



Bursary Fund Policy

June 2026

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Introduction

The 16 to 19 Bursary Fund provides financial support to help students overcome specific financial barriers to participation, enabling them to remain in education.

The College offers three types of 16 to 19 bursaries:

- Targeted bursaries for defined vulnerable groups
- Discretionary bursaries
- Free meals bursary

Targeted Bursaries

Targeted bursaries are available to students in defined vulnerable groups, including:

- Students in care or care leavers
- Students receiving Income Support or Universal Credit in their own name
- Disabled students receiving both Employment and Support Allowance (or Universal Credit) **and** Disability Living Allowance (or Personal Independence Payment)

Funding claims must be submitted to the Department for Education (DfE) at specific points during the year, as shown below:

- **Initial claim:** September - November 2026 (payment received February 2027)
- **New/adjusted claims:** January - February 2027 (payment received April 2027)
- **Final claims:** May - July 2027 (payment received September 2027)

The College will retain individual student assessments that detail actual financial need, including a breakdown of how the award has been calculated.

Award letters will state clearly that students **must only spend bursary payments on approved items** identified in their application. Students are required to keep receipts, which the College may request at any point during the year.

The **maximum** award is £1,200 per annum. Students will not automatically receive the maximum award. Each application will be assessed on an individual need's basis. Payments will be made in-kind unless a direct payment is expressly required for a specific reason.

Payments are made over ten months of the academic year (September to June).

Students aged 19 or over on 31 August are **not eligible** for a targeted (vulnerable) bursary.

Discretionary Bursaries

Discretionary bursaries consist of three elements. The College awards these bursaries based on the following criteria:

- Students must be aged 16–18 on 31 August
- Students aged 19+ are eligible only if they are continuing the same programme started at age 16–18 or have an Education, Health and Care (EHC) Plan
- Students must be enrolled on a full-time course
- The student or their parent/carer must be in receipt of qualifying benefits (listed below)

Eligible benefits include:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance (ESA)
- Personal Independence Payment (PIP)
- Guaranteed element of State Pension Credit
- Support under Part VI of the Immigration and Asylum Act 1999
- Universal Credit
- A total household income under £40k per annum (including benefits and/or earnings)

General Award

- General bursaries support students with essential course-related costs, including books, equipment, trips, and other necessary expenses, enabling them to remain in education and complete their studies.
- Where possible, the College will purchase required items directly and provide them to students.
- Flat-rate payments will not ordinarily be provided. Household income is assessed when determining bursary entitlement. The College may use an internal payment structure; however, individual circumstances and previous bursary awards may also be considered.
- Funds may also be used to offset indirect costs, such as exam resit or remark fees, printing credit, etc.
- The payment structure for assessing need is as follows, however this will only form part of the decision and individual need will be given due consideration.

26-27 Band	26-27 Threshold
A	£ 22,800
B	22,801 – 33,199
C	33,200 - 40,000

Assessing Financial Need

For students progressing from Lower Sixth to Upper Sixth, a signed declaration confirming no change in circumstances is required. If circumstances have changed, a new application must be submitted.

However, financial need will continue to be assessed, and awards will henceforth be provided in kind only. Direct payments will be considered only in cases where genuine financial hardship can be demonstrated.

Transport Award

Students who meet the eligibility criteria and live more than two miles from the College may receive support for public transport or College-contracted transport services.

This is usually provided in the form of a bus pass (Merseytravel) or college contracted transport. Payments are made directly to the provider and are typically valued at around £400 per year, depending on the service required.

Free Meal Award

Eligible students must be aged 16 or over on 31 August. Students aged 19+ are eligible only if they are continuing a course started at 16–18 or have an EHC plan.

Free meals are available to students who meet the qualifying criteria (as listed in the original policy) and satisfy the three-year residency requirements set out in government funding guidance.

Government funding assumes a meal value of £2.61 per day. The College supplements this to £4.00 per day using discretionary funds.

Free Meal Eligibility due to Universal Credit

Any household receiving Universal Credit, regardless of income level, is now eligible for free meals. If your household income exceeds the bursary threshold but you receive Universal Credit, please select the 'free meals only' option on the bursary application form.

Assessment and Awards

All bursary awards are conditional on:

- Student eligibility
- Attendance in line with college policy
- Appropriate behaviour
- Availability of funding

The College reserves the right to reduce, limit, or cease payments if government funding is reduced or exhausted.

Administration and Payments

The College allocates up to 5% of the bursary fund annually to cover administrative costs.

Applications **must** include all required supporting evidence. Incomplete applications cannot be assessed.

The Bursary Panel (Bursary Fund Manager and Bursary Officer) aims to notify students of decisions within 15 working days of receiving a complete application. Processing times may be longer at the start of the academic year due to high demand.

Payments:

- Indirect payments (e.g. transport and meals) are paid directly to suppliers
- In-kind support, such as stationery and equipment, will be provided by the college as applications are assessed
- In the exceptional circumstances where direct payments are made, they will be issued to students' bank accounts via BACs transfer.

Payments will commence from the date of a completed submission and **will not be backdated**.

Attendance

Student attendance is monitored prior to payments/in-kind payments being authorised.

Attendance below **80%** will be reviewed by the Attendance Officer and the Pastoral Team. Bursary payments may be withheld if attendance remains below this threshold.

Payments will cease if a student withdraws from college and bus passes will be deactivated.

Award Letters

Successful applicants will receive an electronic award letter outlining their entitlement and the terms and conditions (T's & C's) of the award. Where a direct bursary payment is made, funds **must only be used for the items previously agreed, and receipts must be provided to college**.

Appeals Procedure

Students have the right to appeal a bursary decision.

Appeals must be submitted in writing by email to:

- Vice Principal (Finance, Resources & Systems) michelle@carmel.ac.uk
- Executive Coordinator to the Principalship (copied in) kathryn@carmel.ac.uk

Alternatively, appeals can be submitted by post to the College, addressed FAO Mrs M Williams, Vice Principal (Finance, Resources & Systems).

A response will usually be provided within 10 working days. The outcome may confirm or revise the original decision, with a full explanation provided.

Students may reapply if their circumstances change.

Any questions or concerns can be directed to bursary@carmel.ac.uk