

Subject:

Circular Number:

FE06/14

HARDSHIP FUND (Discretionary) 2014/15
(Support for learners facing exceptional financial circumstances)

Date of Issue:

21st May 2014

Target Audience:

- Directors/Principals of Further Education Colleges
- Chairs of Governing Bodies
- FE College Finance Officers
- Colleges Northern Ireland
- College Student Support Officers/Hardship Fund Co-ordinators
- Student Finance (NI)

Summary of Contents:

This Circular sets out terms and conditions for the payment of the Hardship Fund (Discretionary) from 1 August 2014. The key revisions are:

- College allocations are based on NICIS TSN student numbers from the 2012/13 academic year and
- Historical data based on previous expenditure
- New Criteria for the operation of the Hardship Fund (Discretionary).

Status of Contents:

Information

Related Documents:

FE Awards Circular 05/13

Superseded Document:

Circular FE06/13

Expiry Date: 31st July 2015

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HARDSHIP FUND (Discretionary) 2014/15

Introduction

1. This Circular sets out the terms and conditions for the payment of the Hardship Fund (Discretionary), which is specifically earmarked for the purpose of providing support for learners in exceptional financial circumstances. It is specifically designed to respond to hardship needs, particularly those that arise through sudden changes in circumstance where other administrative schemes are not able to respond in year.

2. Hardship Funds are subject to the terms and conditions and requirements, including those in this document, as the Department may from time to time prescribe. Colleges must ensure that funding provided is used only in accordance with such terms and conditions. Failure to comply with the terms and conditions could result in funding being withheld from the college or colleges concerned.

Allocation of Funds/Terms and Conditions of Payment of Grant

3. The allocation of the Hardship fund will be based on the number of relevant Targeting Social Need (TSN) students in each college in the academic year 2012/13 and historical data based on previous expenditure. The 2014/15 College allocations are detailed in **Appendix 3. These allocations may be adjusted, in due course, to take account of any unspent funds from the 2013/14 allocations.** These unspent funds should not be returned to the Department as the amounts will be used by the Department to adjust in-year allocations. Colleges should ensure that the figures provided to the Department on expenditure and any surplus are consistent with those recorded in the college accounts.

4. Terms and conditions for the payment of the 2014/15 fund for the purposes specified in this Circular include:

- I. funding, which will normally be paid termly/monthly/weekly, being used only for the purposes set out in paragraphs 5 and 6 below;
- II. Payment of the Hardship Fund cannot be backdated before the start of the term in which the application is made.
- III. funding must only be made available to eligible students and in respect of eligible cost assistance as defined in **Appendix 1**;
- IV. Colleges must not subsidise their Hardship Fund allocation from other sources of DEL funding.

Purpose of the Hardship Fund

5. The Hardship Fund is intended to provide support to learners who are experiencing exceptional financial difficulty with meeting costs associated with learning. Priority should be given to learners, for whatever reason, who are economically or socially disadvantaged.

Guidance

6. Colleges should follow the criteria for the operation of the Hardship Fund (Discretionary) as detailed at **Appendix 1** and which may be subject to change by the Department. All queries regarding the criteria should be addressed to the Department.

Accountability

7. The Director of each college shall:

- ensure that for the purposes of administering the Hardship Fund, the college maintains and operates an adequate system of record keeping, financial management and internal controls, including safeguards against fraud, and shall require the college's external auditors, as part of their audit, to report on the adequacy or otherwise of that system;

- ensure that the college uses the funding in a manner consistent with the purposes for which the fund has been given by the Department and complies with any terms and conditions attaching to it; and
- provide such returns as may be required by the Department. Colleges are reminded that full records of funding provided; including supporting documentation should be retained for Departmental audit/inspection at any time.

8. In addition to the usual annual returns, the Department shall require each college to include an appropriate note within the college's audited accounts indicating the funding drawn down from the Hardship Fund (Discretionary). Auditors shall be required to certify that funds provided by the Department have been applied in accordance with the Financial Memorandum and any other terms and conditions applied to them, including those set out in this circular.

9. If, at any time, colleges consider that they will be unable to spend any or all of the Hardship Funds allocated, they should declare the amount to the Department **at the earliest possible date**. The Department will then be able to redistribute these funds to other colleges where additional support may be required. Taking this course of action will not prejudice a college's eligibility for funds in future years.

10. Each college shall, **by 30 September** of each year provide the Department with a report on the use of the Hardship Fund for the purpose specified as it relates to the period ending on the proceeding 31 July. **(Appendix 4)** The report must be certified by the college Director and included within the colleges annual accounts that are audited. The Department shall require each college to declare any funding for the purpose specified in this circular remaining unpaid at 31 July 2015.

Revision

11. The Department may at any time revise, revoke or add to any of the terms and conditions in this circular.

Interpretation

12. Questions arising from the interpretation of the arrangements in this document shall be resolved by the Department in consultation with colleges.

APPENDIX 1

OVERALL ELIGIBILITY CRITERIA

The Hardship Fund (Discretionary) is provided to increase access, retention and achievement for those learners experiencing exceptional financial difficulty with meeting costs associated with learning. As the funds available are limited, support may only be provided in accordance with the criteria as outlined within this circular.

The Hardship Fund is targeted to students in particular need. Large individual payments to a few students reduce the amount of funds available for cases of hardship and consequently individual student payments for tuition fees and for cost assistance should not exceed £3,500 in any academic year. Students already in receipt of an FE Award can **in exceptional circumstances** apply to the Hardship Fund depending upon their financial needs. In this case the total support should never exceed £3,500; this should include their FE Award allocation. **The only exception to this is when financial assistance for childcare is being provided.**

NB: Assistance to HE students in FE Colleges who are in receipt of a full maintenance grant can exceed the £3,500 limit but this should be based on means testing and needs assessment and should not exceed awards made to FE Students i.e. a maximum of £3,500 in addition to their maintenance grant.

The Hardship Fund must not be used to: -

- provide communal or group facilities; or
- meet staff salaries or other costs the administration or payment of the funds; or
- adapt buildings.

Items of equipment should normally remain the property of the college unless they are inexpensive.

Colleges should decide in each case whether payments would best be made as grants, lump sum payments or regular instalments; conditions determined by the College must be attached to the payments.

Colleges should aim to process applications for the Hardship Fund within six weeks. Where applications are only considered at particular times during the year, the dates should be published.

The procedure for making an application from the Hardship Fund should be set out in a document approved by the Governing Body. The Governing Body should also agree on the level and extent of reports which it requires in order to monitor both the demand for funds and the operation of the system in place.

Colleges should ensure that students seeking assistance from the Hardship Fund are advised that payments may affect their entitlement to social security benefits. Receipt of the Hardship Fund may in certain circumstances have implications for tax liability and colleges and students may wish to check with the HM Revenue and Customs for further information.

ELIGIBLE STUDENT CRITERIA

1. Students should be enrolled on a full-time or part-time nationally accredited professional and technical course, entry level 1 to level 6, listed on the Qualifications and Credit Framework which can be found on the Register of Regulated Qualifications – register.ofqual.gov.uk or prescribed list of FE courses (PLAQ)
2. Students undertaking GCSE, GCE, AS Levels or A Level provision can only receive assistance as part of a clear progression route to a higher level of qualification and not for e.g. repeating a level.
3. Students must be at least 18 or attain the age of 18 during the academic year (1st July to the end of their course).

The definition of ‘Students aged 18 and over’ in each of the above categories may include any student who reaches the age of 18 on or after the 1 July preceding the start of the academic year. Within these overall parameters, colleges have the discretion to decide eligibility criteria and administrative procedures, provided that such criteria and procedures are applied on a consistent basis for all students. This could include students who become eligible from the date of their 18th birthday, or from the beginning of the term following their 18th birthday, providing there is no double funding from other sources e.g. Education and Library Boards.

4. Students must meet the residency requirements as detailed in the Education [Student Support] (Eligibility) Regulations (Northern Ireland) 2012.
5. All students must in the first instance apply to Student Finance NI.
6. This does not apply to Student’s who enrol with the college after the Student Finance NI application closing dates; i.e. the 1st September 2014 for full-time students and 30 September 2014 for part-time students.
7. Students must have exhausted all other avenues of assistance before applying to the Hardship Funds.

8. Course hours can include time on a work / course placement.
9. Students on Higher Education courses MUST have agreed to take the full amount offered to them by the Student Loan Company.
10. The Hardship Fund is not available to students who are repeating courses/modules or to students who are continually absent from a course due to absence, including sickness (See Monitoring Attendance (Page 13)).
11. Students in receipt of an Education and Maintenance Allowance (EMA) can only receive assistance from the Hardship Fund as follows; for travel costs for those students who are no longer eligible for a travel pass; purchase books and equipment (reimbursement based on receipts); and students aged 19 studying non applied A-Levels in receipt of an EMA can also receive support for tuition fees.
12. Support is only available to Students whose course is part of their educational progression (previous qualifications over 10 years old can be excluded); unless the college deems that **exceptional circumstance** warrant support through the Hardship Fund. For example, a student who has a degree in civil engineering and because of the current economic climate needs to make a complete career change and requires new qualifications to do so (Students in this category can receive funding for courses on the same level up to a maximum of 2 years).
13. The Hardship Fund is not available to students on a course that attracts a training allowance such as Training for Success, European Funded Projects, Steps to Work, Apprenticeships NI, other publicly funded programmes or full cost recovery courses.

In establishing the arrangements to apply within the college for the Hardship Fund, the college should ensure that due account is taken of the availability and extent of support to the individual student from other sources such as Student Loans or social security benefits such as Income Support, income-related JobSeeker's Allowances, Working Tax Credits, Educational Maintenance Allowance, Employment Support Allowance or Housing Benefit. A record of these should be retained for audit purposes. **Colleges might also consider whether the claimed deficit between income and**

expenditure constitutes real need and cannot be reduced to a manageable level by the student.

Fraudulent Information supplied by students.

Colleges who have reason to suspect that a student has provided misleading or fraudulent information must suspend payment of the fund pending the outcome of an investigation. If the Colleges suspicion have been confirmed following the investigation the students entitlement to **claim from the fund is withdrawn permanently. Colleges should seek recovery of any monies in the normal way.**

ASSISTANCE AVAILABLE

Fees – these include tuition, registration and examination fees. The amounts disbursed in respect of fees must not be more than the fees normally charged in respect of the courses being followed and should take account of any reduction for concessionary fees.

The Hardship Fund (Discretionary) cannot be used for the purpose of assisting Full-time HE students in the FE Sector in meeting the cost of tuition fees (assistance is already available through tuition fee loans)

The level of funding will be based on the following household income levels. See Pages 15&16.

£22,930 (or less)	full fees paid
£22,931 - £28,125	75% of the fees paid
£28,126 - £33,950	50% of the fees paid
£33,951 or above	No Funding (Unless in exceptional circumstances as decided by the committee)

The maximum amount that can be paid for tuition fees is £930

Additional Living/Costs associated with Learning – Funding is available to Full-time students aged 18 and over. Verification of these costs must be obtained by the college which should be retained for audit purposes.

The level of funding will be based on the following household income levels. The allowance is split into two bands, Dependant Student's and Independent Student's rate.

Dependant Student (See Page 18).

£22,930 (or less)	up to £30 per week of each term/attendance
£22,931 - £28,125	up to £25 per week of each term/attendance
£28,126 - £33,950	up to £20 per week of each term/attendance
£33,951 or above	No Funding (Unless in exceptional circumstances as decided by the committee)

Independent Student (See Page 19).

£22,930 (or less)	up to £45 per week of each term/attendance
£22,931 - £28,125	up to £40 per week of each term/attendance
£28,126 - £33,950	up to £35 per week of each term/attendance
£33,951 or above	No Funding (Unless in exceptional circumstances as decided by the committee)

Books, Equipment, etc – funding should be based on actual costs up to a maximum of £300. Colleges must obtain receipts of expenditure which should be retained for audit purposes. NB: Any equipment such as laptops, cameras etc. purchased from the Hardship Fund will remain the property of the college. Colleges reserve the right to define what constitutes appropriate course equipment.

Transport – funding should be based on actual public transport costs (ticket price). Verification of these costs must be obtained by the college which should be retained for audit purposes.

For students whose cheapest option is to travel by car; Colleges should apply a travel rate of 25p per mile.

Part-time Students - fees should only be given to part-time students: who meet the household income based criteria and who have lost their jobs during their course of study; or who are in receipt of Income Support, Income

Related Job Seeker's Allowance, Housing Benefit, Income Related Employment Support Allowance or Working Family Tax Credit or where income is below the lower income threshold; or HE Students who are not in receipt of tuition fee support under the Education [Student Support] (Eligibility) Regulations (Northern Ireland) 2012.

Part time students, financial support for tuition fees should not exceed the average full time tuition fee and the maximum level of support detailed above should be calculated on a pro rata basis.

Childcare Allowance - available to full and part time students on a low household income with dependent children in registered or approved childcare (See guidance on Page 15). This includes lone parents, students with partners and students married to other students. Only the student who has primary care of the child/children can receive childcare support. If a student has children under 15 (or 17 if the child is registered as having special educational needs), the student may be eligible to receive up to 100% of actual childcare costs during term times and holidays** up to a maximum for full time students of £110 a week for one child and up to £188 a week for two or more children and for part time students up to a maximum of £56 a week for one child and up to £95 a week for 2 or more children. (See tables on page 14)

Childcare is means tested and how much a student receives depends on their income and that of their dependants (including their husband, wife or partner and any income their child may have including any maintenance which is paid for them).

If they claim Income Support or Housing Benefit, the local Social Security Agency or Housing Executive office should not take account of any Childcare Grant a student receives when they are working out the benefit a student is entitled to. HM Revenue & Customs will not count any help a student receives when working out their Tax Credit entitlement. Students with dependent children in registered or approved childcare cannot get this Grant if they or

their partner receive the Childcare Element of the Working Tax Credit from HM Revenue & Customs; unless the official HM Revenue & Customs notification clearly shows that their childcare element only covers the time the student or their partner works and not their time in a FE College, the College can then consider allowing childcare costs for the time the student is actually attending the college.

Students who are under 20 on the first day of the academic year can only receive assistance for childcare through the NI Care to Learn scheme. Students who turn 20 years of age during their course of study can then apply for assistance with childcare through the FE Hardship Fund.

The Childcare Grant Allowance is paid by the College directly to the childminder on the Students behalf – there is no exception to this rule.

Individual Colleges will agree the frequency and method of payment with the childminder.

Full Time

Household Income	1 Child	2 or more Children
Up to £22,930	£110	£188
£22,931-£28,125	£78	£133
£28,126-£33,950	£40	£70
£33,951 and over	No Funding	No Funding

Part Time

Household Income	1 Child	2 or more Children
Up to £22,930	£56	£95
£22,331-£28,125	£39	£67
£28,126-£33,950	£20	£34
£33,951and over	No Funding	No Funding

* If a student is on a one year course, the College will pay childcare for the Christmas and Easter holidays but not the summer holidays – if they are on a two year and ordinarily eligible for an FE Award, the Hardship Fund will pay retainer fees for July and August.

Childcare guidance:

Childcare must be provided by either a child-minder/nursery/crèche registered with Health and Social Services Board; or an out-of-school club (Wrap-around) who provide childcare provision for up to four hours a day, and more than five days a year, which is available either before or after school, and during school holidays.

Where a childcare provider is related to the child, that childcare provider must, in addition to fulfilling the eligibility requirements; live apart from the child and be providing registered childcare services for other children to whom they are not related.

The choice of child-minder is the sole responsibility of the parent – the College accepts no responsibility in relation to risks, accidents, payments owing outside of any approved period.

Confirmation of the age of the child should be provided by copy of original birth certificates (long version).

The College will contact the local social work team to confirm that the child-minders registration is still active. Funding will not be available to an in-active registration.

Childcare assistance will only be provided in relation to the time a child is in childcare that is necessary to allow the parent to attend their course of study. The College is required to confirm a student's attendance (Except during periods when a retainer fee is being paid).

If both parents are in education and eligible for assistance towards childcare costs, then only one of the parents will be assisted.

Period of notice will be provided as appropriate (i.e. according to the terms of contract) and up to a maximum of four weeks.

Loans for Emergency Purposes – the Hardship Fund may be used for emergency purposes in the case of students entitled to a student loan or Further Education Award but who, for various reasons, have not received their payment at the beginning of term

- Where a Student receives an emergency loan from the Hardship Fund in lieu of receipt of their FE Award during September/October, Student Finance NI/WELB have agreed that they will deduct the loan amount from terms 2 and 3 of the student FE Award grant and refund the College. Colleges must therefore provide WELB with details of the amount of loan paid to each student by mid November.
- Colleges must notify Student Finance at the Western Education and Library Board **immediately** if a student withdraws.

Colleges should only pay for students' **immediate needs** over a few weeks, **and only if the student has no other means of support.**

Colleges should check the following before giving help in all cases:-

- Proof of identity;
- That the student is registered at the college for a course;
- That the student has applied for a Loan/FE Award, or has at the very least contacted Student Finance NI to begin the application process;
- Basic eligibility (e.g. 3 years' residency and settled status as detailed in the Education [Student Support] (Eligibility) Regulations N Ireland 2012;
- The student's financial resources and needs; and
- That the student signs a declaration to repay the loan once the loan cheque/ FE Award arrives.

NB: overall financial assistance made available should not exceed the maximum level of support of £3,500 per full time student; including their FE Award allocation. The only exception to this is when financial assistance for childcare is being provided (HE Students see page 6).

Other sources of Support available to Students.

- FE Awards
- Educational Maintenance Allowance (EMA)

- iii. Statutory Bodies or Agencies: ELB (loans, bursary, grants etc)
Student Loans Company (for HE Students)
- iv. Private Trusts or Scholarships.

Monitoring Attendance

To receive full financial assistance from the Hardship Fund eligible Students must as a minimum have achieved 80% attendance. Electronic registers should be used **where possible** to verify a student's attendance when receiving the Hardship Fund.

- If an eligible student's attendance is less than 80% the level of financial assistance will be determined by the % of attendance. However, where attendance is between 60-80%, the college Student Finance Officers can apply discretion if there are extenuating circumstances which are validated by the student and where there is evidence that the student will still be able to successfully complete their course. The college Student Finance Officer should consult with the tutor to confirm evidence. However, if attendance falls below 60% the details should be referred to the Hardship Fund panel for the consideration of removing financial assistance from the student.

Student Income Criteria

Dependant Students

Household Income – generally means the income of the following people:

- Parent(s)
- Step-parent(s)
- Guardian(s)
- Mother's partner or fathers partner

Income includes any money earned or received that tax is paid on (this can include interest earned on bank accounts and private pensions etc); Grants; Income Support; Job Seekers Allowance (Cont & IB); Working Tax Credits; Housing Benefit; Employment Support Allowance and Disability Benefits. All Disability Living Allowance (DLA) should not be treated as income. Evidence of income must be obtained and retained for audit purposes.

Acceptable Evidence includes:

- Students who submit evidence that they or their parents are in receipt of Income Support, Income Based Job Seekers' Allowance, Income Related Employment and Support Allowance or Pension Credits will not be required to submit any further evidence of household income
- Students who have confirmed they or their parents are in receipt of Tax Credits should submit their official Tax Credit notification.
- Employed income must be confirmed by the receipt of recent wage slips – Monthly/4 Weekly – 1 monthly Payslip, Weekly – 4 wage slips
- Self-Employed income must be confirmed by the receipt of the receipt of tax calculation/accountants letter from the previous financial year
- Other Income must be confirmed by the receipt of official correspondence from the provider e.g. Social Security Agency, Inland Revenue or Bank etc.

Independent Students - Needs Assessment

Where students claim to be independent they must meet one of the following conditions:-

- be aged 25 or over before the start of the academic year
- be married, co-habiting or entered into a civil partnership, evidence of which should be provided before the start of the academic year
- have supported themselves for a minimum of three years outside of full time education before the start of their course i.e. in full or part time employment and/or on benefits for the previous 3 years (proof required)
- have no living parents
- living in other circumstances deemed to be classed as independent (i.e., in the case of a student under 25 years living in a single parent family where there is no earned income)
- have care of a child or children on the first day of the academic year for which you are applying for support (evidence or child's birth certificate required)
- where parents cannot be traced
- permanent estrangement from parents – no contact with parents (usually at least 12 months)
- those in care/placed in accommodation after being in care
- where parents are abroad (in certain circumstances).

To determine hardship for an Independent Student, Colleges must complete a needs assessment in every case. To do this the colleges will compare the independent student's income against their expenditure. Details of the type of income and expenditure that can be taken into account are detailed below.

Income includes any money earned or received by the student or their partner/spouse (i.e. household income) that tax is paid on (this can include interest earned on bank accounts and private pensions Etc); Grants; Income Support; Job Seekers Allowance (Cont & IB); Working Tax Credits; Housing

Benefit; Employment Support Allowance and Disability Benefits. Disability Living Allowance (DLA) should not be treated as income. Evidence of income must be obtained and retained for audit purposes.

A needs assessment will not be required for independent students whose total income is £22,930 or below. Evidence of the student's income must be obtained and held for audit purposes.

Acceptable Evidence includes: See page 18.

Expenditure (Household) includes Mortgage/Rent; Bank Loans/ Overdrafts; utility bills; and food. Students must provide receipts of their expenditure which should be retained for audit purposes. The Colleges Hardship Fund panel may set allowances in relation utility bills and food; unless the student proves their own expenditure.

The College's Hardship Fund panel will determine the degree hardship and if financial assistance is appropriate.

APPLICATION PROCESS

Application forms should be easily accessed and therefore it is recommended that applications forms are available from Student Services at all College Campuses.

Proposed Structure of the Hardship Fund Team

- Full Hardship Fund Committee – meets each term (including a representative from Student Support in the WELB when required)
- Sub-Committee – meets monthly
- Hardship Fund Panel – review Hardship Fund Officer's recommendation on a weekly basis
- Hardship Fund Officer
- Hardship Fund Administration

The full Hardship Fund Committee (where possible) should comprise of college staff and representatives from the colleges Board of Governors.

The Sub-Committee (where possible) should comprise of college staff and a representative from the colleges Board of Governors.

Hardship Fund Panel (where possible) should comprise of college staff and a representative from the colleges Board of Governors (BOG) or relevant BOG committee such as Student Services or Finance.

All committees/panels should be representative and balanced in line with all the relevant categories in Section 75.

Timetable for Accepting Applications

It is recommended that a timetable be made known to applicants and the following suggestions are proposed:

1st Term –

Further Education courses - closing date 17th October

Higher level courses - closing date 24th October

2nd Term - closing date 23rd January

3rd Term - closing date 27th March

Turn Around Time for Applications

It is recommended that a turn around time for applications should not exceed 6 weeks.

In the case of emergencies turn around time for applications should be immediate if agreed by the Hardship Fund Officer and a member of the Hardship Fund Panel.

All cheques issued must be signed by two signatories as delegated by the Institute Management.

Prioritisation of Criteria

Priorities should be reviewed by the Hardship Fund Committee each term in line with any additional DEL communications or DEL circulars.

Decisions on Applications / Awards

The Hardship Funds Officer makes the initial assessment. He/she should then meet with the Hardship Fund Panel/committee who review and agree all applications and make a decision. The student must be notified of the decision.

Emergency Application

In cases of emergency the Hardship Fund Officer will consult with at least one panel member to determine the need and amount of emergency payment. This decision should then be agreed/confirmed at the next meeting of the Hardship Fund panel.

Determination of Hardship

It is proposed that a comparison of a student's income against expenditure be used in determining the degree of hardship (see Income assessment), and, if the panel deems it necessary, a personal interview with the student may be arranged.

Student Obligations

On receipt of payment students will be expected to fulfil certain obligations as determined by the College.

APPEALS PROCEDURE

Students should be advised that if they are dissatisfied with the outcome of their application they may lodge an appeal with the Hardship Fund Panel by means of the appropriate Appeals forms obtainable from Student Services (Students should be aware that once an appeal has been considered and a written reply issued by the College they cannot re-apply for an appeal on the same issue; unless they have **new** grounds to do so).

ACCOUNTABILITY WITHIN COLLEGE

The Hardship Fund Officer will provide a report on the Hardship Fund at the end of each month for the panel/committee or its delegate sub-committee with regard to the following:-

- (a) position on applications, number/per department/etc
- (b) number of awards (e.g., by category/dept/etc) and financial allocation outlay for these
- (c) emergency cases
- (d) applicants turned down
- (e) appeals
- (f) other special cases for the attention of the Committee
- (g) balance in hand of Funds.

AUDIT

The Hardships Fund account shall be audited as directed in the aforementioned circular.

Internal audits are carried out on a random basis by a College appointed auditor (a member of the senior management team) by the Hardship Fund Committee.

Appendix 2

GOOD PRACTICE GUIDELINES

The following has been identified by the Department as constituting good practice:-

- publicity should as far as possible be directed towards students who may need assistance most, and not presented in such a way as to suggest that the Hardship Fund is an entitlement to all students i.e. treated as a grant. It may be helpful to consult counselling staff, personal tutors or student representatives on ways of achieving well-directed publicity;
- wide publicity for the availability of financial advice and support of all grants, loans etc rather than the Hardship Fund alone, ensuring that prospective students receive information which may encourage them to apply/enrol for all other available support before considering an application to the hardship Fund;
- face to face interviews with experienced student finance officers should be made available to all students. Interviews should be held in a private but safe area; safe to both the officer and student;
- ready availability of suitably trained counsellors to discuss financial difficulties and possible means of support; many students do not seek advice until difficulties have reached crisis point;
- ensuring that staff in the college are aware of the scheme and arrangements by which students might seek advice on their eligibility for a grant etc. from other sources ;

- a well-publicised timetable for applications to be received, decisions taken and how and when payments will be paid;
- applications accepted only from students who could show that they had exhausted all other sources of support;
- using a panel to make decisions on applications received;
- involving the Governing Body since they can often take a more detached view than the staff;
- prompt consideration and processing of applications in cases of urgent need. This may require special arrangements such as Chairman's action, when a panel has been established but cannot meet within the required timescale. Such instances should be kept to the minimum and the results circulated to panel members immediately;
- using the criteria within these guidelines for assessing applications, with a heavy emphasis on the extent of **demonstrable need**, and prioritising applications in line with the criteria;
- wherever possible two pieces of evidence proving their identity should be provided by the student. One piece of this evidence should be photographic, such as the applicant's driving licence, passport, or electoral card Etc., checked at the same time as a physical attendance check.
- All Hardship Fund student applications and personal documents should be kept in a locked cabinet within the Student Finance Officers working area; to comply with the Data Protection Act in relation to the keeping/storing of personal data.
- disbursing an agreed proportion of funds at the start of the year, retaining the balance to cover unforeseen needs that may arise later in the year, including those of students who attain the age of eighteen during the year;

- All payments for Hardship Funds should where possible be paid through BACs on a termly/monthly/weekly basis in arrears.
- Emergency payments and contingency loans will be dealt with on an individual basis by the Student Support Officer and agreed with by the Hardship Fund Panel
- termly/monthly/weekly payments, as well regulated cash flow encourages better budgeting by students and minimises losses where students abandon courses, enabling funds to be reallocated. It may also be prudent to make any instalment payments conditional on satisfactory attendance and which will require staff to operate arrangements within the college for tracking student attendance and performance;
- a process requiring students to sign an undertaking to repay funds if they abandon their course. This again will require staff to be aware of the need for action should a student withdraw from the course; and
- a formal appeals procedure for unsuccessful applicants.

APPENDIX 3

2014/15 Hardship Fund Allocation	
Belfast Metropolitan College	£626,711.49
North West Regional College	£397,421.00
Northern Regional College	£158,384.46
South Eastern Regional College	£175,859.86
South West College	£213,199.06
Southern Regional College	£528,424.13
Total	£2,100,000

APPENDIX 4

HARDSHIP FUND (DISCRETIONARY) MONITORING FORM FOR THE PERIOD 1ST AUGUST 2014 TO 31ST JULY 2015

College Name:

Contact Name:

Summary of Expenditure

(The figures in this section should match those that are in your final accounts)

	TOTAL
HARDSHIP FUND ALLOCATION	
INTEREST EARNED	
TOTAL HARDSHIP FUNDS AVAILABLE	
TOTAL HARDSHIP FUNDS EXPENDITURE	
AMOUNT SPENT ON AUDIT	
SURPLUS/DEFICIT	
TOTAL NO OF STUDENTS ASSISTED	

Signature: _____ Date: _____
(Director)

*Please return completed form **by 30 September** to:*
**FE Finance and Funding Branch, Department for Employment and
Learning, Room 206, Adelaide House, Adelaide Street, BELFAST
BT2 8FD**

Appendix 4 – Annex A

Supporting/Additional DATA

Section 1 – Total Number of Students

	Part Time	Full Time
Number of students who applied for assistance in the period		
Number of students assisted in the period.		
Number of Students refused support		
Number of assisted student who left before completing their course		

Section 2 – Number of Students assisted in each bandwidth.

	Part Time	Full Time
£0 - £100		
£101 - £1000		
£1001 - £2000		
£2001 - £3000		
£3001 and over		

Section 3 – Number of Students refused assistance and the reason why

	Number of Students
Application did not meet college priority for the use of funds	
Student in receipt of support from other sources	
College hardship funds exhausted	
Other (Please Specify)	
Total	

Section 4 – Main use of Funds

	No of students benefiting (Full Time)	Expenditure (Full time)	No of students benefiting (Part Time)	Expenditure (Part Time)
Fees				
Books				
Equipment				
Transport				
Living Costs				
Childcare				
Other (Please Specify)				

Section 5 – Emergency Loans to Students

	Full Time	Part Time
Number of student who required a loan		
Total amount of support funds used as loans to students		
Total amount of loans repaid by students		
Balance of loans to be repaid to the college		