

Financial Support for Students in 2026-27

16-19 Bursary Scheme

carmel
college

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, track the status of an application/view the value of any award(s).

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. Support 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. ***NO cash payments will be provided, indirect payments are not guaranteed and may vary dependent on course/participation costs and actual financial need.** Resources including but not limited to transport, resources, kit and digital access will be purchased by the College on behalf of the Student and distributed by the College. **Digital resources are purchased on loan and should be returned at the end of the course.**

Transport Bursary

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

Targeted Bursary

Targeted Bursary is defined by 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 of up to £1200 (Max) if, for example, their financial needs are already met and/or they have no relevant costs. ***NO cash payments will be provided.** Resources will be purchased by the College on behalf of the Student and distributed by the College.

Additional Support

For Students requiring assistance towards curriculum essential trips to achieve or support programme goals or course objectives i.e. Geography and Modern Foreign Languages.** Further support may be given for (but not limited to) UCAS applications, Uni interviews/open days.

Eligibility

Full time students **aged under 19 at the start of the academic year** who satisfy the residency criteria in the DfE Funding Guidance 2026-27 and meet the following household income-based criteria may apply for the Bursary:

You or your Parent(s) 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
- Total income under £40,000 (including benefits and/or earnings)

19+ Students

Full time Students aged 19 and over who satisfy the residency criteria in the DfE Funding Guidance 2026-27 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').



For 2026-27 the College discretionary annual household income threshold should not exceed £40,000 to be eligible for the General Bursary.

Free Meals

To be eligible for a free meal in the academic year 2026-27 you must be aged between 16 to 18 on 31st August 2026. 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 2026 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 parent(s) who are in receipt of, one or more of the benefits listed above (with the exception of Personal Independence Payment). Free meal allocation of £4.00 per day will be added to the student ID card, any funding not spent will be removed at the end of each day.

Free Meals ONLY and Universal Credit

Any household in receipt of Universal Credit (regardless of earnings) will now be entitled to Free Meals **If your income is over the Bursary threshold but you are in receipt of Universal Credit please select Free Meals only on the Bursary application form.**

Other Help

- Extra 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.
- In the event of extended work placements being offered by the College, students may be able to access financial support to assist with expenses such as travel, equipment or clothing.

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 agreed behaviour. Awards are subject to funding availability.

Administration and Distribution of Awards

Bursary Guidance for 2026-27 will be available from the College website under the tab 'Student Services' '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. Student will be contacted via their Student email address with details of their award(s). We will not process any applications without the necessary evidence, if this evidence is not provided when the application is submitted it may cause significant delays. A Bursary resources bag will be provided to all Bursary students with essentials, pre-requested from Heads of Departments (HOD's). Other course specific items as requested by HODs will be purchased on behalf of the student. You may submit requests throughout the year for additional items, each request will be considered by the Assessment Panel and only issued if deemed essential to participation. IT equipment purchased on behalf of the Student is purchased as a loan and should be returned to College at the end of the course.

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. Awards will commence from the date of evidence submission and will not be backdated. We reserve the right to withhold awards if attendance falls below 80%

*Cash payments may be provided in rare instances where it is deemed absolutely necessary by the College and under exceptional circumstance. Students must retain all receipts and provide these upon request at the end of each term, failure to do so may result in awards being withheld.

