

STUDENT ADVISORY SERVICE

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The information in this leaflet is accurate at the time of print. However, as it is occasionally subject to change, students are asked to seek further advice from their centre Student Advisers.



**Tower
Hamlets
College**

STUDENT ADVISORY SERVICE

Student Hardship Funds

Please check the list on the back of this booklet to select the right title for your query

What is the Hardship fund?

- Learner Support Funds are allocated to the College each year by the Learning and Skills Council (LSC) to provide assistance to learners who are at risk of not taking up a place on a course or of not continuing their learning due to financial burdens. The LSF provides funding to help meet the costs associated with learning e.g. travel, childcare and equipment.
- The criteria and procedures operated by the College for considering applications and making payments are based on guidelines issued by the LSC and DfES as to the categories of learners who are eligible.
- All payments awarded will be subject to satisfactory levels of attendance, performance on course and general conduct.

How do you apply to the Student Hardship Fund?

- For 'Standard' awards, a student must fill-in a Hardship Application Form and submit it to the Student Advisers who will issue a receipt.
- For 'Emergency' awards, students must seek financial help from their case-adviser who will give them a form to fill-in and advise them of what to do next.
- If you want to appeal against a Hardship decision made by Advisers, please get in touch with the Student Advisers first. If you are not satisfied with the outcome, please ask for a Student Hardship Appeal Form and send it to: Director of Student Services, Poplar Centre.

NB: Only Tutors can approve payments, depending on students' satisfactory attendance and general commitment to their courses.

Emergency Fund:

- Is used as a temporary measure to help a student cope with unforeseen individual crisis such as:
 1. Sudden/temporary homelessness
 2. Risk of violence, whether at home or en route to College
 3. Benefit stoppages
 4. Imminent utility disconnection
 5. Theft or loss
 6. Urgent debt-repayment, affecting attendance/involving legal action
 7. Temporary, extra travel due to re-housing or child-care disruption
 8. Exam fees in exceptional cases
 9. Taking part in some College activities, e.g. visits, trips.....
 10. Attending important interviews, e.g. police, immigration, other....
 11. Attending university interviews
 12. Any other circumstances deemed as urgent by Advisers.
- No more than two payments are made in the same year, to the same student, unless an Advisory panel (of at least two Advisers where applicable) recommends so.

Eligibility Criteria for the Student Hardship Fund:

- All 16+ students on LSC-funded courses (see exceptions* overleaf) who have been assessed as 'Home' students at enrolment are eligible and should be encouraged to apply, in particular those who risk not to:
 1. enrol
 2. continue on a chosen course or
 3. achieve their perceived learning potential due to financial constraints.
- For the Learning Skills Council's Funds (Learner Support Fund) applicants must have been resident in the UK for at least three years prior to the start of their course unless they are asylum seekers on state support/refugees.

The LSC's guidelines say '... the broad priority groups for the Hardship and Childcare strands of LSF ...are' learners who:

- are economically or socially disadvantaged;
- are disabled or medically ill (inc those with a sensory impairment);
- have learning difficulties; or
- are without a level 2 qualification; or
- have been in care, on probation or are young parents or are otherwise considered to be at risk; or
- are lone parents: or
- are taking programmes where the primary learning goal is adult basic education or English for speakers of other languages (English as a second language - ESOL); or
- are in receipt of Income Support, Jobseekers Allowance, Working /Families Tax Credit, Housing/Council Tax Benefit or any other welfare benefits; or are on low income (earning below £15,000) particularly where family benefits have been reduced when a student reaches 19.

Students who don't fulfil the LSF priority criteria can still apply unless they fall in one of the following categories: *.

*The following **are not** eligible for the Student Hardship Funds:

- students under 16
- students attending full-cost courses
- students sponsored by persons or institutions
- Students assessed as 'Overseas' at enrolment
- Students on the New Deal Scheme, except for topping up their ND childcare costs if necessary and funds are available
- Students on externally accredited courses of under 6-hours

For Standard grants, Advisers give priority to students who are:

- On low incomes i.e. earning £15,000 or less p.a.
- In receipt of a means tested benefit
- 19+ and studying a full level 2 qualification for the first time
- Studying on a skills for Life course

How many types of Hardship Payments are there?

- The Student Hardship Fund is paid in 3 types of award:
 - i. **'Standard'** travel & childcare awards: these are based on a standard 'grid' of: an applicant's course hours, income, journey to/from college, the number of children, their ages and the type of childcare allocated . Only students on Creative Arts and Hair & Beauty courses will get **'Standard'** equipment grants based on a tutor-provided cost list.
 - ii. **Emergency/especial** awards based on the needs assessment of an individual student who is facing an unforeseen financial crisis.
 - iii. **Fee remissions** are made either at point of enrolment or students are referred to Student Advisers (where the student is liable for fees and is living on under- £15k pa).

How many times can a student apply for a Standard Payment?

- i. Standard awards are **one-off contributions** towards the costs students incur by coming to College, e.g. travel and equipment costs. The total approved sum is divided into two equal instalments, paid usually in November (for students who applied at the beginning of the academic year) and February.
- ii. Students who apply during the Autumn and Summer terms may receive their grants in single payments instead of two.
- iii. Hardship payments are only a contribution and may not cover the full amount needed or applied for.