



The City  
of Liverpool  
College

# **Student Finance Matters**

**2020-21**

*A guide for students, parents and carers*

# Contents

**Section 1: Students aged 16-18 on 31.08.20 and aged 19-24 with an Education, Health and Care Plan** Pg 2

**Section 2: Information for parents and carers** Pg 4

**Section 3: Students aged 19 and over when they begin their Learning Aim** Pg 6

**Section 4: Advanced Learner Loan students** Pg 7

**Section 5: How to apply** Pg 9

**Section 6: Other useful information** Pg 10

**Section 7: How to contact us** Pg 12



## Section 1: Students aged 16-18 on 31.08.20 and aged 19-24 with an Education, Health and Care Plan

### Travel

You can apply for help with travel if you:

- live 1.5+ miles away from your college centre of attendance/placement and
- come from a household with an income up to £25K p.a.  
**or**
- receive the College's Progress Bursary.

### Points to Note:

- You must be enrolled on a full study programme to receive this support.
- You will be asked to make a £20 contribution each term for this pass.
- If you lose your pass, you will be required to pay £45 for a replacement to be issued.
- Termly passes will only be renewed if you meet the 90% attendance requirement.
- To qualify for this support, both you and the course you are attending must be eligible for government funding.

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### Progress Bursary

To qualify for this bursary you must meet all of the following criteria:

- are aged 16-18 at the start of your course
- attend a full study programme
- are a care leaver or in care  
**or**
- are in receipt of Income Support or a Universal Credit in place of Income Support, because you are financially supporting yourself and someone who is dependent on you and living with you, such as a child or partner.  
**or**
- are in receipt of Employment and Support Allowance or Universal Credit instead of ESA and Disability Living Allowance/Personal Independence Payment in your own name  
**or**
- are a young unaccompanied Asylum Seeker in one of the above groups  
**or**
- are a young carer.

## Payment Details

- £30 per week for 36 weeks based on an 80% weekly attendance requirement.
- Paid directly into your bank account via BACS.

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## Student Fund

- Your household income must be less than £25K p.a. for your application to be considered (evidence must be provided).
- Both you and the course you are attending must be eligible for government funding.
- You must have your own bank account and be able to provide details to receive a payment from the fund.

### Note:

This fund is only available to students whose household income is under £25K, who are not eligible for the College Bursary.

Payments are split: one half is paid at the end of October, and the other half is paid at the end of January (subject to change, based on start date).

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## Free FE Meals

- If you receive one of the welfare benefits listed below, your children may be entitled to receive FE meals if they are aged 16-18 on 31.08.20.
- If you are aged 16-18 on 31.08.20 and receive one of the following welfare benefits in your own name, then you may be eligible to receive FE meals.
  - Income Support
  - Income-based Jobseeker's Allowance
  - Income-related Employment and Support Allowance
  - Support under Part VI of the Immigration and Asylum Act 1999 (ASS Support)
  - The Guarantee Element of State Pension Credit
  - Child Tax Credit (provided you are not entitled to Working Tax Credit) and have an annual gross income of no more than £16,190, as assessed by HMRC
  - Working Tax Credit run on - paid for 4 weeks after you stop qualifying for Working Tax Credit
  - Universal Credit with net earnings not exceeding the equivalent of £7,400 p.a.

- If you are aged between **19 and 25** and are subject to an Education Health and Care Plan (**EHCP**) you may be eligible for FE meals.
- You will be eligible for one meal a day at one college centre, to the value of a **£3 per day** 'meal deal'.

**If you qualify for Free FE Meals, you will also be eligible for a College Bursary of £15 per week, based on attendance and other course-related requirements.**

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## Childcare

If you are a parent under 20 on 31.08.20 and in receipt of Child Benefit for your child, you can apply for childcare funding directly from the government. This is done through Care to Learn online at <https://www.gov.uk/care-to-learn>

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## Section 2: Information for Parents and Carers

Starting college is an exciting time for any student. At the City of Liverpool College we value the vital role parents, relatives and carers play at all stages in this process.

We hope you've had a chance to read through Section 1 to see the wide range of financial support that may be available to your son or daughter, and this section gives additional guidance and clarification which we hope you will find useful.

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### Application System

The college has an online system to apply for financial support called **PayMyStudent**. This is cloud-based and can be used on any device: PC, laptop, tablet and mobile phone.

Access to **PayMyStudent** is only available once your son or daughter has enrolled, when there will be help and support available with this process. They will receive more information about this as part of their welcome pack.

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### Communication

Due to new Data Protection requirements, we are only able to discuss a financial support application with your son or daughter directly.

If you act as your son or daughter's legal representative because they are unable to manage their own affairs, please provide evidence of this arrangement so we can add it to their **PayMyStudent** record.

Any correspondence to your son or daughter will be made via email to their college email account.

If they have a query about their student finance application, they can email **studentfinance@liv-coll.ac.uk**

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## Bursary Payments

In order to receive college payments, your son or daughter will need to have a bank account in their own name. We are unable to make payments to other accounts.

Weekly bursary payments are only made in term time. No payments are made over Christmas, Easter or the October, February and May half terms.

Your son or daughter can check on the progress of their payments/attendance directly from their **PayMyStudent** account.

For the first 5 weeks of term bursary payments will be made without an attendance check. From week 6, payments will be made one week in arrears based on a 90% attendance requirement. Any issues relating to register marking should be discussed with their Progress Leader, in the first instance.

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## Supporting a Finance Application

Eligibility for financial support is assessed based on evidence of household income, or being in receipt of certain qualifying benefits.

Our online financial support application system **PayMyStudent** lists the evidence required against each question.

It is extremely important that we have a full copy of any welfare benefit letters which detail exact entitlements.

We have produced a separate guide to **PayMyStudent**, which includes samples of evidence required.

## Section 3: Students aged 19 or over when they begin their Learning Aim

### Travel

You can apply for help with travel if you live 1.5+ miles away from your college centre of attendance/placement.

#### Points to Note:

- You must be enrolled on a course for at least 6 hours a week to receive this support
- You must have a household income of up to £25K p.a.
- You will be asked to make a £20 contribution each term for this pass.
- If you lose your pass you will be required to pay £45 for a replacement to be issued.
- Termly passes will only be renewed if you meet the 90% attendance requirement.
- In order to qualify for this support, both you and the course you are attending must be eligible for government funding.

### Discretionary Fee Waiver

You will qualify for a fee waiver if you meet the eligibility criteria and, after the relevant deductions have been made, your residual household income is up to £25K p.a.

**NB: This does not apply to students aged 24+ attending a level 3 or 4 (non HE) programme of study, or students aged 19+ attending a second full level 3 or 4 (non HE) programme of study.**


This support is not available for students aged 19-23 who do not already hold a full level 1 or 2 qualification and wish to enrol on a course that is not designated a full level 1 or 2.

### Student Fund

- Your household income must be less than £25K p.a. for your application to be considered (evidence must be provided).
- Both you and the course you are attending must be eligible for government funding.
- You must have your own bank account and be able to provide the details to receive a payment from the fund.
- Payments are split: one half is paid at the end of October, and the other at the end of January (subject to change based on start date).
- We are unable to offer cash support to adult Asylum Seekers.


## FE Meals

If your household income is less than £25K p.a., you will be eligible for one meal a day (max. 3 days) at one college centre, to the value of a **£3 a day** 'meal deal'.



## Childcare

### Eligibility

- You must be aged 20 or over.
  - You must be starting on a course at The City of Liverpool College.
  - You must be the parent or main carer of the child(ren).
  - You must have a household income up to £25K p.a.
  - You and the course you are attending must be eligible for government funding.
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## Section 4: Advanced Learner Loan

**Please note: this support will not be offered until your Advanced Learner Loan has been approved.**

### Travel

You can apply for help with travel if you live 1.5+ miles away from your college centre of attendance/placement.

#### Points to Note:

- In order to qualify for support, both you and the course you are attending must be eligible for an Advanced Learner Loan.
  - You must be enrolled on a course for at least 6 hours a week to receive this support.
  - You must have a household income up to £25K p.a.
  - You will be asked to make a £20 contribution each term for this pass.
  - If you lose your pass, you will be required to pay £45 for a replacement to be issued.
  - Termly passes will only be renewed if you meet the 90% attendance requirement.
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### Student Fund

- Your household income must be up to £25K p.a. for your application to be considered (evidence must be provided).
- Both you and the course attending must be eligible for an Advanced Learner Loan.



- You must have your own bank account and be able to provide details to receive a payment from the fund
- Payments are split: one half is paid at the end of October, and the other at the end of January (subject to change based on start date).

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## Childcare

- You must be starting on a course at The City of Liverpool College.
- You must be the parent or main carer of the child(ren).
- You must have a household income up to £25K p.a.
- Both you and the course you are attending must be eligible for an Advanced Learner Loan.

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## FE Meals

If your household income is up to £25K p.a., you will be eligible for one meal a day (max. 3 days) at one college centre, to the value of a **£3 a day** 'meal deal'.



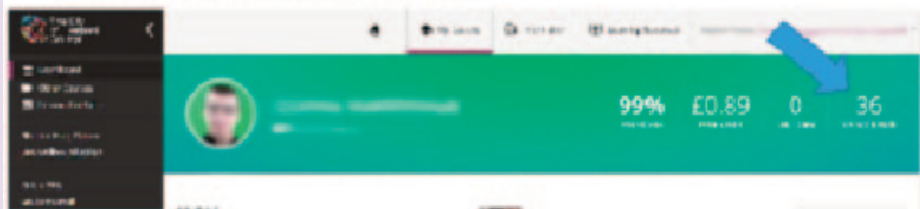
## Section 5: How to Apply

### PayMyStudent Registration & Application Guide

- To register for PayMyStudent, first head to <https://liverpool.ac.uk/mystudent.com/portal/>
- You can also access it via a link on the student intranet: <https://my.liv.ac.uk/>

The screenshot shows a registration form titled "Register". Below the title is a note: "If you are not a student of the College and have no student number, please email this form to us." The form contains four input fields: "Student Number", "Date of Birth", "Password", and "Device Forwarded". A purple "Register" button is located at the bottom right of the form.

- Fill in the Registration form then click Register. Your Student Number can be found on the bottom left corner of your student ID card.
- Click Submit on the next page to finish your registration. An activation email will be sent to your College Email Address.
- You can quickly access your college email from the dashboard of MyCollege. Click the activation link in the email you received to activate your PayMyStudent account.



- You can now log in to PayMyStudent using the details you provided at registration.



**Please note:** The entire application form is Mobile Compatible and uploading evidence can be much quicker using a mobile device's Camera or Gallery (if you already have images of your evidence), so you may wish to apply using a mobile/tablet.

## Section 6: Useful Information

### Council Tax Student Certificates

If you or your parent(s) are liable for Council Tax payments, you can apply for a Council Tax Student certificate. As a full-time student you are 'invisible' for Council Tax purposes and may receive a discount or an exemption on your bill.

### NHS Low Income Certificates

If you are a student aged 19 or over and receive NHS treatment, you may have to pay a charge (health cost), for example a prescription charge.

If you are liable for health costs you might be able to get some help under the NHS Low Income Scheme. Many students who apply for help under this scheme are entitled to full support. Even those students who don't get things free might still get some help towards costs. The amount of help you are entitled to depends on your circumstance at the time you make the claim.

You need to complete form HC1, and are asked to produce copies of grant/bursary awards, payslips and any other sources of income.

### National Union of Students (NUS) Card

When you enrol in college you automatically become a member of the National Union of Students (NUS).

The **NUS TOTUM** card allows you to access fantastic discounts from brands you love such as ASOS, Prime Student, Apple, and many more.

The **NUS Extra** card comes with a one year free ISIC card, the only internationally accepted proof of student status. You can use this to access discounts and services for travel, at home and around the world.

To apply for your **NUS TOTUM** card, please visit the NUS website at [www.nus.org.uk](http://www.nus.org.uk)  
A small fee of £13 is applied for your card.

## Welfare Benefits

While you remain in full time non-advanced education, your family will still receive Child Benefit and Child Tax Credit. You will also be treated as a dependent for Housing Benefit/ Local Housing Allowance purposes.

If you are receiving Jobseeker's Allowance or Universal Credit as a jobseeker, you may be required to provide a Learning Agreement to Jobcentre Plus, or a benefit confirmation letter to confirm details of your course and hours of attendance.

If you require a letter to confirm this, please complete a **Request for Benefit Confirmation** form available from any college reception or learning resource centre.



## Work

If you have a job when you're a student, you may need to pay Income Tax and National Insurance. You will pay Income Tax if you earn more than £260.50 a week (£1,042 per month – this is your Personal Allowance) and National Insurance if you earn more than £166 a week. Your employer will usually deduct Income Tax and National Insurance from your wages through Pay As You Earn (PAYE).

### If you've paid too much tax

If you've paid tax and stop working part way through the tax year, you may be able to claim a refund. Use HMRC's tax checker to find out if you might have paid too much tax, or contact HMRC.

- 0-11 hours work - there should be little or no problem
- 12-15 hours work - your final grade is likely to be affected
- 15 hours or more - the balance between work and study is unhealthy; your final grade is likely to be seriously affected and you may fail your course.



## Top Tips for Budgeting

- Spend time planning
- Prepare a budget sheet
- Confront your fears
- List essential expenditure
- Keep a record of everything you spend - this helps identify regular/occasional spending patterns
- Consider setting up standing orders/direct debits - these can help you plan and make consistent, regular payments to all the places you need to
- Plan for extra expenditure such as start of year costs/special occasions/family birthdays, etc.

## Section 7: How to contact us

### Meet the Team

Ann Daynes - Student Finance Manager

Sara Jones - Student Finance Adviser

Sylvie-Ann Steward - Student Finance Adviser

Rhea Savage - Student Finance Apprentice

For **PayMyStudent** enquiries, email: **studentfinance@liv-coll.ac.uk**

For all other student finance enquiries,

email: **AskAnn@liv-coll.ac.uk**



**College Information: 0151 252 3000 [www.liv-coll.ac.uk](http://www.liv-coll.ac.uk)**