LONDON SOUTH EAST COLLEGES
BROMLEY | BEXLEY
GREENWICH | ORPINGTON

Financial Support Policy 2026/2027

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1. Introduction and Purpose

1.1 This policy is to ensure a consistent and transparent approach to the distribution of financial support funds to enable our most vulnerable and disadvantaged young learners and adults to participate and benefit from post-16 education and training.

1.2 The policy explains the various types of financial assistance that may be available to Further Education and Higher Education learners, the eligibility and the appeals process.

1.3 The policy is written to comply with the ESFA funding rules and the basic eligibility conditions of the 16-19 Bursary Fund Guidance.

1.4 The funds are to be used to provide financial support to help learners overcome specific barriers to participation, so they can remain in education.

1.5 The Student Hub team will deal with applications in a fair and equitable manner and aim to promote the availability of support to all learners in a variety of methods, including the website, student portal and student app, prospectus, open events, parents' events, enrolment, induction and in-college workshops.

1.6 All data collected, processed and retained in relation to financial support is done so in line with GDPR as detailed in the policy found here.

1.7 The College will retain evidence of eligibility, financial need, and expenditure for all bursary awards to meet audit and assurance requirements.

2. Scope

2.1 This policy sets out the arrangements for the distribution of the 16-18 Bursary Fund, the Learner Support Fund (19+), the Advanced Learner Loan Bursary Fund and the HE Learner Support Fund.

2.2 This policy applies to all learners starting new learning aims on or after 31st August 2026.

2.3. The appropriate fund to be accessed will be determined by the learner's age on the 31st August 2026 and the course they are studying.

2.4 Learners must meet the eligibility requirements for funding as determined by the Education and Skills Funding Agency. The learner must be eligible for funding, and the learning must take place in England.

2.5 All learners accessing the support funds must provide evidence to assure the auditors that LSEC is using the funds appropriately.

3. General Support Procedures

The Vulnerable Bursary

Eligibility

3.1 Those aged 16-18 on 31st August 2026, who meet residency requirements** and are studying a full-time course with London South East Colleges. Recipients need to meet one of the criteria below:

- A young person in care

- A young person leaving care
- A young person in receipt of Income Support
- A young person in receipt of Employment and Support Allowance in their own right, and who is also in receipt of either Disability Living Allowance or Personal Independence Payment (PIP)
- A young person in receipt of Universal Credit (in place of Income Support)

3.2 Learners will be entitled to the Vulnerable Bursary of up to £1200 a year from September 2026 (pro rata where a course lasts less than 30 weeks). Each application will be assessed individually, and the amount paid will vary depending on the needs of the young person. Meeting the eligibility criteria doesn't automatically mean the young person will receive any payments from the bursary fund.

3.3 Where there is an exceptional need to pay travel costs in excess of this arrangement to enable attendance on their course, then this will be considered by the Student Hub Manager.

3.4 A condition of support is that learners achieve attendance of 80%, make good progress, have good behaviour and complete their course of study.

3.5 "All bursary awards will be based on an individual assessment of actual financial need and participation costs. Fixed, flat-rate or automatic awards will not be made."

3.6 Students must apply each academic year, and eligibility will be reassessed annually.

The Discretionary Bursary

Eligibility

3.7 Learners who do not qualify for the Vulnerable Bursary may qualify for the Discretionary Bursary, also referred to as the College Bursary.

3.8 Those aged 16-18* on 31st August 2026 or 19-24 and on an Educational Health Care Plan (EHCP), who meet residency requirements**, and are studying a full-time course with London South East Colleges. Recipients need to meet one of the criteria below:

Your parent/s or guardian is in receipt of one of the following:

- Income Support
- Job Seekers Allowance (income-based)
- Employment and Support Allowance (income-based)
- Universal Credit (job-related) (showing an income of less than £35,000)
- The guaranteed element of the State Pension Credit
- Support under part VI of the Immigration and Asylum Act
- Child Tax Credit Award Notice (if not entitled to working tax credit) showing an income of less than £35,000
- **Or** earn less than £35,000 per year

3.9 The Discretionary Bursary is a limited fund, and amounts are not guaranteed. Each application is assessed individually. Where possible, the college will purchase eligible items

directly; where this is not possible, a payment will be made into the learner's own personal bank account via BACS. Learners with difficulties opening a bank account in their own name should speak to a member of the Student Hub team.

3.10 Where there is an exceptional need to pay travel costs more than this arrangement to enable attendance on their course, then this will be considered by the Student Hub Manager.

3.11 A condition of payment is that learners achieve attendance of 85%, make good progress, have good behaviour and complete their course of study.

*Note: in both cases, to be eligible to receive a bursary, the young person must be 16 or over on 1st September 2026 and under 19 on 31st August in the academic year in which they start their programme of study. Where a young person turns 19 during their programme of study, they can continue to be supported to the end of the academic year in which they turn 19 or to the end of the programme of study, whichever is sooner.

**Young people must satisfy the residency criteria in the ESFA Funding Guidance Regulations. ** They must be participating in a provision that is subject to inspection by a public body that assures quality (Ofsted) and is funded by the ESFA and leads to a qualification that is accredited by Ofqual.

4. How to Apply

4.1 Learners who meet the criteria mentioned above will need to complete an application form or complete it online. Forms are available at enrolment and from the Student Hub team at any campus.

4.2 For learners starting in September, applications submitted by the end of the first term will receive a payment from the start of the term. Later applications will be paid from the start of the term in which the application is received.

4.3 All applications must be supported by appropriate up-to-date evidence as listed on the application form, completed in full and passed to the Student Hub team for authorisation.

5. Payments

5.1 Where possible, payments will be made in kind; where this is not possible, payments will be made by BACS transfer directly into the learner's own bank account in line with Government guidance and having or opening a bank account is therefore advisable for receiving bursary payments. Students will be required to provide appropriate evidence of the use of monies paid via BACS. Receipts may be required for BACS or payments in kind.

5.2 Any changes in financial circumstances that affect the young person's eligibility for continuing support must be notified to the Student Hub team without delay. Subsequent payments will not be made, but no refund of the previous instalments will be expected.

Special Notes

As funds for the College Bursary are limited, the College may have to make adjustments to allocations due to changes in the number of eligible learners throughout the year.

Apprentices who are care leavers are able to access an additional bursary. For an apprentice to be eligible for the care leavers' bursary, they must:

- be aged under 25 at the time they start their apprenticeship
- not have received the care leavers' bursary before
- be either an eligible child, a relevant child or a former relevant child

Young people should speak to their local authority personal adviser (PA) or social worker for professional advice and information about their leaving care status.

For apprentices starting their apprenticeship on or after 1 August 2026, the bursary will be £3,000. It is payable in instalments over the first year of the apprenticeship.

To apply for this bursary, please speak to your Apprenticeship team or Student Hub.

6. Free College Meals

6.1 Eligibility for bursary funding does not automatically entitle a learner to free meals. Free meals eligibility is assessed separately in line with DfE guidance, and eligibility will be reassessed annually.

6.2 All learners who are eligible for free college meals will have the money put on their ID card up to a value of £4.50 per day for use at their campus canteen/shop. This money will only be added on days that the student is due to be in college.

6.3 All unspent funds will be cleared at the end of each day.

7. Learner Support Fund 19+ (LSF)

7.1 Learners must be aged 19 or over on the 31st August 2026 to apply for support from the Learner Support Fund. They must be studying a full or part-time funded course with London South East Colleges and meet one of the criteria below:

The learner is in receipt of:

- Housing Benefit (showing an income less than £35,000)
- Income Support
- Job Seekers Allowance (income-related)
- Employment and Support Allowance (income-related)
- Pension Credit (Guarantee Credit)
- Universal Credit (work-related)
- Working Tax Credits (with an annual income for the previous year showing on the award of under £35,000)

OR

- On a low household income (not including parental income), currently defined as below £35,000. Evidence would be needed, i.e. recent P60 and 3 months' payslips.

7.2 Please note that there are some learners who are not able to claim the Learner Support Fund.

These are:

- Learners who are claiming benefits but having their costs met by Job Centre Plus and who are undertaking training on a voluntary basis

- Learners who are not considered to be part of the home population – to qualify, there is normally a need to have been resident in this country for a minimum of 3 years
- Learners on a Higher Education course
- Learners on an Apprenticeship
- Learners on a non-Government funded course
- Learners who are 19 or over and studying a Level 3 or Level 4 qualification and applying for an Advanced Learner Loan. There is a separate support fund for these learners

7.3 Learner Support Fund can be used to support learners in the following ways:

Tuition Fees

Learners who do not satisfy the funding agencies' criteria for fee remission may have their fees supported by the Learner Support Fund. You can discuss this with a Student Hub Officer when you enrol. You will need to have supporting evidence, dated within 3 months of starting your course.

Learners may already be eligible for fee remission and therefore would not be able to access the Learner Support Fund for this purpose. For further details, refer to the fees policy on the website or talk to one of the advisors within the Student Hub team at any campus.

The fund will not cover accreditation fees, professional membership fees and any fees or charges to external bodies.

Travel

Learners can apply for help with the costs of travelling to and from College. In most cases, this would be calculated on the distance from the home address we have on record to the Campus you are studying at.

All travel payments are assessed on an individual basis, and the total payment would be a maximum of £1200 per academic year. Support will only be given for the days you are timetabled to study. Students are expected to pay any difference. No guarantee can be given that funds will be available when you apply. If there is a high demand for the funds, awards may be given at a reduced rate to the maximum £1200 stated previously.

Course-related costs, including equipment, books, uniform and materials.

We would normally support the full cost of essential items if learners meet the Learning Support Fund criteria. Specific books and items will need to be agreed with the course tutor as essential before payments are made.

Payments

Where possible, payments will be made in kind; where this is not possible, payments will be made by BACS transfer directly into the learner's own bank account in line with Government guidance and having or opening a bank account is therefore advisable for receiving bursary payments. Students will be required to provide appropriate evidence of the use of monies paid via BACS.

Any changes in financial circumstances that affect the person's eligibility for continuing support must be notified to the Student Hub Team without delay. Subsequent payments will not be made, but no refund of the previous instalments will be expected.

Childcare Support

The College will support learners with childcare costs up to a daily maximum of £70 each for up to 3 children only, up to the age of 10.

Funding is only available for learners using an Ofsted-registered:

- Child-minder
- Nursery
- Day-care provider
- School breakfast/after-school club

A copy of the Ofsted certificate and/or Ofsted registration number must be provided prior to any payment.

Any learner or childcare provider found to make a fraudulent claim will be refused further support for childcare. For school-aged children, breakfast and after-school clubs should be the first choice.
There will be a maximum payment limit for school-aged children.

Payments will be made directly to the childcare provider. Learners are expected to pay the difference in cost directly to their childcare provider. The college is unable to pay "up-front" deposits or retainers and does not pay for childcare costs during college half terms and holidays.

Childcare support is only available for learners aged 20 or over. Learners aged 16-19 years could be eligible for help under the Government Care to Learn Scheme and can refer to the website: www.caretolearn.gov.uk or alternatively talk to one of our advisors in the Student Hub team.

Hardship

Learners who are suffering unexpected changes in their circumstances that lead to financial hardship that affects their attendance at college should talk to our advisors in the Student Hub team, as we may be able to make a one-off hardship payment or vouchers to enable them to continue and complete their studies. For learners who request hardship, we expect a statement as evidence of hardship for audit reasons.

7.4 How to Apply

If you meet any of the criteria mentioned above and would like to apply for assistance, please complete an application form available from the Student Hub team. This will need to be completed and returned with supporting evidence, listed on the application form, dated within 3 months of the start of the course.

For learners starting in September, applications submitted by the end of the first term will receive a payment from the start of the term. Late applications will be paid from the start of the term in which the application is received.

7.5 Special Notes

The Learner Support Fund is a limited fund, and the College reserves the right to alter the amounts paid to learners if applications exceed the funds available.

A condition of support is that learners achieve attendance of 85%, make good progress and

complete their course of study.

If any of the above criteria are not met, then the learner will be liable to pay back any awards made to them from the Learner Support Fund. The learner may also be liable to pay back the Learner Support Fund if they withdraw from the course, are suspended or excluded or in other scenarios which result in them not being able to complete.

Learner Support Funds may be used discretionarily in special circumstances when approved by the Student Hub Manager. Any decision will be based on meeting the needs of learners, who, without this special support, would be unable to continue their course of study.

8. Advanced Learner Loan Bursary Fund (ALL)

8.1 Learners aged over 19 on the 31st August 2024 who are funding their course with an Advanced Learner Loan are eligible to apply for financial help from the ADLL Bursary Fund.

8.2 The learner must be in receipt of:

- Housing Benefit (showing an income less than £35,000)
- Income Support
- Job Seekers Allowance (income-related)
- Employment and Support Allowance (income-related)
- Pension Credit (Guarantee Credit)
- Universal Credit (work-related)
- Working Tax Credits (with an annual income for the previous year showing on the award of under £35,000)

OR

- On a low household income (not including parental income), currently defined as below £35,000. Evidence would be needed, i.e. recent P60 and 3 months' payslips.

8.3 The Advanced Learner Loan Bursary Fund can be used to support learners in the following ways:

Travel

Learners can apply for help with the costs of travelling to and from College. In most cases, this would be calculated on the distance from the home address we have on record to the Campus you are studying at. Where costs are exceptional, this may be capped at £1,000 per year.

Course-related costs, including equipment, books, uniform and materials.

We would normally support the full cost of essential items if learners meet the Learning Support Fund criteria. Specific books and items will need to be agreed with the course tutor as essential before payments are made.

Payments

Where possible, payments will be made in kind; where this is not possible, payments will be made by BACS transfer directly into the learner's own bank account in line with Government guidance and having or opening a bank account is therefore advisable for receiving bursary payments. Students will be required to provide appropriate evidence of the use of monies

paid via BACS.

Any changes in financial circumstances that affect the person's eligibility for continuing support must be notified to the Student Hub team without delay. Subsequent payments will not be made, but no refund of the previous instalments will be expected.

Childcare Support

The College will support learners with childcare costs up to a daily maximum of £70 each for up to 3 children only, up to the age of 10.

Funding is only available for learners using an Ofsted-registered:

- Child-minder
- Nursery
- Day-care provider
- School breakfast/after-school club

A copy of the Ofsted certificate and/or Ofsted registration number must be provided prior to any payment.

Payments will be made directly to the childcare provider. Learners are expected to pay the difference in cost directly to their childcare provider. The college is unable to pay "up-front" deposits or retainers and does not pay for childcare costs during college half terms and holidays.

Any learner or childcare provider found to make a fraudulent claim will be refused further support for childcare. For school-aged children, breakfast and after-school clubs should be the first choice.
There will be a maximum payment limit for school-aged children.

Childcare support is only available for learners aged 20 or over. Learners aged 16-19 years could be eligible for help under the Government Care to Learn Scheme and can refer to the website: www.caretolearn.gov.uk or alternatively talk to one of our advisors in the Student Hub.

Hardship

Learners who are suffering unexpected changes in their circumstances that lead to financial hardship that affects their attendance at college should talk to our advisors in the Student Hub team, as we may be able to make a one-off hardship payment or vouchers to enable them to continue and complete their studies. For learners who request hardship, we expect a statement as evidence of hardship for audit reasons.

8.4 How to Apply

If you meet any of the criteria mentioned above and would like to apply for assistance, please complete an application form available from the Student Hub team. This will need to be completed and returned with supporting evidence, listed on the application form, dated within 3 months of the start of the course.

For learners starting in September, applications submitted by the end of the first term will receive a payment from the start of the term. Later applications will be paid from the start of the term in which the application is received.

8.5 **Special Notes**

The Advanced Learner Loan Bursary Fund is a limited fund, and the College reserves the right to alter the amounts paid to learners if applications exceed the funds available.

A condition of support is that learners achieve attendance of 85%, make good progress and complete their course of study.

If any of the above criteria are not met, then the learner will be liable to pay back any awards made to them from the Advanced Learner Loan Fund.

Advanced Learner Loan Bursary Funds may be used discretionarily in special circumstances when approved by the Student Hub Manager. Any decision will be based on meeting the needs of learners, who, without this special support, would be unable to continue their course of study.

9. HE Learner Support Fund

9.1 The HE support fund is open to LSEC HE learners who are experiencing financial hardship – learners registered with partner universities are encouraged to apply to their hardship funds in the first instance.

9.2 Learners email HE@lsec.ac.uk with their name and ID, and the HE Admissions Registrar checks for eligibility and responds with either confirmation that they qualify and an application or with advice on other sources of funds. A log is kept of all enquiries.

9.3 Learners are expected to apply for the full student maintenance loan prior to submitting an application to the learner support fund. If a learner has not applied for the maintenance loan due to religious and cultural reasons, or is not eligible, this should be recorded on the application and considered by the panel.

9.4 Applications must include 3 months' bank statements, which demonstrate the learner's financial incomings and outgoings.

9.5 The panel will complete a first assessment of a full application within 10 working days of receiving the application.

9.6 Applications are presented to the assessment panel that is made up of Deputy Principal Student Experience and Group Safeguarding, Director of HE, Student Hub Manager and HE Admissions Registrar and decisions made are logged by the HE Admissions Registrar, who also authorises the payment.

9.7 The amount awarded is decided according to the application. It's paid in a lump sum or instalments. Learners usually won't have to pay the money back, but in some cases will get a loan that has to be repaid. Awards will be paid up to £500 per application, and only one award will be granted in each academic year. If there has been an extreme change in circumstances (for example, loss of employment), a second application will be considered by the panel.

9.8 The HE Learner Support Fund is not awarded to pay for tuition fees. The award is designed to support:

- Travel to and from the University Centre

- Equipment to support success on a course
- Cost of living support (household bills, food and accommodation)

9.9 Money from the HE hardship fund won't usually be counted as income when working out entitlement to benefits or tax credits, unless it's for day-to-day living costs.

10. Responsibilities

10.1 Overall responsibility for the Financial Support Policy rests with the Deputy Principal Student Experience and Group Safeguarding, who is responsible for ensuring the integrity of this process.

10.2 The Student Hub Managers are responsible for the implementation of the application process at each campus.

10.3 All Student Hub staff must deal fairly and equitably with applications for financial support in accordance with the College procedures and guidelines relating to the Financial Support Policy.

11. Complaints

Learners have the right to appeal against any decision made in connection with their Bursary Fund application. Learners wishing to appeal should put the details of their concern in writing to the Deputy Principal, Student Experience and Group Safeguarding.

Appendix One: Student Finance - Processing Bank Details

This appendix outlines the process and expectations that must be followed for all student finance applications to ensure there are robust checks in place to safeguard learners from financial exploitation.

1) All bursaries (including HE, Learner Support Funds and Child-Care) must be signed by the student and countersigned by a Student Hub Officer. Bursary payments will not be authorised by Finance if either of the signatures is missing.

2) If a learner requests that payments be made to their parent/carer/support worker:

   a. The learner must sign the form to show they are authorising the payment to be made to someone else until they are able to open their own bank account.

   b. The learner should sign this form independently and not under the supervision of the person receiving the funds. If Student Hub believes the learner may be being coerced, they should speak to the learner independently and refer to safeguarding. Where possible, the learner should sign the form in front of a member of the Student Hub team.

3) All changes to bank details must be recorded on the 'bank details notification form' and countersigned by a Student Hub Officer/Manager.

4) If a payment has been unsuccessful (bounced back) due to bank details being entered incorrectly, then the learner must complete the 'bank details notification form' to ensure the correct details are recorded (must be counter-signed by a Student Hub Officer/manager).

5) If a childcare provider changes their banking details, they must submit a new change of bank details notification form, signed and dated, which needs to be countersigned by a member of the Student Hub team.

All forms, once completed, must be sent to finance for processing by emailing finance@lsec.ac.uk. The Student Hub Team will upload all documents to the storage and scanning facility within two working days of the assessment.