



19+ Advanced Learning Loans Fund Policy 2025 – 2026

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**Policies will be reviewed more frequently if legal changes or good practice require*

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Related policies/documents:

16-18 Bursary and Free College Meals Fund Policy;
 16-19 Care to Learn Policy;
 19+ Adult Skills Fund Learner Support Policy (non-London boroughs);
 19+ GLA Discretionary Learner Support Policy (London boroughs); and
 Residential Bursary Fund Policy.

1. Policy Statement

North Kent College (“the College”) is a multi-sited Further Education institution.

The Department for Education (“DfE”) provides a 19+ Advanced Learner Loan fund which is distributed by the College to help learners who are receiving a 19+ Advanced Learning Loan to fund their tuition fees for a Level 3 or 4 (Further Education) course.

The Bursary helps remove the barriers that loan-funded Further Education learners from low-income households (threshold currently set at £28,000 net, including all benefits (subject to change should funds be available) might face by providing for:

- 1.1. Discretionary Learner Support (“DLS”) for hardship - assistance may be given with course registration fees, essential books, equipment, uniform, compulsory UK trips, travel and with childcare for students who are aged 20 or over.
- 1.2. Additional Learning Support (“ALS”) including exceptional ALS activity, for “in-learning” support such as for teaching assistant support, specialist equipment, technology, and necessary adjustments under the Equality Act 2010. (This is not means-tested but is based on learner need).
- 1.3. Residential funding is available for students who meet the eligibility criteria as specified in the Residential Bursary Fund Policy. A maximum of 80% can be awarded towards Residential Accommodation costs (Hadlow students enrolled on Land-based courses only).

The College distributes the funds to learners in accordance with DfE Funding Guidance.

The College reserves the right to make changes to financial support provision in response to Government guidance and other mitigating factors.

DfE guidance is updated regularly and may affect eligibility for funding. Any changes to this policy and financial support guidance will be communicated to all members of the College community at the time of any change.

Students and parent(s)/guardian(s)/partner(s) of students, who are in receipt of any state benefits, must ensure they inform the Department for Work and Pensions (“DWP”) of any learner support they receive from the College, including any Bursary awarded.

Any bursary awarded covers term time only.

2. Eligibility Criteria

Students must have been approved for a 19+ Advanced Learner Loan for the full fees for a Further Education Level 3 (or above) course before applying for the 19+ Advanced Learner Loan Fund. The bursary will only be approved once the Advanced Learner Loan has been approved, and the student has enrolled.

Priority applicants for the 19+ Advanced Learner Loan Fund are for learners who may be disadvantaged or vulnerable due to:

- 2.1. having a learning difficulty and/or disability;
- 2.2. having a medical condition;
- 2.3. being ex-military personnel;
- 2.4. being a parent with childcare responsibilities who needs additional help with child-care costs; or
- 2.5. severe financial need (learner may be at risk of withdrawing from learning without financial support).

The 19+ Advanced Learner Loan Fund awards for hardship are made to students whose household income is less than the threshold set by the College (currently set at £28,000 net including all benefits). Where household income has dropped significantly, an award may still be made depending on the student's personal circumstances. In this case, the Student Bursary Coordinator at the College campus will make the final decision. This may be in the form of a partial award i.e. assistance with travel only.

Residential support is also available for Hadlow students who meet the above criteria and:

- 2.6. have a complex journey to the College, and it takes more than two hours daily to get to and from the campus they are studying at (Hadlow);
- 2.7. are enrolled on a full-time course which lasts for at least 10 weeks of the year;
- 2.8. need to be on campus for early and late duties as an integral part of the course; and/or
- 2.9. enrolled on a Land Based Course.

For students who live with their parent(s) (regardless of age), household income means the income of the parent(s), guardian(s), and/or the parent's partner(s) that they live with.

For students who live independently from their parent(s): household income is the student's own income, plus the income of any co-habiting partner, where relevant.

All residential bursary students must supply evidence of household income, including parent(s)/guardian(s)/partner(s). If a residential student is 19 and over and living with their parent(s)/guardian(s), then the full household income is used to determine eligibility.

If the above criteria are met, the student can apply for the bursary, but their household income must be below the threshold set by the College. (currently set at £28,000 net including all benefits).

Household income includes any income from employment or self-employment and income from any state benefits received. These include (but are not limited to):

- 2.10. Income Support (“IS”);
- 2.11. Job Seekers Allowance (“JSA”);
- 2.12. Employment Support Allowance (“ESA”) or Incapacity Benefit (“IB”);
- 2.13. Pensions (private and state) and State Pension Credits;
- 2.14. Universal Credits;
- 2.15. Housing benefit;
- 2.16. Council Tax benefit;
- 2.17. Working and/or Child Tax credits;
- 2.18. Carers’ Allowance;
- 2.19. Disability Living Allowance/Personal Independent Payments; and/or
- 2.20. Other income.

Disability Living Allowance (“DLA”), Personal Independence Payments (“PIP”) and disability elements of Tax Credits or Universal Credits are not included in the calculation of household income. However, evidence of these benefits is still required to consider the individual circumstances.

When applying for funding, students are required to provide full evidence of the household income before a bursary application can be assessed. Eligibility for a 19+ Advanced Learner Loan fund does not mean that the student is automatically entitled to an award. The 19+ Advanced Learner Loan Fund is a limited fund, and awards are allocated on a first come-first serve basis.

The student’s attendance is monitored, and monthly travel payments due will be reduced if their attendance falls below 90% (in all subjects, including Maths and English). This is monitored monthly, and the dates viewed for attendance are 18th of the previous month to the 17th of the current month when the bursary is due. Students can appeal this decision through their tutor, where individual circumstances of the student will be considered in order to not undermine the purpose of the bursary fund.

Any payments reduced due to attendance (including residential fees); student(s)/parent(s)/guardian(s) are liable for any shortfall/difference in the reduced monthly payment for the month the attendance falls below the required 90%.

Bursary awards are tailored to the individual student’s needs and will depend on the course they are on and where they live. Bursary awards made may include the following and are only a contribution towards costs and may not cover the full amount required:

- 2.21. the cost of essential books required for the course (as determined by the Head of Curriculum and is a one-off payment);

- 2.22. essential equipment or uniform required for the course (as determined by the Head of Curriculum and is a one-off payment);
- 2.23. registration fee (this is a one-off payment);
- 2.24. an award for travel (paid monthly in arrears - see below);
- 2.25. trips. This is for **compulsory** UK trips related to the course the student is undertaking. **Not all trips are deemed compulsory.** (Maximum £75 for all trips in any academic year.
- 2.26. Childcare – a contribution towards childcare for one nursery aged child (subject to terms and conditions and paid directly to the childcare provider);
- 2.27. Residential Accommodation (Hadlow students only) – subject to meeting the College criteria. (Paid in monthly instalments to Hadlow College). See separate Residential Bursary Fund Policy).
- 2.28. support with domestic emergencies; (**exceptional circumstances only**). This would only be agreed with the Student Bursary Coordinator, and you may be required to provide further evidence to support any request;

Note: Where students have applied for funding for course equipment or trips this funding will be made “in kind” where possible or paid direct to the curriculum. If funding is paid to the student by BACS, this will not be paid until the end of November.

All payments will be applied from the date of approval and not the date the application was submitted.

3. Travel Awards

An award for travel may be made to students who live more than 1.5 miles away from the campus they are studying at. Students must be studying at the College nearest to their home that offers their chosen course. Travel payments are calculated using Google Maps. The allocation depends on where the student lives and how they travel to College.

3.1 Monthly Travel Payment

A travel payment may be awarded to students depending on where they live and the number of their timetabled days. Funding is at the discretion of the College and will take into account the discounts available to students or if the student already has support in place from the local authority. Any travel award will only be a **contribution** to assist with travel. The contribution will not exceed the cheapest option for travel to the College.

A maximum contribution towards travel per academic year is £2,500.

Students travelling from a London Borough to any of the College’s campuses will be required to use their 18+ Oyster card within the Oyster catchment area,

which gives discounted travel. The College may contribute towards the discounted travel amount. If the student is studying at Gravesend, Tonbridge or Hadlow, additional funds may be awarded towards the onward journey outside of the Oyster catchment area. The contribution will not exceed the cheapest option for travel to College.

Discounts are reflected in assessments of funding allocated to students, and the College may contribute to the cost of passes.

Awards for travel will be paid directly into the student's bank account via a BACS payment, in monthly instalments, in arrears.

The student remains liable for their travel costs until an award is agreed and reimbursement for travel costs is not paid before an award is agreed.

All payments are made in arrears and under no circumstances will they be paid in advance.

Students who applies for and are awarded a residential bursary are **not** eligible to also apply for a travel award. See the Residential Bursary Fund Policy

The College does not purchase travel cards or passes.

4. Childcare Awards

An award for childcare may be given for students who are aged 20 or over, on the first day of learning, to assist with the costs of their childcare while they are in College. Funding is provided for full daily childcare for one child only, although consideration will be given to funding for additional school-age children who are attending out of school provision such as after-school clubs. Where the child is eligible for free Government Funding for childcare, for any child over nine months, the student is expected to use this free childcare entitlement during the time they are at College and the College will then contribute towards any remaining childcare costs from the 19+ Advanced Learner Loan Fund for any remaining hours the student is timetabled for lessons.

Young parents under 20 are not eligible for childcare from this fund. However, they may apply for financial support towards childcare through the Government's Care to Learn scheme, which is administered by the College. For further information students should explore the College 16-19 Care to Learn Policy.

4.1. The following terms and conditions apply for childcare awards for students aged 20 or over:

- 4.1.1 applications for childcare support must be submitted with essential documentary evidence, birth certificate, passport, or adoption papers for the relevant child(ren);
- 4.1.2 It is the student's responsibility to ensure that the Childcare Agreement, provided by the College, is completed, and signed by them and their childcare provider. This duly completed agreement must be received by

the College before payments can commence;

- 4.1.3 the College will only pay for the cost of one child's childcare during College term time, or placements connected with the course;
- 4.1.4 the student will be liable for any costs outside of these dates;
- 4.1.5 if the student finishes the course before the end of term, the College will only pay childcare costs up to when the student finishes and not to the end of term;
- 4.1.6 it is the student's responsibility to keep the childcare provider informed of their end date together with any changes to timetabled hours/days;
- 4.1.7 the College will only pay if the student's attendance is 90% or above unless there are mitigating circumstances. If the attendance level drops below 90%, the student will become liable for any reductions made due to their low attendance;
- 4.1.8 the College pays monthly in arrears, never in advance;
- 4.1.9 the College will pay up to a maximum of £96.85 for a full day; £65.79 for half days (am); and £60.36 for half days (pm). If the child is eligible for any Government Funding, this grant amount will be deducted from the funds awarded;
- 4.1.10 the College will pay the childcare provider directly into their bank account at the end of the month in arrears. **Under no circumstances will the College pay the student;**
- 4.1.11 the childcare provider must have a current OFSTED rating of Good / Secure or above and provide their OFSTED registration number;
- 4.1.12 if the childcare award is withdrawn, the student will become liable for any further costs. Both the student and the childcare provider will be notified of this in writing;
- 4.1.13 once the student's timetable is known, the College will agree with the student and the childcare provider the fees payable per week and calculate the total fees for the whole of the academic year. This is based on the weekly fee multiplied by 34 weeks unless otherwise agreed by The Student Bursary Coordinator; and
- 4.1.14 the College **does not** pay any deposits, administration or retainer fees and the student is liable for any such fees.

5. Tuition fee awards

Tuition fees are not covered by the bursary fund.

6. Residential Fees (Hadlow Students Only)

Please see the separate Residential Fees Policy

7. Residential Bursary (Hadlow students Only)

A maximum contribution of 80% towards accommodation fees can be awarded, subject to meeting the household income threshold and Residential Bursary and Accommodation Criteria. (See Residential Bursary Policy). All funding is subject to funds being available.

8. Raising Awareness and the Application Procedure

The College has information on its website from April for the following academic year and information is marketed around the College. New applicants and returning students are sent a notification of the financial support available and the application process. The College works with local authorities and agencies to support students accessing financial support.

The College has a single, online, Student Bursary application form which covers all the bursary funds. The online application form will be available on the College's website after the Easter half-term for the following academic year. Bursary awards **do not** automatically carry over from one year to the next, and students will need to make a new application for each academic year. Online applications help reduce our impact on the environment; however, paper applications are available from the Student Bursary Team. Along with their application, students will need to provide full evidence of household income for the current tax year. Where financial circumstances have changed from the previous year, a note needs to be made on the online application. This will be considered when the application is assessed.

Applications submitted without **full** evidence of household income **cannot** be assessed and, in those circumstances, the Student Bursary Team will contact the student to explain what is required. This will delay the processing of the application and may impact its success, as the fund is finite and once all funds are awarded, subsequent applications will be declined.

Students continuing at College for another year should apply by 1 June for an award for the following academic year. New applicants to the College are encouraged to apply before enrolment and, at the latest, by 1 August. Fully completed applications received by these dates will be assessed before the student enrolls; this will ensure that students who are awarded a bursary are notified before enrolment day, and will, therefore, be aware if they need to make additional payments at enrolment.

Applications will be accepted after these dates, subject to funds being available. For complete applications received by 1 August, the College aims to assess these within 10 working days and will inform applicants if the assessment will take longer. Applications received after 1 August or incomplete applications, may take up to 30 working days to assess once complete. Students, will remain liable for any costs accrued at enrolment until an award has been confirmed in writing by the College.

The outcome of the assessment will be communicated to the student via their personal email held on the College records before enrolment. After enrolment, all further bursary correspondence will be sent via email to either their personal email address and/or their college email address.

Students, will remain liable for any costs accrued at enrolment until an award has been confirmed in writing by the College.

Application forms submitted without supporting documentation will not be processed. If applications are received without the required evidence, the Student Bursary Team will attempt to contact the applicant three times, via email. With a final reminder being sent by email. Copies of all correspondence sent regarding the Bursary can be found on the student Bursary portal along with the student's application. If no response is received from the final letter within 14 days, the application will be closed.

9. Commitment

The student's attendance is monitored and any payments due will be reduced if their attendance falls below 90% (in all subjects, including Maths and English). This is monitored monthly, and the dates viewed for attendance are between 18th of the previous month to 17th of the current month, the bursary is due.

Any payments withheld or reduced due to attendance (including residential fees); student(s)/parent(s)/guardian(s) are liable for any shortfall/difference in the reduced monthly payment for the month the attendance falls below the required 90%.

If attendance drops below 90%, the bursary payments are reduced, it is up to the student to discuss with their tutor the reasons regarding the low attendance. If the tutor is happy with the reasons, (exceptional circumstances only) then they must email Student Bursary (studentbursary@northkent.ac.uk) to request that the reduced payments are re-instated to the full monthly entitlement. Consideration will be given to mitigating circumstances, such as safeguarding, family bereavement; or transport issues e.g. train strikes. For travel payments, the amount will be reduced to reflect the students' attendance. i.e., if the student has only attended 67% of the allocated time, then they will only receive 67% of the residential/travel award for the month.

Funding for students who have not attended for four weeks or more will be stopped without notice and funding may also be stopped if a student has not adhered to the College's Student Charter.

The College reserves the right to request repayment of funds, and the return of any equipment purchased through funding. This includes IT equipment, books, uniform and any other equipment purchased or loaned to the student, if these have been funded through financial support.

10. Appeals

In the first instance, the student (or their parent/guardian) should contact the Student Bursary Coordinator and ask for a re-assessment of their situation. If the student is still not satisfied with the outcome, an appeal must be made, in writing, within two weeks, to

the Director of MIS and Admissions. The appeal must clearly state why the award should be re-considered. The student may be asked to provide additional information or be invited in to discuss their individual circumstances as part of the appeal. If they are unhappy with the outcome of their appeal, they should follow the College's Complaints Procedure [here](#).

11. Fraudulent Claims

It is the College's duty to protect public funds from the possibility of fraudulent claims. The College asks for detailed information and may invite applicants for interview, so it can distribute the funds correctly. If the student's claim is considered fraudulent, i.e., through false representation of household income or other eligibility rules, during spot checks or auditing processes, the College will request that the funds awarded to them be repaid in full. If the student fails to repay this, the College may take legal action.

An application which is found to be fraudulent, i.e. through false representation of household income or other eligibility rules, may be cancelled and the learner may be subject to disciplinary measures by the College. The College will have the right to recover the monies awarded. The Government guidance advises that institutions that identify significant fraud should report it to the DfE.

12. Data Protection

College employees who are involved in administering the 19+ Advanced Learning Loan Fund will comply with the College's policy on the storage and transfer of information during the application process and payments of funds.

This policy is correct at the time of publication. The College reserves the right to amend 19+ Advanced Learner Loan bursary fund information to reflect revisions in guidance made by funding providers.