



## **FINANCE POLICY AND PROCEDURES FRAMEWORK**

### **Educational Maintenance Allowance (EMA) and Bursary Policy and Procedures 2009/2010**

#### **Incorporating 'Local' Bursary and EMA Policy and Procedures**

#### **1.0 Purpose**

- 1.1 This policy sets out the Local Policy framework within which all EMA and Bursary applications will be administered.
- 1.2 The College follows the National Policy and guidelines for FE Bursaries and EMAs.
- 1.3 Only in exceptional circumstances will the local policy be administered to address isolated 'local needs' of students.
- 1.4 Bursary and EMA funding is provided by the SFC and is cash limited. The cash funding level provided by SFC must not be exceeded.
- 1.5 Educational Maintenance Allowances (EMAs) provide financial support for 16 to 19 year-olds from low-income households who are attending non-advanced full-time education at school or college. The aim is to increase participation and retention in post-compulsory education for this group of people.
- 1.6 Bursary support is available to students with the greatest financial need, with the greatest access restrictions, and to provide a funding mechanism that is fair and consistent. The bursary award provides financial support towards travel, study and maintenance including rent based on individual circumstances. It is important that the college maximises the use of this fund by ensuring that as many students as possible benefit through the qualifying criteria.

#### **2.0 Policy**

**Jewel & Esk College will endeavour to provide students with Bursary and Educational Maintenance Support, under qualifying conditions and within the available cash funding.**

### **3.0 Scope**

- 3.1 This policy applies to all eligible students, enrolled on programmes of study below Higher National Level at JEC.
- 3.2 This policy should be read in conjunction with the SFC National Policy for FE Bursaries and Educational Maintenance Allowances (EMAs), and the Student Attendance Participation & Achievement Policy and Procedures.
- 3.3 The extent of financial support will not exceed the stipulated value levels given in the FE Bursaries and Educational Maintenance Allowance Policies. The total value of financial support will not exceed the funding level received from the SFC.
- 3.4 Students who live more than two miles from the College will be eligible for consideration for a travel allowance.
- 3.5 The policy will be administered to ensure that funds meet the bursary and EMA needs of all eligible students and are disbursed fairly and accountably.
- 3.6 This policy should be read in conjunction with the College Equality and Diversity Policy and Procedures and its Disability, Race and Gender Equality Schemes.

### **4.0 Responsibilities**

- 4.1 The Director of Finance is responsible for the management of the funds.
- 4.2 The Depute Principal, via Student Services, is responsible for the management of the Bursary and EMA application process, in terms of receipt and checking of applications, and up to the point of transfer of applications to the Finance Department who will then be responsible for assessment, awarding and payments.
- 4.3 The Head of Finance and the Quality & Qualifications Manager are responsible for the effective operation of this policy.
- 4.4 Heads of Faculty are responsible for ensuring that all enrolled students receiving EMA support have a signed Learning Agreement.
- 4.5 The Heads of Faculty are responsible for ensuring that student attendance information is entered on the College MIS System to satisfy the Conditions of the Bursary or EMA award.
- 4.6 It is the responsibility of students to inform the College of changes to their circumstances, including voluntary withdrawal from a course.
- 4.8 The Student Services staff are responsible for advising the Faculty Heads or nominated Faculty staff of students not meeting the attendance requirements, and being considered for suspension.
- 4.9 Faculty staff are responsible for advising Student Services staff of students to be suspended from receiving bursary financial support.

## 5.0 Eligibility Criteria

- 5.1 Students applying for Bursary or EMA support must meet the eligibility criteria set out in the SFC National Policies.
- 5.2 An EMA/Bursary application form will not be processed if the student has not been entered on a course.

## 6.0 Financial Assistance

- 6.1 The maximum financial support offered to students should not exceed the limits given in the SFC National Policies.

## 7.0 Criteria

### 7.1 Educational Maintenance Allowances (EMAs)

- 7.1.1 EMAs provide financial support for 16 to 19 year olds from low-income families who undertake a full time course at college.
- 7.1.2 The EMA is a weekly allowance payable during term time, with additional bonuses paid for 100% attendance, achievement, progression and good behaviour, payable in January and June. These are paid to the young person.
- 7.1.3 EMAs are paid directly to young people on a fortnightly basis, into the young person's bank account.
- 7.1.4 EMAs are reclaimed from the Scottish Funding Council (SFC) monthly in arrears.
- 7.1.5 The weekly allowance rate normally depends on the financial circumstances of the family.
- 7.1.6 The EMA is only paid for full weeks of attendance within term time up to a maximum of 42 weeks in any one academic year. It will only be paid when 100% weekly attendance has been achieved by the young person. Part payment for part attendance will not be made.
- 7.1.7 EMA payments are not made during short term time holidays, which include the October Break, Christmas and Easter. The student will be entitled to 2 bonuses payable in January and June of each academic year if they meet eligibility criteria as above in 7.1.2
- 7.1.8 Payment of an EMA is normally restricted to a maximum of 3 years for any individual student. However, some young people with special educational needs may be entitled to up to 3 years out of 4 years.
- 7.1.9 A young person can qualify for either an EMA or a maintenance allowance bursary but not both. A young person on an EMA is still entitled to other types of bursary support, for example a travel bursary.
- 7.1.10 The applicant must normally be on a recognised full time course of study, and for EMA purposes, 'full time' means at least 20 guided/directed learning hours per week.

7.1.11 The applicant must have a current signed Learning Agreement and must adhere to the conditions of that Learning Agreement.

## 7.2 Bursaries

7.2.1 Each year, the College receives bursary funding from the Scottish Funding Council. These funds are dispersed in accordance with the bursary support qualifying conditions stipulated by the Scottish Funding Council (SFC) through their National Bursary Policy.

7.2.2 When assessing a bursary application, college staff should also follow the instructions set out in current legislation, such as the Further Education Bursaries (Scotland) Direction 2003, and any other supplementary guidance.

7.2.3 The SFC policy clearly states the qualifying eligibility criteria, including maximum rates and the minimum contribution scales that a college uses in deciding the value of a bursary award.

7.2.4 The College may allow some flexibility in applying the conditions of this policy, by considering the effects of the 'local' environment and by ensuring that students facing extreme difficulty in acquiring eligibility information are not disadvantaged. However, these cases will only be considered in exceptional circumstances advised by the Student Services Co-ordinator to the Head of Finance.

7.2.5 It is imperative that the College must not digress from the National Policy guidelines, as the College is required to complete an annual audited bursary return. Failure to comply with the National Policy will result in a cost against the main College account.

7.2.6 **Colleges cannot use bursary funds allocated by SFC in a way that does not adhere to the guidance in the National Policy.**

7.2.7 Under no circumstances should any staff member divulge student's personal details to any other person outside the Finance Section or Student Services Section.

## 8.0 Procedure

(For Educational Maintenance Allowances (EMAs) and Bursaries (BURs))

### 8.1 Student Services

8.1.1 All applicants who successfully complete the EMA admissions process and are of a qualifying age to receive an EMA, will receive a letter of offer, course information, the Student Services 'Coming to College' booklet, an EMA application form with guidance notes, including details about the Learning Agreement and any other documentation relevant to Educational Maintenance Allowances. The Learning Agreement must be signed by the student after completing the application form, otherwise the EMA application form will not be

processed. A copy should be given or returned to the student with the original form retained in the Bursary application file.

- 8.1.2 Successful applicants who complete the bursary admissions process, and are offered a place on a bursary approved course, will receive a letter of offer, course information, the Student Services 'Coming to College' booklet, a bursary application form with guidance notes and any other documentation relevant to the pre-entry College phase.
- 8.1.3 All completed application forms with supporting documentation will be returned to Student Services where they will be stamped as received and entered onto the Student Funding Finance System. Access to student information on the Student Funding Finance System will confirm that the student has either enrolled or applied to commence a course of study. Application forms sent to other Sections will immediately be re-directed to the Student Services Section for processing.
- 8.1.4 Original supporting documentation will be photocopied by Student Services staff, with copies date stamped and attached to the application form, including the Learning Agreement. This will form an EMA or Bursaries Working File.
- 8.1.5 Original supporting documentation and an acknowledgement letter will be sent to the applicant confirming that the application is now with the Bursary Office.
- 8.1.6 Under no circumstances should staff personally retain details and personal documentation.
- 8.1.7 If the application form is incomplete, or relevant supporting documentation is missing, Student Services will contact the applicant to advise on what is required to complete the application form process. This should be noted in the Student Funding Finance System.
- 8.1.8 Any subsequent supporting documentation received in Student Services will similarly be photocopied, with copies date-stamped, attached to the application form and the originals returned to the applicant.
- 8.1.9 For both Bursary and Educational Maintenance allowance awards all completed application forms must be received within 6 weeks from the beginning of the term in order that payments can be backdated to the beginning of the term/course, provided that the student meets the eligibility requirements. Otherwise payments will be made from the date that the completed application form was received.
- 8.1.10 Student Services will forward the completed application form with all relevant supporting documentation to the Bursary Officers for eligibility assessment.
- 8.1.11 If the applicant is assessed as being eligible for an EMA, the Bursary Officers will send the EMA award letter to the applicant.

- 8.1.12 The signed acceptance of the EMA award letter will be returned to the Finance Section, to retain in the Bursary application file.
- 8.1.13 The EMA students will still be entitled to travel and kit awards made through bursaries (if applicable).
- 8.1.14 For non EMA applications, a bursary assessment is carried out, and an award decision is made.
- 8.1.15 Student Services staff may also be used as a medium for Bursary staff in contacting students and updating them on the stage of their application.

## 8.2 Finance

- 8.2.1 On receipt of a completed application form from the Student Services Section, the application form will be used to assess the student eligibility criteria as set out in the National Policies. When updating the Student Funding Finance System, the status should be changed from "Student Services" to "Finance".
- 8.2.2 Once the assessment is complete and the award has been calculated, the student will be advised of the outcome by letter.
- 8.2.3 The award letter will show the award details and other information relevant to that student.
- 8.2.4 The award will also include a Conditions of Award letter, and an Acceptance of Award form. The Acceptance of Award form must be signed and returned by the recipient (student) to the Bursary Office (within two weeks) before any payment will be made.
- 8.2.5 On receipt of the Bursary Acceptance form the Bursary Officer will attach this to the application form and ensure that the payment arrangements are set up.
- 8.2.6 The student's current enrolment and attendance status will be confirmed on the Student Records System. The student status on the Student Funding Finance System will be set to 'accepted' and a confirmed enrolment date set.
- 8.2.7 Students not receiving a maintenance payment, but in receipt of a travel pass and/or kit provided by the College, will be expected to sign for their award from the Finance Office and collect the travel pass and/or equipment as appropriate. The student will be advised if alternative arrangements have been put into place.
- 8.2.8 The Bursary Officer will ensure that all payments are authorised before initiating the Payment Procedure.
- 8.2.9 Students applying for reassessment must provide a supporting letter to the Finance Section. Any change in circumstances should be clearly detailed and, where appropriate, supporting documentation attached. The National Policy guidelines will be followed. If

successful, the Bursary Officer can make appropriate adjustments to the reassessed award based against current payments made.

## 9.0 Bursary Advance Procedure (See Appendix 1)

- 9.1 In exceptional circumstances, requests for EMA and Bursary advances will be administered through the Student Services Section after agreement from the Head of Finance.
- 9.2 The Student Services Section can, where a student is experiencing hardship, apply for an advance of a bursary award. However, there is no guarantee that the application for an advance will be successful.
- 9.3 Where an advance is required, the Student Services Adviser or Team Leader will:
  - 9.3.1 Confirm (on the Student Funding Finance System) that the student has applied for a bursary, is enrolled on a course, and has been attending College.
  - 9.3.2 Estimate the likelihood of an award and at what rate, and deduct, where applicable, any advance payments made to date.
  - 9.3.3 If an advance is required, authorise an advance of no more than one estimated weekly rate.
- 9.4 Advances will be deducted from the first bursary payment or subsequent payments. If the advance is greater than the first payment due, the student will be notified in writing of the alternative arrangements.
- 9.5 The Head of Finance, by delegated authority from the Director of Finance, will approve and authorise **all advance payments**.

## 10.0 Student Absence Procedure

- 10.1 The College expects 100% attendance from students. Students' attendance is monitored on a daily/weekly basis.
- 10.2 All absences will be treated in accordance with the College Attendance, Participation and Achievement Policy, which will result in suspension or termination of a bursary award.
- 10.3 The EMA policy requires 100% attendance from students, to guarantee a payment.
- 10.4 The National Bursary Policy states that bursary payments should only be made for attendance over 80% or above and should be considered in conjunction with guidance given in the Disability Discrimination Act.
- 10.5 Attendance below 80% will be subject to the terms and conditions of the College Attendance, Participation and Achievement Policy. The College reserves the right to 'stop' payments immediately.

- 10.6 Faculty staff are required to update attendance registers to enable Student Services staff to monitor a student's attendance to ensure that payments are made in accordance with the Bursary policy.

## **11.0 Payment of Award (Following Confirmation of a Student's Attendance)**

### **11.1 Bursaries**

The College makes monthly payments to students via BACS. These payments are processed after the student has signed his/her acceptance form and their attendance has been checked.

### **11.2 EMAs**

These awards are paid directly to young people on a fortnightly basis into the young person's bank account, and are reclaimed from the Scottish Funding Council (SFC) monthly in arrears.

## **12.0 Right of Appeal**

- 12.1 Appeals against clauses of national policy (for example residency or rates of award) cannot be considered by the College; informal appeals will be considered on points of discretionary interpretation addressing 'local needs' of students.
- 12.2 Appeals in respect of the bursary award should be made in writing and addressed, in the first instance, to the Finance Team Leader, or, in his/her absence, the Head of Finance. Appeals will not be considered if they refer to the financial outcome of an award after applying the national bursary policy criteria. Appeals will only be considered if they relate to some type of discretionary entitlement related to the process.
- 12.3 The Student Services Section is available to assist students in drawing up a letter of appeal.
- 12.4 Any student who wishes to make a formal appeal against the outcome should submit the appeal in writing within five working days of receiving notification of the decision. This should be sent to the Depute Principal, Jewel & Esk College, Midlothian Campus, 46 Dalhousie Road, Dalkeith EH22 3FR. (For full details of the appeals policy see the Student Appeals Policy.)
- 12.5 The letter of appeal should include a statement that clearly states the aspect of the decision which is being appealed, the basis for the appeal, and the remedy the student is seeking.
- 12.6 Bursary funds are cash-limited and processed on a first come, first served basis. Appeals for discretionary funding will therefore be considered subject to funding availability.

## **13.0 Recovery of Funds**

- 13.1 Students are required to sign a declaration on acceptance of a bursary award and/or EMA award (no payment will be made until the acceptance letter is signed). Advances will be deducted accordingly. This will also include recovery of overpayments due to miscalculation, re-evaluation of eligibility,

unsatisfactory attendance or suspension/withdrawal including non-compliance with the college's code of conduct.

#### **14.0 Review of Policy**

14.1 This policy will be reviewed each year in conjunction with National Policy Guidelines and the availability of cash funding.

APPENDIX 1

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**BURSARY ADVANCE**

Section 1	
<b>Name:</b>	
<b>Programme Title:</b>	
<b>Amount (£)</b>	
<b>Student ID</b>	
<b>Repayment Period:</b>	<p><b>I agree repayments will be deducted over:</b></p> <p>1 Month <input type="checkbox"/>                      2 Months <input type="checkbox"/></p>

<p>Section 2</p> <p><b>I acknowledge receipt of the sum of £ _____ from the College Bursary Fund. I agree that if this payment is made on a loan basis, the sum repayable will be deducted from my first/next Bursary payment as detailed above.</b></p> <p><b>Student Signature:</b> _____</p> <p><b>Staff Signature:</b> _____ <b>on behalf of Student Services</b></p> <p><b>Staff Signature:</b> _____ <b>on behalf of Finance</b></p>
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**Note:** Please contact Student Services for copies of any of the aforementioned forms.

TO BE ATTACHED TO BURSARY APPLICATION