

# Fees Policy 2020/2021

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## 1. Purpose

- 1.1. This policy provides a framework for charging students fees for their tuition. It sets out the sources of funding for learners, including grants, loans, fees and payments from support funds. It makes this information accessible to learners, staff, governors, subcontractors and other stakeholders.
- 1.2. **Capital City College Group (CCCG) has adopted a policy of free tuition for all funded students on courses up to and including Level 2.**

## 2. Scope

- 2.1. This policy covers all CCCG provision except for courses and qualifications delivered through partnership arrangements with sub-contractors. Sub-contractors are responsible for their own policy on fees and financial contributions from individual learners.
- 2.2. College Principals and the Operations Director CCCT have discretion to vary fees and the rules by which they are applied, provided always that they remain within the rules set by the funding bodies. This discretion includes:
  - college-wide additional fees and/or exemptions
  - changes for specific courses, and
  - exceptional fee waivers for individual learners.

## 3. Free Tuition Policy

- 3.1. CCCG serves a wide range of learners, many of them from highly deprived areas of London. It seeks to remove barriers to learning as far as possible. One of the ways it does this is by eliminating fees paid by the learner. It has adopted a policy of free tuition for all funded students on courses up to and including Level 2. This means that **no funded student will be charged a fee for these courses.**

Free tuition is funded as follows:

- All learning for 16-18 year olds is fully funded by grant income.
- Adults on courses up to Level 2 who are unemployed or on low income are fully funded by grant income.
- Adults on courses up to Level 2 whose income exceeds the limit for full grant funding but who are eligible for discretionary learner support funding (dLSF) are funded at the lower “co-funded” rate from grant income, but have the cost of their learning topped up by the value of the course fee from the dLSF.
- Adults on courses up to Level 2 whose income exceeds the limit for dLSF are funded at the lower “co-funded” rate from grant income, and the Group bears the cost of the shortfall.

## 4. Funding Rules and Fees

### 4.1. Sources of Funding:

The Group receives funding from:

- the Education and Skills Funding Agency (ESFA) for 16-18s on study programmes and adults (19+) outside London (Adult Education Budget).
- the Greater London Authority (GLA) for adults within London (Adult Education Budget).

- Adult Learning Loans provided by the Student Loans Company (SLC) for some adults studying Level 3 programmes.
- HE Loans provided by the SLC for some adults studying higher education programmes.
- Learner Support Funds for 16-18s, adults and loan funded learners
- The ESFA for non-levy funded apprenticeships (plus an employer fee contribution)
- Employer levy payments for levy funded apprenticeships
- Student fees for commercial courses and overseas/international learners who are not funded, plus students on loan-funded courses who do not take out a loan.

All these funding sources apply rules to their funds which the Group is obliged to follow. In most cases, there is an audit regime to test compliance and a threat of clawback if funds are improperly applied. See section 5 below.

#### 4.2. *Student Eligibility for Funding:*

To be eligible for funding students must be over 16 and **Home learners**. Home learners must meet residency criteria in the UK, as determined by the Education (Fees and Awards) Regulations 1997 and varied each year by regulations from the ESFA and the HE Office for Students (OfS). The regulations include nationals of the European Economic area and other overseas nationals holding a Home Office settled status who have been in the UK prior to 31st December 2020. After that date the rules are expected to change due to Brexit. Home learners also include asylum seekers meeting certain criteria.

Home learners can be:

- **Fully Funded.** All the cost of tuition is paid from grant funding.
- **Co-Funded.** A lower level of grant funding is paid, excluding a fee element. For learners on courses up to Level 2, CCCG will not charge the learner a fee. It will recover the fee element from dLSF wherever possible.
- **Advanced Learner Loan-Funded.** All the cost of tuition is paid from an Advanced Learner Loan administered by the SLC.
- **Higher Education Loan- Funded.** All the cost of tuition is paid from an HE Loan administered by the SLC.
- **Unfunded.** Students on loan-funded courses who do not take out a loan are required to pay a fee for the full cost of their tuition, including, examinations, checks (DBS) and materials. Under-16s enrolling on a twilight or evening course are also unfunded and pay a special fee.

Learners not classified as “Home” are charged fees at the overseas or international rate.

#### 4.3. *Course Fees:*

The group sets “home” fees for every course with, a limited applicability. They are only actually charged to unfunded learners. However, they are also used to set the level of claim against the dLSF for eligible co-funded learners.

- **Tuition Fees.** Tuition fees reflect the cost of delivery of the qualification or course and normally exclude costs related to materials, learning resources and equipment.

Examination and Materials fees are no longer set separately, except in the case of some level 2 Hospitality courses for adults. In other cases, if needed, they may be added to the main course fees.

Fees for commercial courses and overseas/international students are higher and are set separately. See section 6 below.

#### 4.4. Additional Fees:

There are some additional services where learners are normally charged a fee, although this may be waived at the discretion of the Principal or Operations Director CCCT:

- For additional materials/resources not essential to completion of the course.
- For examination resits where the learner is not enrolled on a course.
- For a replacement ID card when it has been forgotten or lost by the learner.

### 5. Funded Learners: Application of Funding Body Rules

#### 5.1. Learners Aged 16-18 (16-25 with an Education Health & Care Plan):

Home learners aged 16, 17 or 18, at 31 August at the start of the funding year in which they begin a learning programme, plus learners under 25 who have an Education Health and Care Plan (EHCP), are **fully funded** by the ESFA. No fees are payable by these learners.

Learners returning for a second year of a two-year further education course are **fully funded** on the same basis as their first year. However, this does not apply to learners progressing to a different course.

#### 5.2. Learners Aged 19-23:

Home learners aged 19 to 23 (inclusive) on the **first day** that the qualification or course commences are funded by the ESFA or the GLA, depending on their home address. They may be **fully funded**, depending on their personal circumstances or the qualifications they study, as set out below. Note that these rules are subject to variations in accordance with ESFA or GLA guidance, and apply from the beginning of a learner's programme to its end.

A home learner aged 19-23 years old who meets one or more of the following criteria will be considered a **fully funded** learner:

- Studying their first full Level 2 qualification.
- Studying a Level 1 course in order to progress to a Level 2.
- On provision to support progression to a first full Level 2.
- On provision up to and including Level 2, for those who already have a full Level 2, and are unemployed.
- Studying English and Maths learning aims up to Level 2 as part of the suite of English and Maths qualifications.
- Studying ESOL learning aims up to Level 2 and are unemployed.
- Studying their first full Level 3 qualification (Other level 3 qualifications are **Advanced Learner Loan-Funded**).
- Certain short sector-specific courses at Level 3 will be **Fully Funded** for adult learners through the GLA's *Skills for London Innovation Fund*.
- Studying on provision at Level 2 or below, living and working in London and employed on a low wage earning less than £20,962.50 per annum.
- Studying on provision at Level 2 or below, living and working outside London and employed on a low wage earning less than £17,004 per annum.
- Studying a traineeship.

'Unemployed' means learners who are either:

- Receiving Jobseeker's Allowance (JSA), including National Insurance credits only
- Receiving Employment and Support Allowance (ESA), not PIP or DLA

- Receiving Universal Credit, and their earned income from employment (disregarding benefits) is less than £338 a month (learner is sole adult in their benefit claim) or £541 a month (learner has a joint benefit claim with their partner)
- Offenders who are released on temporary licence (RoTL) and studying outside a prison environment and not funded by the Ministry of Justice.
- At the College's discretion, learners who earn either less than 16 times the appropriate age-related rate of the National Minimum Wage/National Living Wage per week or £338 per month (individual claims) or £541 a month (household claims), who are on ESA Support or Income Support and want to be employed or move into more sustainable employment.

**No home student will be charged a fee for courses up to Level 2.** All home students on courses up to Level 2 outside the categories above are co-funded. In cases where their income exceeds the limit for full grant funding but they are eligible for discretionary learner support funding (dLSF), CCCG will top up its income by the value of the course fee from the dLSF.

CCCG will carry out a funding assessment in order to assess which funding category the learner falls into. We will need to see evidence of benefits received and low wage.

### 5.3. Learners Aged 24 Years and Older

Home learners aged 24 and older on the **first day** that the qualification or course commences are funded by the ESFA or the GLA, depending on their home address. They may be **fully funded**, depending on their personal circumstances or the qualifications they study, as set out below. Note that these rules are subject to variations in accordance with ESFA or GLA guidance, and apply from the beginning of a learner's programme to its end.

A home learner aged 24 and older who meets one or more of the following criteria will be considered a **fully funded** learner:

- On provision up to and including Level 2 and are unemployed.
- Studying English and Maths learning aims up to Level 2 as part of the suite of English and Maths qualifications.
- Studying ESOL learning aims up to Level 2 and are unemployed.
- Certain short sector-specific courses at Level 3 will be **Fully Funded** for adult learners through the GLA's *Skills for London Innovation Fund*.
- Studying on provision at Level 2 or below and employed on a low wage living and working in London earning less than £20,962.50 per annum.
- Studying on provision at Level 2 or below, living and working outside London and employed on a low wage earning less than £17,004 per annum.
- Studying their first full Level 2 or Level 3 qualification and have either left the British armed forces in the past 10 years after completing four or more years of service, or been medically discharged from the British armed forces due to an injury in active service, after completing basic training.
- We will fund armed forces personnel, Ministry of Defence (MoD) personnel or civil and crown servants, who reside in London, where the learning takes place in England. We will class members of the British armed forces on postings outside of the EU, including their family members, as ordinarily resident in the United Kingdom.
- Members of other nations' armed forces stationed in England, and their family members, aged 19 and over, are eligible for funding if the armed forces individual has been ordinarily resident in England for three years and resides in London. We will not fund family members that remain outside of London.
- 24 year olds studying a traineeship.

**No home student will be charged a fee for courses up to Level 2.** All home students on courses up to Level 2 outside the categories above are co-funded. In cases where their income exceeds the limit for full grant funding but they are eligible for discretionary learner support funding (dLSF), CCCG will top up its income by the value of the course fee from the dLSF.

CCCG will carry out a funding assessment in order to assess which funding category the learner falls into. We will need to see evidence of benefits received and low wage.

#### 5.4. Advanced Learner Loans

Home learners aged 24 and over studying for level 3, level 4 or higher level qualifications (excluding Higher Education qualifications), plus those aged 19 to 23 studying for a qualification at these levels who already have a full Level 3, can apply to be **Advanced Learner Loan-Funded**.

The Student Loans Company (SLC) is responsible for administering the Advanced Learning Loans. Full details of the eligibility criteria for the Advanced Learning Loans and the application process are available from the Student Loans Company website. More information on Advanced Learning Loans can be found online:

- [www.gov.uk/advanced-learning-loans](http://www.gov.uk/advanced-learning-loans)
- [www.slc.co.uk/students-and-customers/students-from-england.aspx](http://www.slc.co.uk/students-and-customers/students-from-england.aspx)
- [www.gov.uk/student-finance](http://www.gov.uk/student-finance)

It is the responsibility of individuals choosing to finance their study via Advanced Learner Loans to secure their loan with the SLC; the college can offer guidance and support, but the responsibility to complete the applications process sits with the learner.

Where learners have applied for a loan from the SLC to pay for their intended course's tuition fees, written confirmation from the SLC must be presented by the learner, or the College must be able to see approval by the SLC for the loan application on the SLC's portal. Loan applications to the SLC should be completed within the relevant 'qualifying period', as follows:

- Courses < 14 days in duration, qualifying period = 1 attendance
- Courses between 2 weeks and 24 weeks (14 days to 167 days) duration, qualifying period = 14 days from learner's first attendance on the course
- Courses greater than or equal to 24 weeks (168 days or more) duration, qualifying period = 42 days from learner's first attendance on the course

Individuals who choose not to apply for a loan, or whose loan application to the SLC is either

- not submitted within the qualifying period, or
- not agreed by the SLC by the end of the term during which the course starts

will be considered by the college to be **unfunded** and will be personally liable for the full published course fees for their chosen programme(s) of study if they wish to continue to study with us.

If the learner withdraws from the course and the SLC stops payment of course fees before the final instalment, the learner will be liable for any remaining course fee up to the end of the calendar month in which they withdraw.

## 5.5. Higher Education

Home learners studying for Higher Education qualifications can apply to be **Higher Education Loan- Funded**.

Fees for full time learners studying at CCCG are capped at £6,000 per annum; and part time fees at £4,690. The OfS definition of full-time/part-time is used. Where learners are enrolled by a University partner and CCCG provide sub-contracted services, fees are determined by the University. Where applicable, module resits are charged at £950 and examination resits at £595.

It is the responsibility of individuals choosing to finance their study via HE Loans to secure their loan from Student Finance England (SFE) via the SLC. A financial assessment letter showing the contribution to be paid by the SFE is required as evidence. In certain circumstances SFE evidence may not be available at enrolment, in which case written evidence of an application being made to the SFE is accepted, as an interim measure.

It is not yet clear whether home students from the EU who obtain a loan for their first year of study will continue to receive one for a second year of a two year course, due to Brexit. They may become international students (see 6.3 below). In the mean time, fee decisions will be made on a case-by-case basis.

Individuals who choose not to apply for a loan, or whose SFE funding is not approved, will be considered by the college to be **unfunded** and will be personally liable for the full published course fees for their chosen programme(s) of study if they wish to continue to study with us.

Students whose fees are being paid by their employer/sponsor must supply written confirmation of sponsorship at enrolment. The confirmation must be on Company headed paper, be unconditional, state the name of the student & course, the amount of sponsorship and be signed by an authorised signatory (not the student). If your employer/sponsor is only paying part of your fees you will be liable to pay the remainder yourself. Instalment plans are not available to employers/Sponsors.

In respect of **Higher Education Loan- Funded** students following a standard academic year:

- Nothing will be charged if they withdraw/suspend before the 12th October.
- 25% of the annual fee will be charged if they withdraw/suspend on or after October 12 and before January 4.
- 50% of the annual fee will be charged if they withdraw/suspend on or after January 4 and before April 11.
- 100% of the annual fee will be charged if they withdraw/suspend on or after April 11.

## 5.6. Apprentices

No fees are charged directly to apprentices. Apprenticeship fees are charged to employers, the value of which depends on whether or not they pay the Apprenticeship Levy.

## 6. Non-Funded Learners

### 6.1. Learners Aged Under 16

There is a single date when young people can legally leave school. That date is the last Friday in June for those young people who have completed year 11. For the purposes of this document 'under 16' means of 'compulsory school age'.

School age home learners enrolling on a twilight or evening course will be charged the hourly fee rate of **£10.50 per guided learning hour** where the course is unrelated to their school programme. The enrolment of school age learners requires the prior approval of their school and their parent/guardian/carer.

Where school pupils of compulsory age wish to follow part of their programme at college, and the school has indicated their approval, the college will charge the school for the cost of this provision.

### 6.2. Commercial and Full Cost Courses

All full cost courses must have the authorisation of the relevant college Principal or the Operations Director CCCT. Course proposals must be costed by the budget holder and agreed with the Chief Financial Officer before any commitments are made. Provision must be made for charging both direct and indirect costs. Normally, commercial fees should be priced at a level to reflect the full cost to the college/group plus a **40%** margin, but this can be varied in response to market forces.

There is no free provision on commercial courses. All learners, regardless of age and home status, pay the full fee for commercial courses, subject to any discount negotiated.

### 6.3. Overseas and International Learners

All non-Home learners must pay the overseas or international tuition fee rate for their course.

*An overseas student is a student who does not require a study visa, but does not meet the 3 year residency rule for home status. An international student requires a visa to study in the UK.*

For the academic year 2020/2021 we will not be sponsoring any International learners who require a Tier 4 student visa for a long programme.

However, International English and short term study courses, i.e. Grand Escoffier Diploma students will be sponsored to study at the College, and processed by the international team. Subject to immigration status, these students will be considered as international fee-paying students. International and Overseas learners will pay the full cost tuition fee (section 6) for any courses, if there is no set international fee for the course.

Fees charged to International students are fully inclusive of tuition fees and the cost of the first attempt of any approved examination, with the exception of English as a Foreign Language (EFL) courses where any examination fees are charged in addition. Learners will be charged re-sit fees for any further attempts of examinations. Any agreed additional learning support will also be charged as an addition.

Summer school course tuition fees will be calculated as full cost recovery courses, as outlined in section 6 of this policy.

## 7. Payment of Fees

### 7.1. Methods of Payment

Credit or debit cards, Barclays Pingit and direct payment into the college's bank account can all be used to pay fees. At the college's discretion students may also be able to pay by cheque. Payment by cash is no longer accepted.

We also use a third party (PaytoStudy) to facilitate cost-effective payments for International students.

### 7.2. Instalment Plans

All fees become due at enrolment; however, the college recognises that some students may be unable to pay their fees in full at enrolment.

Home students may be entitled to pay by instalments where they are enrolling onto a course which lasts 18 weeks or more and their total course fees exceed £200.

All eligible students will be required to pay 25% of their total course fees at enrolment. The balance will be spread equally across 5 monthly instalments (15% each), with the first payment due on the 1<sup>st</sup>, two months after the enrolment month. So, for example, a student enrolling on 10<sup>th</sup> September would pay 25% on that date, then 15% on each of 1<sup>st</sup> November, 1<sup>st</sup> December, 1<sup>st</sup> January, 1<sup>st</sup> February and 1<sup>st</sup> March.

Students applying for **Adult Learner Loan Funding** or **Higher Education Loan Funding** are not eligible for instalment payments and must pay the whole of their personal fee contribution at enrolment and provide evidence of any application/award to/from the Student Loans Company.

If you are relying on a HE maintenance loan to pay your fees your first instalment of 25% becomes due 10 days after your registration and attendance is confirmed to SFE. Your second payment of 25% becomes due once your second semester attendance is confirmed. Your third and final payment of 50% becomes due by 30th April.

Business organisations, sponsoring students' fees, are not eligible for instalment payments. All organisation invoices fall due for payment 30 days after enrolment.

In general, international students are expected to pay all their fees at enrolment; however, in exceptional circumstances the college may allow payment in instalments. Applications for international student instalment plans must be made to the International Officer before students attempt to enrol.

All instalment payers will be asked to complete a standing order as a condition of acceptance onto an instalment plan. Students should therefore ensure that they are in possession of their bank details when they attend the college to enrol.

### 7.3. Payment by Employers or Sponsors for non-Apprenticeship courses

A learner may have made an agreement for course and other fees to be paid by their employer or sponsor. This is an agreement made between those two parties. This section does not apply to apprenticeships, where the agreement for fee payment is between the employer and CCCG.

Where it has been confirmed as part of the advice and guidance and enrolment process that the fees for the learner are to be paid by a sponsor or an employer, then formal and written confirmation of this must be submitted to CCCG. CCCG must receive any such

letter of authority or payment by a third party at the point of enrolment, otherwise the learner will be asked to pay the full fees due.

If the learner has left the employment of the company that had agreed to pay the fees but is still attending the course, then the learner will be liable for any outstanding fees. It may be possible that the learner has changed employment and the new employer is willing to pay the fees. In this event, it is acceptable for the liability to the College to be transferred, provided that the new employer confirms its willingness to pay the fees in writing on its official letterhead.

#### *7.4. Outstanding Fees*

Learners must be advised that any fees that remain outstanding beyond their due date for settlement will prejudice their continuance on the course, entry for an exam and the award of any certificates.

All outstanding fees are to be paid in full before a learner can progress onto the next year of their course or a new course at the College.

Learners who do not pay their fees may be referred to a debt collection agency, as set out in the College's Debt Recovery Procedures.

#### *7.5. College Refund Policy*

CCCG has a 'no refunds' policy, however, refunds may be considered if any of the following circumstances exist:

- The college terminates a course which has already started
- The college is not able to provide an advertised course
- The college changes the time or location of a course from that advertised
- The college cancels an examination
- The college recommends a student transfers to a course with a lower fee
- The college has overcharged a student or assessed their fees incorrectly
- Medical conditions, certified by appropriate medical professionals, resulting in the student having to leave the college completely
- You notify the college, in writing, you are withdrawing at least 7 days before the course starts

If after enrolment you decide to withdraw from your course for any other reason you will not get a refund. If we have agreed for you to pay in instalments, then you must pay all unpaid instalments immediately.

Refund applications will only be considered if received on a correctly completed form, available from all college centres on request. Where refunds are declined CCCG may issue a credit note or voucher for another college course, as an alternative.

Where the college terminates a course which has already started, you will receive a full refund of all amounts paid. We will consider full or partial refunds in some other cases, for example where learners have paid the full fee and we are unable to deliver the full qualification/ experience as marketed or expected within a reasonable timeframe. (This would not apply if we deliver via a different methodology). The decision will be made on a case-by-case basis by the College Principal or the Operations Director CCCT.

All other refunds will be subject to deductions for classes already attended, the examination fee where the college has already registered your entry, unpaid student

membership fees, unpaid fees in respect of other programmes of study and an administration fee of £30.

Refunds will be made to the person or organisation who has made the payment to the College, be this the individual learner, a sponsor or the Student Loans Company.

For Higher Education courses only:

- CCCG will make payment to learners to cover any additional travel costs incurred by them if they are affected by a change in the delivery location of their course, or will make funding available to offset these additional costs.
- If it is not possible for CCCG to continue to deliver a course, we will make a payment to cover any additional maintenance costs and/or lost time incurred by a learner. CCCG will also make a payment to cover any tuition and/or maintenance costs incurred by a learner where these are of a greater value than they would have incurred had CCCG continued to deliver a course for which they were enrolled.

#### *7.6. Refunds for International Students*

For international students whose visa application, made outside the UK, is refused any deposits paid will be refunded less a £100 administration charge. Where the College believes the refusal is due to a UK Border Agency (UKBA) mistake then the refund will only be made on completion of a UKBA Administrative Review, initiated by the student.

If you have made your visa application from within the UK and have not received the UKBA's decision prior to the commencement of the course you must enrol and start your course to maintain your visa eligibility; however, you do so at your own risk as no refunds will be made in the event your visa is refused. If you choose not to enrol and/or attend classes, then your study offer will be withdrawn and your entire deposit forfeited. If your visa is refused before you start your course, then you will receive a refund of any deposits paid less a £100 administration charge. If you start your course and your visa is refused the College may agree to support you in appealing the UKBA decision and in exceptional cases may consider a full or partial refund.

All UKBA decision letters should be forwarded to the International Office within 4 days of receipt. Deposits will not normally be refunded in any other circumstances. If you successfully obtain your visa but elect not to study at CCCG then you will forfeit your entire deposit.

#### *7.7. Disclaimer*

The college will do all that it reasonably can to provide the educational services as described on its website, in the prospectus or in other documents issued to appropriately enrolled students. Sometimes circumstances beyond the control of the college mean that it cannot provide such services. Examples include (but are not limited to):

- Industrial action by college staff or third parties
- The departure of college staff (in this situation the college will provide cover wherever possible)
- Power failure
- Acts of terrorism
- Damage to buildings or equipment

The college will not provide a refund of fees paid in the event of such circumstances.

In the event that your course has to be taught remotely or moved to another centre you will not automatically be entitled to a refund. You will need to make a case to the Executive Principal which will be considered on its own merit.

## **8. Bursary Funds**

### *8.1. 16-18 Bursary Scheme*

Learners aged 16-18 who experience hardship and can be identified as being in need of financial support, may be eligible for a bursary. Learners in the following groups may be eligible for and receive the maximum bursary of £1,200 a year:

- Young people in care.
- Care leavers.
- Young people claiming Income Support or Universal Credit in their own name.
- Disabled young people who receive both Employment and Support Allowance and either Disability Living Allowance or Personal Independence Payment in their own name.

To receive the maximum bursary, the learner's course must last 30 weeks or more. For courses of less than 30 weeks, a pro-rata amount will be calculated based on the length of the course. Payments are dependent on good attendance and punctuality standards.

Students on apprenticeship programmes, or paid learning or training, cannot get a bursary. However, students on a traineeship programme are not paid so they are eligible.

Other students facing genuine financial difficulties may be awarded a bursary at the discretion of the college.

The college reviews its approach to the distribution of bursary funds on an annual basis to ensure that the funds are allocated to best support learners facing genuine financial hardship. Bursary payments are made dependent on individual learners maintaining acceptable levels of attendance and progress.

### *8.2. AEB Discretionary Learner Support Funds*

Adults funded through the GLA or ESFA AEB may be eligible for support through the Discretionary Learner Support Fund (dLSF). There are two strands at CCCG: Hardship funding, which is general financial support for financially disadvantaged learners to support participation; and childcare funding for learners aged 20 or older on the first day of learning who are at risk of not starting or continuing learning because of childcare costs. Eligibility rules apply. Eligible co-funded learners will have the cost of their learning topped up by the value of the course fee from the dLSF.

### *8.3. Advanced Learning Loans Bursary Fund*

Learners funded by an Advanced Learning Loan may be eligible for support through the Loans Bursary Fund. This fund is to provide support for eligible learners with hardship & childcare fees. Funding rules emphasise that priority is to be given to vulnerable groups, but can also be used to help other disadvantaged learners. Assessment of learner needs is required and learners will be means-tested. Evidence that learners are in receipt of the loan is required. Loans bursary funding cannot be used "to cover costs and charges for items without which a learner could not complete their course."

## **9. Implications**

### *9.1. Financial Implications*

This policy has significant impact on college income, and estimates of its cost are made during the annual budgeting process. There is a balance between fee income remitted or uncollected, and the associated increase in demand for free grant-funded courses. Calculations in have shown the net effect to be positive.

### *9.2. Equality Implications*

Many of the group's learners, particularly those with protected characteristics, are economically disadvantaged and find payment of college fees difficult. This policy endeavours, within the funding rules which govern the Group's operations, to mitigate this. It does this through the Free Tuition Policy, whereby all funded learners up to Level 2 are free of charge. Free tuition is believed to have a considerable positive impact on access. We also make provision for payment plans where fees are unavoidable.

Note, however, that a comprehensive analysis of the equality impact of fees would be a complex piece of research, and has not been carried out.

**Table 1: Summary Table of Government Contributions**

Provision	19-23 year-olds	24+ Unemployed	24+ Other
English and Maths up to and including Level 2	Fully funded <sup>1</sup>	Fully funded <sup>1</sup>	Fully funded <sup>1</sup>
Level 2	Fully-funded <sup>1</sup> (first and full)	Fully funded	Co-funded <sup>2</sup>
Learning to progress to Level 2	Fully funded <sup>3</sup>	Fully funded	Co-funded <sup>2</sup>
Level 3	Fully funded <sup>1</sup> (first and full)	Loan-funded	Loan-funded
	Loan-funded <sup>4</sup> (previously achieved Level 3 or above)		
Traineeship <sup>5</sup>	Fully funded (including 16-24 year-olds <sup>6</sup> )	N/A	N/A
English for Speakers of Other Languages (ESOL) learning up to and including Level 2	Co-funded <sup>2</sup>	Fully funded	Co-funded <sup>2</sup>
	Fully funded - unemployed		
Learning aims up to and including Level 2, where the learner has already achieved at Level 2 or above	Co-funded <sup>2</sup>	Fully funded	Co-funded <sup>2</sup>
	Fully funded - unemployed		
<ol style="list-style-type: none"> <li>1. Must be delivered as one of the qualifications required for the legal entitlement.</li> <li>2. Low wage flexibility may apply.</li> <li>3. Must be delivered as entry or level 1 provision from local flexibility.</li> <li>4. Availability of loans at Level 3 does not replace a 19- to 23-year-old's legal entitlement to full funding for a first full Level 3.</li> <li>5. Excludes flexible element where funding depends on age and level.</li> <li>6. 16-18 year olds must be eligible under the ESFA's young people's residency requirements.</li> </ol>			