

# WBTC Adult Learner Financial Support Guide 2015-2016

This guide is to support eligible learners to apply for support from the **Advanced Learning Loan Bursary fund** and the **Discretionary Learner Support fund**.

It applies equally to learners enrolled directly with WBTC and learners enrolled with a subcontractor partner.

It is for learners aged 19+ whose learning is funded in full or in part by the Skills Funding Agency and learners aged 24+ who are in receipt of an Advanced Learning Loan.

*This guide is an integral part of the full WBTC Policy and Procedures for Adult Learner Financial Support (which also applies to subcontractor partner providers). It can be found at*

[www.wbtc-uk.com/policies-procedures](http://www.wbtc-uk.com/policies-procedures)

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## 1. Introduction

WBTC and our partners are committed to supporting people from a variety of financial backgrounds and personal circumstances to access learning opportunities, complete their course and succeed. This package of support is designed to help eligible adult learners who might otherwise be unable to meet essential additional costs that are directly related to their course.

Our **Adult Learner Financial Support Policy** is outlined below to explain what provision is on offer and how we reach our decisions regarding eligibility. The policy is aimed at all learners age 19 or over whose course is funded fully or partly by the Skills Funding Agency or through an Advanced Learning Loan. It applies equally to learners whose learning is delivered directly by WBTC or through a subcontractor partner. Throughout this document the term 'learning provider' is used to refer to the provider you are enrolled with for your course.

## 2. Policy Background

WBTC adult learner financial support arrangements are based on funding rules and guidelines from the Skills Funding Agency.

Guidance from the Skills Funding Agency relates to the **24+ Advanced Learning Loan Bursary**, **19+ Discretionary Learner Support Fund** and **Discretionary Childcare Provision funding** (childcare for learners aged 20 and over).

**Please note that eligibility to apply is not a guarantee of funding being awarded. Funds are limited and applications will be considered in order of receipt and subject to affordability.**

The full WBTC Policy for Adult Learner Financial Support (which also applies to subcontractor partner providers) can be found at

[www.wbtc-uk.com/policies-procedures](http://www.wbtc-uk.com/policies-procedures)

The full Skills Funding Agency funding rules can be found at

<https://www.gov.uk/government/collections/sfa-funding-rules>

## 3. 24+ Advanced Learning Loan Bursary - Learning Support and Financial Support

Learners aged 24+ on 31 August 2015 who have been approved for a 24+ Advanced Learning Loan may be eligible for an award from the 24+ Advanced Learning Loan Bursary.

### Learning Support

This fund can be used by your learning provider to provide necessary additional 'in learning' support that is not covered by the amount of the loan. Examples include teaching assistant support or necessary adjustments under the Equality Act 2010. Any need for additional learning support will be assessed and agreed with you during your initial assessment for your course and an application will be completed by your learning provider which you will be required to sign.

### Financial Support

This fund can support learners with cost of travel to the place of learning and childcare costs (see section 5) that are directly incurred through attendance in learning. If your place of learning is your normal workplace then you may not apply for travel support unless you are required to travel to other premises for learning, assessment or exams.

Other course costs for example; essential books and equipment, uniforms or essential clothing and essential visits will be covered by the 24+ Advanced Learning Loan so will not need funding from the Loan Bursary.

This is a discretionary bursary and the learning provider will assess learner need based on learners' personal circumstances.

#### **4. 19+ Discretionary Learner Support Fund - Financial Support**

Learners aged 19 or over on 31 August 2015 whose course is funded in part or in full by the Skills Funding Agency may be eligible for an award from the 19+ Discretionary Learner Support Fund.

This is a fund which supports learners with course related costs, for example; books and equipment, uniform or essential clothing, travel to your place of learning and course related visits. If your place of learning is your normal workplace then you may not apply for travel support unless you are required to travel to other premises for learning, assessment or exams. This fund can also be used to contribute to childcare costs that are directly incurred through attendance in learning (See section 5).

This is a discretionary fund and the learning provider will assess need based on the learner's personal circumstances.

*(Please note - additional learning support for learners on SFA funded programmes is funded as part of the programme and you do not have to apply for it separately).*

#### **5. Childcare Support**

Learners who are age 20 or over and eligible for the Discretionary Learner Support Fund or the Advanced Learning Loan Bursary can apply for funding toward childcare costs that are directly incurred due to participation in learning. Employed learners on work based programmes may not apply for childcare during their normal working hours. The childcare provider must be registered with Ofsted.

*Learners aged 19 requiring funding for childcare should access the Care to Learn scheme (see section 7). If you are eligible for Care to Learn and age 19 you may still apply for other support from the Discretionary Learner support or Learning Loan Bursary if you meet the eligibility criteria.*

To apply for childcare support, learners will need to complete and sign the Childcare Agreement Terms and Conditions form (ANNEX 2) and the childcare provider will be need to complete and sign the Childcare Provider Details form (ANNEX 3).

**Please note that funds are limited and all applications for childcare support are subject to affordability. Employed learners are expected to use their entitlement to free childcare and/or the childcare element of child tax credit before applying to the learning provider.**

#### **6. Eligibility and assessment of need**

Learners may be eligible for an award from the 24+ Advanced Learning Loans Bursary Fund or the 19+ Discretionary learner Support Fund if they are single and their annual income is less than £25,000 gross, or, they are living with a partner and their joint annual income is less than £35,000 gross and/or they are in receipt of one of the following benefits:

- Job Seekers Allowance
- Income Support

- Universal Credits
- Housing Benefit
- Employment and Support Allowance
- Pension Credits , Working Tax Credits and or Child Tax Credits

## 7. Other sources of funding

- Unemployed learners in receipt of JSA or Universal Credit may be entitled to support for travel to learning via Jobcentre Plus. To apply for a Jobcentre Plus Travel Discount Card, you'll need to go to your local Jobcentre Plus office.
- All 3 to 4-year-olds in England can get 570 hours of free early education or childcare per year. This is usually taken as 15 hours each week for 38 weeks of the year. Some 2-year-olds are also eligible. See <https://www.gov.uk/help-with-childcare-costs/free-childcare-and-education-for-2-to-4-year-olds> for more details
- The Care to Learn scheme can provide support with childcare costs for eligible learners aged under 20 at the start of their course. See <https://www.gov.uk/care-to-learn/overview>

## 8. Declarations

When you make your application you will be asked to declare that you are not receiving funding from any other source for the support for which you are applying.

**It is your responsibility to inform the Department for Work and Pensions about any financial support you receive from Loans Bursary or Discretionary Learning Support as it may affect your eligibility for some benefits.**

## 9. Emergency Funds

In exceptional circumstances the learning provider can make one off emergency payments to learners or make payments on their behalf, for example for food or emergency accommodation. Any such application will be assessed on a case by case basis.

Learners in receipt of benefits should approach Job Centre Plus for emergency support before applying to the learning provider.

Learners who feel they need emergency funds should speak to the learning provider for further information.

Depending on the situation, learners may be asked to reimburse the learning provider for any emergency funds they have received.

## 10. Evidence Requirements

When assessing applications for financial support the learning provider will need evidence of benefits and household income before we approve any payments. The evidence provided will help us make an appropriate award.

The learning provider will be audited in the future to judge our effectiveness and we need to keep accurate and appropriate records for this purpose.

Common examples of suitable evidence include:

- Bank statements, for a period of two months, showing household income and/or benefits being paid in to the account.
- Benefit award letters showing eligibility for Housing Benefit, Income Support etc.
- Pay slips, for a period of two months, showing income.
- P60 for the tax year preceding the application

Generally one piece of evidence is acceptable though we may request more at our discretion.

Bank statements and pay slips must be for the most recent months and benefit award letters must be no more than 6 months old when submitted. Learners must inform the learning provider if personal circumstances change, or have changed since the date of the evidence.

If evidence is not provided we will we will not process the application.

**It is important to clarify that we cannot approve any awards without appropriate evidence of income or benefits.**

## 11. Confidentiality

Personal information shared with the learning provider regarding financial support will be treated sensitively and kept securely. Any original documents enclosed with applications will be returned to the learner at the earliest opportunity.

Paper or electronic copies of records and evidence are kept and will be needed for auditing purposes. Records will be archived for six years by the learning provider and then destroyed in accordance with the learning provider Data Protection policy. By submitting an application for financial support you are agreeing to your data being shared with the funding organisation.

## 12. Application Decisions and Payments

Decisions will be made by the learning provider (with reference to WBTC when the total cost of support for an individual is likely to be over £1000). We will write to learners regarding award decisions, including unsuccessful applicants who are not eligible for an award.

- The amount of the award and the timing of any payments will be detailed in your confirmation letter.
- Where possible awards will be by direct provision of equipment or services.
- Monetary awards will be made directly to the learner's bank account (nominated on the application form) by bank transfer. Awards for childcare will be paid by bank transfer directly to the Childcare Provider's bank account (nominated on the Childcare Provider Details form). No payments will be made without evidence of expenditure.
- Payments will depend on attendance of at least 80%. Where attendance is unsatisfactory, payments will either be withheld or reclaimed.
- The provider reserves the right to reclaim monies paid to learners where information given on the application form is found to be false.
- The provider reserves the right to reclaim monies paid where the learner has withdrawn before the end of the course.

### **13. Complaints procedure**

Learners studying via one of WBTC's approved subcontractors wishing to appeal against an award decision or make a complaint about the handling of the application or payments process should, in the first instance, follow the complaints procedure of the qualification delivery partner. Appeals against this decision should be made to WBTC for the attention of the Managing Director of WBTC in writing, either by letter or email, setting out the reason for the appeal. The appeal will be dealt with within 7 working days of being logged. The point of appeal in all complaints will be the Managing Director of WBTC followed by the Skills Funding Agency.

Learners studying directly with WBTC who wish to make a complaint should write to the Managing Director of WBTC in writing, either by letter or email, setting out the reason for the complaint. The complaint will be dealt with within 7 working days of being logged. The point of appeal in all complaints will be the Trustees of WBTC followed by the Skills Funding Agency.

### **14. How To Apply**

There is a common application form for support from the Advanced Learning Loan Bursary Fund and the Discretionary Learner Support Fund (ANNEX 1). Learners applying for support with childcare must also provide the signed Childcare Agreement Terms and Conditions form and the Childcare Provider Details.

**Return the completed Application Form and Bank Details form with appropriate evidence to the learning provider that you are enrolled with for your course. For further information on the evidence required, please see section 10. Learners must inform the learning provider as soon as possible if there are any changes in their personal circumstances.**