

Financial Support: Bursary Package and Financial Hardship Fund

The Commonwealth College of Excellence (CCE) has Bursary Package and Financial Hardship Fund available to students.

1.0 CCE Bursary Package

1.1 Overview

The CCE Bursary Package offers financial support to students to assist with general living expenses, including the purchase of textbooks, specialist equipment, travel costs, household bills, and other essential outgoings.

Bursaries are allocated on a first-come, first-served basis following an eligibility assessment conducted by the college. Eligible students can receive up to £1,000, or £2,000 based on their circumstances and support needs. This financial assistance is nonrepayable.

1.2 Eligibility Criteria

Care leavers, care-experienced students, and disabled students must meet the following criteria to be considered for the bursary:

- **Care Leaver:** Defined as any student currently recognised by their local authority as having left care and being entitled to statutory support. Verification may be based on discussions with the student, email correspondence, or an assessment of their eligibility.
- **Care Experienced:** Includes students who can reasonably verify that they were in care at any time before the age of 18 but do not meet the care leaver criteria. This category includes those adopted from care before the age of 18. Verification can be based on personal discussions, email correspondence, or financial support assessments.
- **Disabled Students:** Defined as students with a disability, long-term illness, mental health condition, or learning difficulty. Verification requires medical evidence, such as a GP letter dated within the last three months, or a letter from the Department for Work and Pensions confirming entitlement to disability benefits.

Additionally, students must meet the following conditions:

- Be permanent residents of the UK and classified as Home students for fee purposes.
- Be in receipt of the maximum maintenance Loan as assessed by the Student Loans Company.
- Be registered on the College's Care Leaver, Care Experienced, or Disability register.

1.3 Funding Details

- Eligible students will receive a minimum bursary of £1,000, with up to £2,000 available for disabled students.

- Bursaries will be paid in up to three instalments over the academic year, typically aligned with the college's terms:
- September to December, January to April, and May to July.

1.4 How to Apply

- Complete the Bursary Package Application form and provide the required supporting evidence for assessment.
- Obtain the application form from the Student Welfare Officer or download it from the college's website.
- Submit a copy of your Student Finance England (SFE) letter.
- Return the completed application to the Student Welfare Officer or via email at:
- student.welfare@cce.ac.uk

1.5 Payment of Bursaries

All bursary awards can be paid in up to three instalments, corresponding to the three academic terms: **September to December**, **January to April**, and **May to July**. Your bursary award confirmation will detail the specific payment dates.

1.6 Terms & Conditions

- If you are awarded a bursary, the college may contact you during your studies regarding other opportunities, such as additional funding schemes available to UK students. Your data will not be shared with third parties.
- Bursaries are paid annually throughout your course, provided you maintain attendance and academic progress. Payments will cease if you withdraw from the course, fail to maintain a minimum of **80% attendance**, or do not make satisfactory progress toward your qualification.
- If you take a leave of absence, any bursary instalments already received will not need to be repaid, but you will not be eligible to receive further instalments during the period of absence.
- You may receive the bursary for each year of full-time study. In cases of part-time study due to course repetition, you may be considered for a pro-rata bursary award.
- It is your responsibility to ensure that your household income is correctly assessed by your funding body and the college.

2.0 CCE Financial Hardship Fund

2.1 Overview

This fund is means-tested and assessed based on the nature of the hardship and the specific circumstances faced by the student. The hardship fund can be used to help cover costs related to **travel, accommodation, course materials, childcare, and general living**

expenses. However, it is **not intended to cover tuition fees or lifestyle-related expenses.** The fund is means-tested and awarded on a **first-come, first-served** basis. Successful applicants can receive up to **£500**, which is a **non-repayable grant** designed to support students in continuing their studies.

The Hardship Fund is available to all currently enrolled CCA students, with full eligibility criteria detailed in the **Hardship Fund Guidance Document**.

Awards are typically only granted for **unforeseen financial hardship**. The Hardship Fund Panel will assess your current financial shortfall alongside your projected income for the academic year. Your circumstances will be carefully reviewed in conjunction with the supporting evidence you provide. **You have the right to appeal** the panel's decision.

2.2 Money Management

Before applying, students are expected to have explored other potential sources of support, including:

- Overdraft facilities
- Loans
- Part-time employment
- Family support, where available

2.3 Eligibility Criteria

To be eligible for the Financial Hardship Fund, applicants must:

- Be UK home students enrolled in full-time undergraduate courses.
- Have accessed all eligible statutory funding, including means-tested maintenance loans, Child Tax Credits, Housing Benefits, and other applicable grants.
- Have received their first instalment of student finance and submitted their assessed household income to the college.
- Be up-to-date with tuition fee payments and provide a clear plan for covering both tuition and living costs.
- Must come from a low-income household (**£25,000 per annum or less**).

2.4 Funding Details

- Students may receive a **one-off minimum grant of £500** per academic year, **up to a maximum of £1000** per academic year.
- The grant **does not need to be repaid**.
- Awards are **means-tested and determined by financial need**.

2.5 Evidence Required

To support your application, the following evidence is required:

A) Student Income – Submit all that apply:

- **Student Finance Notification Letter:** Confirms whether the maximum means-tested student finance has been requested.
- **Three months' bank statements for all accounts and investments:**
This includes current accounts, student accounts, savings accounts, ISAs, investments, cryptocurrencies, and trusts. You must explain any transactions over £100. PDF copies of statements can usually be downloaded from your online account (**Excel spreadsheets are not acceptable**).
- **Purpose:** To assess immediate available funds, check for undeclared income, and evaluate the impact of student lifestyle choices on financial health (e.g., gambling, luxury purchases).
- **Recent welfare benefit entitlement letter (for students with dependent children only):** Confirms whether benefits, such as Universal Credit, are being received.
- **Letter from Disabled Students' Allowance (DSA) or related welfare benefits:** Confirms funding related to a disability or health condition (e.g., Personal Independence Payment, PIP).
- **Partner/spouse income for three months:** Submit pay slips or bank statements.
- **Purpose:** To estimate your partner/spouse's net income, which will be factored into the financial assessment.
- **Three months' pay slips** (for part-time, placement, secondment, and modular students only): To estimate the student's net income.

B) Evidence of Expenses – Submit all that apply:

- **Rental agreement, mortgage statement, or letter from parents/guardians confirming contributions towards accommodation:** To determine accommodation costs.
- **Childcare costs (e.g., invoice):** To assess childcare expenses.
- **Weekly travel costs for term-time addresses outside London:** Highlight relevant costs on bank statements for travel expenses.
- **Health costs (e.g., optical bill, dental invoice, prescription):** To evaluate health-related expenses.
- **Priority bills (e.g., rent arrears, overdue utility bills):** Students are expected to contact the debtor to arrange a repayment plan.

2.6 How to Apply

- Complete all sections of the Hardship Fund application form and upload all required supporting documents.
- Incomplete applications will be followed up via email, requesting the missing information. Your application will not be assessed until all outstanding information is provided.
- Complete applications are normally assessed within four weeks, with applications assessed in the order they are received.
- Students will be notified of the outcome via their college email address.