complete the application, upload evidence of household income and track the status of an application. You can even check payment dates and the application status.

The Bursary scheme consists of a number of elements:

General Bursary

The General Bursary is aimed at financially assisting young people in ways that best fit their needs and circumstances. Awards will be targeted towards those young people who face the greatest financial barriers to participation. Payments will depend on household income and individual financial need as well as the cost of transport (for those who live outside a 2 mile radius of College), meals, course requirements and siblings/children within the household. **Payments may be direct or indirect, they are not guaranteed and may vary dependent on courses. Wherever possible resources will be purchased by the College on behalf of the Student and distributed by the College.**

Eligibility

Full time students **aged under 19 at the start of the academic year** who satisfy the residency criteria in the DfE Funding Guidance 2025-26 and meet the following household income-based criteria may apply for the General Bursary:

You or your parents are in receipt of:-

- Income Support
- Income-based Job Seekers Allowance
- Income-related Employment Support Allowance (ESA)
- Personal Independence Payment (PIP)
- The guarantee element of State Pension Credit
- Support under part 6 of the Immigration and Asylum Act 1999
- Universal Credit
- Earnings under threshold of £31,500

As part of your application, you may wish to opt for 'payments in kind' such as Printing credit, Laptops/Tablets, payment of exam resits/remarks etc. **The Student Bursary can not be used for learning support, extra-curricular activities or support general household incomes.**

Transport Bursary

Students eligible for the General/Targeted Bursary and **who live outside a 2 mile radius of College** may also receive the Transport Bursary which will provide a yearly Merseytravel pass or a College bus pass for Warrington or Widnes.

Free Meals

To be eligible for a free meal in the academic year 2025-26 you must be aged between 16 and 18 on 31st August 2025. If you turn 19 during your year of study you will remain eligible for free meals until the end of the academic year. Students who are aged 19 or over on 31st August 2025 and who meet the '19+ Students' criteria below may also be eligible to Free Meals. Free Meals are targeted at disadvantaged Students. For the purposes of eligibility, disadvantaged is defined by the Students being in receipt of, or having parents who are in receipt of, one or more of the benefits listed above (with the exception of Personal Independence Payment).

Transitional/Protected Free Meals

If you were receiving Free Meals at school (on/or after 01/04/2018) you will continue to receive Free Meals until September 2026 or, the end of the course you have enrolled on. This will apply even if your household income rises above the Government threshold. A letter from your School or Local Authority confirming this will be needed as evidence when completing your application.

For 2025-26 the College discretionary annual household income threshold should not exceed £31,500 to be eligible for the General Bursary. To be eligible for free meals the Government threshold for entitlement remains at £16,190 or £7,400 (depending on benefits).

Targeted Bursary

A Targeted Bursary of **up to £1,400** per year, plus transport costs may be payable to young people in the following defined vulnerable groups: **in care, care leavers, young people in receipt of Income Support or Universal Credit** (in their own name) because they are financially supporting themselves or financially supporting themselves and someone who is dependent on them and living with them such as a child or partner. **Disabled young people in receipt of both Employment Support Allowance (or Universal Credit) and Disability Living Allowance (or Personal Independence Payment)**. Funding for this group of young people will be held centrally and the College will draw down funds on behalf of eligible students. You can apply for this Bursary using the same application form as the General Bursary. Please note, however, that students meeting the above criteria will **not** automatically qualify for the Targeted Bursary if, for example, their financial needs are already met and/or they have no relevant costs or their financial needs are limited.

19+ Students

Full time Students aged 19 and over who satisfy the residency criteria in the DfE Funding Guidance 2025-26 and meet the following criteria may apply for the General Bursary/Free Meals:

- Student is continuing on a study programme they began aged 16 to 18 ('19+ continuers').
- Student has an Education Health and Care Plan (EHCP).

Additional Support

Additional Bursary support for Students requiring assistance towards curriculum essential trips i.e. Geography and Modern Foreign Languages.**

Other Help

- Extra financial support may be available in extenuating circumstances.
- Students who have caring responsibilities may need extra help.
- C2L (Care to Learn) provides funding for childcare to help young parents continue in education after the birth of a child. The scheme provides funding for childcare whilst the young parent is engaged in a study programme and is not able to provide care for their child. It can also help with travel costs involved in taking the child to the childcare provider. If you have a child you can apply for Care to Learn funding via the Student Bursary Support Services (SBSS) on-line portal, or via the student helpline 0800 121 8989.

Assessment and Payment of Bursaries

Receipt of a Targeted Bursary or a General Bursary is conditional on the Student meeting agreed standards set by the College, including targets relating to attendance at **80%** and/or standards of behaviour. Awards are subject to funding availability.

Administration and Distribution of Awards

Bursary Guidance for 2025-26 will be available from the College website under the tab 'Student Services' then 'Financial Help and Bursaries'. A Bursary Panel will assess your application, we aim to notify you of their decision within 15 working days of receipt of the application and supporting evidence however, due to the high volume of applications received in September this may take longer. In rare occasions where cash payments have been agreed, payments will be made **termly for General Bursaries and monthly for Targeted Bursaries** (for 10 months), subject to students meeting their targets. All payments will be made directly into student bank accounts via BACs payment. Assistance with transport will be prioritised.

Equal Opportunities

The College will not discriminate against Students on the basis of protected characteristics as defined in equalities legislation, section 149(1) of the Equality Act 2010.

Appeals Process

Students will have the right of appeal against the Bursary Panel decision via the College appeals process. Appeals should be made in writing directly to the Vice Principal Michelle Williams (michelle@carmel.ac.uk and CC kathryn@carmel.ac.uk)

All awards are subject to the availability of funds, students actual needs and the number of eligible applicants. Payments will commence from the date of evidence submission and will not be backdated. We reserve the right to withhold funds if attendance falls below 80%