

**GATESHEAD  
COLLEGE**  
EDUCATION  
WITH  
EMPLOYMENT  
EDGE



# **Further Education Financial Information and Advice**

**For full and part time students aged over 19 years old  
2021-2022**

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# Contents

	Page
<b>Eligibility criteria</b>	3
19+ Discretionary Learner Support Fund	3
Advanced Learner Loan Bursary Fund	3
Gateshead College Foundation	3
Course eligibility	4
Categories of support	4
Income assessment	4
<b>Awards</b>	
Fees	5
Travel	5
Course grants	5
Childcare	6
19+ bursary	6
Field trips	6
How long it will take?	7
How do I apply?	7
How do I get more information?	7
If I am refused what can I do?	7
Child Benefit/Child Tax Credit at 19	7
Jobseeker's Allowance/Universal Credit and studying full time	7
<b>Useful contacts/links</b>	8

## Eligibility criteria

We administer three discretionary funds for students over the age of 19 in further education. 19+ Discretionary Learner Support Fund, Advanced Learner Loan Bursary Fund and Gateshead College Foundation.

Discretionary support is administered by the college to help students who are experiencing financial hardship with course related costs. Awards are not an entitlement, they are discretionary, subject to funds being available and subject to the following criteria;

- You must be personally eligible i.e. home student status
- Your household income must be below a certain level, however we can use discretion in exceptional circumstances
- Your course must be eligible for support (see table overleaf)
- You must be confirmed as attending your course and;
- Your attendance must meet the requirements (this is currently 92% however we do take personal circumstances into consideration for example caring responsibilities or disabilities)

The income assessment is the same for all funds. The application form is the same for all funds with the exception of fees support. If you are eligible for the Advanced Learner Loan Bursary Fund and have chosen not to take it out either in full or in part, you cannot access the Advanced Learner Loan Bursary Fund (ALLBF).

### **19+ Discretionary Learner Support Fund (DLSF)**

This fund is an allocation from the government to assist students with course related costs who are experiencing hardship. If DLSF funds are depleted, we may refer your application to the Gateshead College Foundation. You will not be asked to complete any additional forms. You can only apply to one fund for support.

### **Advanced Learner Loan Bursary Fund**

This is a fund set up by government to assist students who have taken out the Advanced Learner Loan. Categories of support are detailed on page 4.

### **Gateshead College Foundation**

We have set up a dedicated charity to help more people to be able to afford to study and come to our College. The Foundation funds are offered in addition to the bursaries and grants that are provided by the Government. See exceptions in the table on page 4.

## Course eligibility

Course →	19+ studying up to Level 2 and 19-23 receiving Level 3 entitlement ↓	19+ studying Level 3-6 (Advanced Learner Loan)	Full cost, 19+ Level 3-6 Self-Funded, International ↓
Discretionary financial support	19+ Discretionary Learner Support Fund Gateshead College Foundation	Advanced Learner Loan Bursary Fund	None available

## Categories of support

	19+ Discretionary Learner Support Fund	Advanced Learner Loan Bursary Fund	Gateshead College Foundation
Childcare	✓	✓	✗
Course grants	✓	✓	✓
Travel costs	✓	✓	✓
Fees	✓	✗	✓
19+ Monthly Bursary	✓	✓	✗

**If you are applying for travel costs, you need to ensure you can fund AT LEAST 2-3 WEEKS travel to college.** You may also want to purchase your own equipment/kit/uniform before starting the course as awards will not be processed until you are confirmed as attending your course.

receive one of the following benefits you will be considered for support.

- Income based Jobseeker's Allowance/Universal Credit
- Income related Employment and Support allowance/Universal Credit
- Guaranteed Pension Credit
- Income Support/Universal Credit

## Income assessment

The income assessment applies to all funds. Awards are means tested (assessed on household income) and are subject to funds being available. If you (or your partner if you have one and you are part of that claim),

If you or your household are not in receipt of any of the above benefits we apply the following income assessment. This is based on gross annual current income including Working Tax Credit/Universal Credit.

Status	Income	Status	Income
Single/lone parent →	£16,000	Couple→	£23,000
+ £2,000 for one child or + £3,000 for 2 or more children			

# Awards

## Fees

Jobseekers Allowance (income based), Universal Credit, Employment and Support Allowance (Work related activity group) or any other benefit and you are actively seeking employment and are undertaking the course to improve your skills to help you enter employment you may be entitled to fee remission. If you are employed and earn less than £17,374.50 annual gross salary or there is a level 2/3 entitlement depending on your age and previous qualifications. If you are studying a Level 3 – 6 course (not eligible for Level 3 entitlement) then you will need to apply for Advanced Learner Loan.

These government-backed loans are available to help learners aged 19 and over pay their fees. You begin to repay the loan through the tax system when you complete the course and earn £27,295 or more each year.

For further information regarding any of these fee options you need to enquire at the point of enrolment or email [start@gateshead.ac.uk](mailto:start@gateshead.ac.uk).

If you are not eligible for fee remission, you can apply for fees support on the grounds of low income. We will support up to Level 2 courses only (Level 3 – 6 should apply for the Advanced Learner Loan). If successful, you will be informed in writing. You can only enrol onto your course when you have received written confirmation that you have received support. You then take your notification to the point of enrolment. We will support 80% of the costs only up to a maximum of £1000.

You will need to make arrangements to pay the remaining balance. There is a separate form to complete for help towards fees.

If you want to secure your place, you can pay for your course either by direct debit or in full and apply for a refund. No payments from the fund will be made until you have attended at least 4 sessions of your course.

**You need to apply for fees support at the earliest opportunity as the allocation for fees quickly becomes depleted.**

## Travel

You must live over 3 miles from your place of learning. You will receive an award notification which will include information about how it has been calculated. You can always request a review of any award.

The travel award you receive will depend on the main method of transport you use to attend college, how many days you attend college or placement and the area you travel from. So this may be a student travel ticket or cash payment towards costs. You may receive a contribution towards travel costs if you use private transport.

If you cannot use public transport due to a disability/learning difficulty please state this on your application form. Please refer to page 8 – useful links for contact details for concessionary travel.

## Awards

### Course grants

This category is for help with any costs for materials or equipment relating to your course. This grant may not cover the full cost, it may be a contribution towards it. Awards will not be released until you have been confirmed as attending your course and you meet the attendance requirements. Not all courses attract this category of support.

### Childcare aged 20+

You may qualify for help towards childcare costs if you do not have a partner who can care for your child(ren). You need to find a childcare provider prior to applying for help with costs. All awards are paid direct to your provider. You are liable for any fees incurred prior to an award being agreed. If you choose to use a provider whose charges are in excess of our maximum award you will be liable for these fees.

#### **Our maximum awards are:**

**Nursery - Full Day £39 Half Day £24**

**Childminder - £5.50 Per Hour**

**Out of School Club - AM £4.50 PM £8.50**

Awards are calculated on your timetable and when you are due to attend your course only (placements are also supported). If you use childcare outside of these hours you will be liable for the fees.

**You need to apply for childcare at the earliest opportunity as these funds quickly becomes depleted.**

### 19+ Monthly Bursary

Additional support may be available if you are aged 19+ studying on a full time Level 2/3/4 course (other conditions may apply). The maximum support could be up to £100 per month for 9 months.

This category of support is to assist with the costs relating to study and contribute towards loss of income or benefits for living costs – not to replace them. You must not be eligible for, or in receipt of welfare benefits in your own right, as this bursary would be taken into account as income by the DWP for benefit purposes. You will not be considered if you are living at home and qualify for Child Benefit/ Child Tax Credit or if you have a partner that is in employment or you are part of their claim for benefit. The 19+ bursary cannot support housing costs, general living expenses, dependent partners or children. You may be required to attend an interview to discuss your application.

**Due to Covid situation the type of awards we offer may differ to best support the students during this time.**

### How long will it take?

We do want you to receive your award as quickly as possible so we will endeavour to process correctly completed applications within 14 working days, however, this may vary at busiest times.

### **How do I apply?**

The applications are available online from Summer 2021. Please see links below to applications:

**<https://www.gateshead.ac.uk/student-services/finance-and-funding/apply-student-support/19-application>**

**<https://www.gateshead.ac.uk/student-services/finance-and-funding/apply-student-support/fees-support>**

Please be aware there is a separate application for Fees Support. Please make sure you read our terms & conditions alongside completing an application. If you cannot complete an online application please request a paper based application clearly stating you which application you require: Fees Support, 19+ Discretionary Learner Support Fund and Advanced Learner Loan Bursary Fund.

E: support.funds@gateshead.ac.uk  
T: 0191 490 4627

Forms and guides will also be available from Support Funds Team at Baltic Campus and at most reception points.

### **How do I get more information?**

Full terms and conditions are with the application form. If successful, you will receive a notification letter and an assessment showing how your award has been calculated.

### **If I am refused, what can I do?**

All eligible students have the right to request a review of the initial assessment. If funds are depleted, or the individual or the course is not eligible for support, there are no grounds for a review or appeal. Details will be in your notification letter.

### **I am 19 - can my family claim Child Benefit/Child Tax Credit?**

If you returned to, or have continued in full time education before reaching the age of 19, Child Benefit and Child Tax Credit can still be paid until you reach 20 or you complete your course – whichever is the soonest.

### **I am claiming Jobseeker's Allowance/ Universal Credit - will this stop if I study full time?**

It is always recommended to seek advice when claiming welfare benefits and studying on a full time basis. You must speak to your work coach regarding your course. If Jobcentre Plus require confirmation from the College regarding your hours, contact the Support Funds Team and we can advise you on this. If you have any problems please contact your Jobcentre Plus.

## Confirmation of course details

If you or your parent/carer require confirmation of course details for benefit, tax credit or council tax purposes then you need to complete an information request form.

You can access this form online at <https://www.gateshead.ac.uk/student-services/finance-and-funding/apply-student-support/information-request>

Once we receive this form we will produce a confirmation letter. Contact Support Funds Team for more details or if you require a paper based form.

## Useful contacts/links

### How to claim Child Benefit

You can obtain a claim pack by ringing the Child Benefit Helpline 0300 200 3100 by downloading it from the HMRC website at [www.hmrc.gov.uk/childbenefit](http://www.hmrc.gov.uk/childbenefit).

## How to claim Child Tax Credit

You can apply for tax credits by completing a claim form. There is only one form for both Working Tax Credit and Child Tax Credit. Forms are available from HMRC Tax Credits helpline 0345 300 3900.

Further information is available at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or [www.gov.uk/child-tax-credit](http://www.gov.uk/child-tax-credit).

## Where to get more information about welfare benefits

To find your nearest Citizens Advice and for a fact sheet about welfare benefits, debt, housing and much more, go to [www.adviceguide.org.uk](http://www.adviceguide.org.uk).

If you want to see how Universal Credit will affect tax credits go to [www.hmrc.gov.uk/taxcredits/universal-credit](http://www.hmrc.gov.uk/taxcredits/universal-credit).

For general information about welfare benefits [www.gov.uk](http://www.gov.uk).

## Transport

For information about tickets and discounts go to [www.gonortheast.com](http://www.gonortheast.com), [www.stagecoachbus.com](http://www.stagecoachbus.com), [www.networkonetickets.co.uk](http://www.networkonetickets.co.uk) or [www.arrivabus.co.uk](http://www.arrivabus.co.uk).

For information about concessionary travel within Tyne & Wear go to [www.nexus.org.uk/disabledadult](http://www.nexus.org.uk/disabledadult). For information about the taxi card go to [www.nexus.org.uk/bus/guide-buses/taxicard](http://www.nexus.org.uk/bus/guide-buses/taxicard).

<b>For forms and information about student funding contact:</b>
Support Funds Team Baltic Campus Quarryfield Road Gateshead NE8 3BE 0191 490 4627 <a href="mailto:support.funds@gateshead.ac.uk">support.funds@gateshead.ac.uk</a>

Every effort has been made to ensure that this information is correct at the time of writing however details may be subject to change. This book is for information only and not an authoritative statement of the law.