

Student Financial Support Policy 2025/26

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BACKGROUND

The financial challenges faced by students pursuing higher education are multifaceted and often extend beyond tuition fees and academic expenses. One critical factor influencing the financial well-being of students is the current cost of living crisis. For many students, especially those from low-income backgrounds or those without substantial financial support from their families, the cost of living can pose a significant barrier to accessing and completing their education. High living costs can force students to take on excessive work hours, compromising their academic performance and overall well-being. Additionally, inadequate financial resources may lead to food insecurity, inadequate housing, as well as causing stress and anxiety which can hinder academic success and overall student experience. By providing eligible students with financial support, referred to here on in as the UCEN Manchester Bursary, it aims to alleviate the financial pressure caused by the increased cost of living on students most in need.

The financial allocation for academic year 25/26 is £180,000.

POLICY STATEMENT

The purpose of this policy is to outline how we intend to offer additional financial support to students, contributing to the ambitions set out in UCEN Manchester's Access and Participation Plan:

[lte_group_app_2025-26_v1_10023139.pdf](#)

LINKED POLICIES AND PROCEDURES

Access and Participation Plan

Admissions Policy and Procedure

SCOPE

The UCEN Manchester Bursary will be offered to any HE student who is registered on a full-time programme of study (or at least 60 credits if part-time) to apply and must:

- Be fully enrolled with UCEN Manchester (i.e. not in pending)
- Have received the full entitlement of Student Loans
- Have excellent attendance (85%), engagement, and commitment to studies (mitigating circumstances considered on a case-by-case basis)

UCEN Manchester also recognises that there are groups of students who are more likely to benefit from financial support, therefore, they will be contacted directed by the Future U Student Support Team to ensure they are aware of this support. This includes students from a low household income; first in family; disabled; mature; commuters; young carers; LGBT; Muslim; estranged and care experienced. [Risk 10: Cost pressures - Office for Students](#)

In accordance with SFE regulations 2025/26 UCEN Manchester will deem any student under the age of 21 as a dependent Student and over the age of 21 to be independent when calculating income details. Benefits refer to any monies you receive from the Government such as Income Support, Universal Credits or Housing Benefit because you look after a child or children.

The UCEN Manchester Bursary provides financial support towards the cost of studying and more specifically will offer support for:

- Maintenance with respect to cost of living
- Specialised equipment and devices (such as laptops, head shots etc)
- Additional travel requirements for visits/interviews or auditions
- Personal items (clothing, personal care etc.)

POLICY AIMS

By providing financial assistance and support, the policy strives to empower students from all backgrounds to achieve their full potential.

Principle aims are:

- a) **Accessibility** - Ensure all students, regardless of financial background, have access to education.
- b) **Equity** - Address socioeconomic disparities by providing financial assistance to those in need.
- c) **Retention** - Help students stay enrolled by alleviating financial burdens that may otherwise force them to leave their studies early.
- d) **Financial literacy** - provide resources and education on financial management to empower students to make informed decisions about their finances.
- e) **Sustainability** - Ensure the long-term sustainability of the UCEN Manchester Bursary by balancing financial assistance with fiscal responsibility.

WHY PROVIDING FINANCIAL SUPPORT MATTERS TO UCEN MANCHESTER

UCEN Manchester's Higher Education Strategy and Student Engagement Strategy are central to ensuring that students from disenfranchised backgrounds cannot only access higher education but also participate successfully, through activity that supports retention, success and progression.

Our mission: 'To improve lives and economic success through learning and skills'.

Our vision: 'To deliver world class technical and professional higher levels skills to meet the priorities of the Greater Manchester region.'

In achieving this our focus remains on four key strategic aims: Students, People and Culture, Our Community and Excellence. 'Students' and 'Our Community' remain reflective of our commitment to drive forward access, participation, success, and progression.

HOW THIS POLICY CONTRIBUTES TO OUR ACCESS AND PARTICIPATION PLAN

Many students do not experience equality of opportunity in higher education. This is true across the three main stages of a student's higher education journey: access, participation and progression. The Office for Students, as part of the Access and Participation Plan has introduced the Equality of Opportunity Risk Register (the EORR) which identifies 12 sector-wide risks that may affect a student's opportunity to access and succeed in higher education. The EORR asks providers to consider which, if any, of their prospective or current students are likely to be affected by the risks, and how these might be mitigated. In terms of student financial support, this impacts on:

[Risk 10: Cost pressures - Office for Students](#)

"Increases in cost pressures may affect a student's ability to complete their course or obtain a good grade."

This is likely to be due to multiple factors, including (but not limited to):

- some students undertaking more paid work than is feasible alongside full-time study
- students experiencing poorer mental health as a result of financial concerns
- students having to support families

Experiencing this risk is likely to impact a student at the access, on-course and at the progression stages of their education.

How we monitor Risk 10:

We will record and monitor students who have cited cost pressures in the following ways:

- below benchmark scores for NSS questions relating to mental health and wellbeing
- increasing and/or high proportions of students accessing provider-run wellbeing and counselling services
- low on-course attainment rates for students
- low continuation rates for students
- low completion rates

HOW STUDENTS CAN APPLY FOR THE UCEN MANCHESTER BURSARY

Any students wishing to apply for financial support will need to complete an application form which can be collected from Future U Hubs on site, request via email from

futureufinance@ucenmanchester.ac.uk or download directly from the UCEN Manchester website:

[Higher Education Fees and Finance | UCEN Manchester](#)

A member of the Future U Student Support Team will assess all applications, and students must provide the following documents:

- Student finance notification letter
- Student loan payment schedule
- Copies of bank statements for ALL accounts (and partners if applicable) have covering a three-month period – all transactions over £100 must be explained.
- Mini statement confirming the balance of account(s) on the date of application
- Evidence of rent/mortgage

Students will also need to provide other documentary evidence dependent on individual circumstances such as child benefit and tax credit awards, evidence of partner's income, evidence of childcare costs etc.

Students are made aware **this list is not exhaustive, and the assessing advisor reserves the right to request other evidence in addition to this.** All evidence submitted will be returned at the end of an assessment appointment.

If students want to appeal the outcome of their bursary assessment, please refer to Appendix A.

UCEN MANCHESTER BURSARY ELEMENTS AND ELIGIBILITY

The UCEN Manchester Bursary is calculated in accordance with four key elements. Except for Element 2, all other elements are means tested and evidence will need to be provided to support a student's application.

Element One: APP Award maximum £500

This is only eligible to students who meet specific criteria related to our Access and Participation Plan to widen access to higher education. Any student eligible for this element must have a household income of less than £30,000.

In addition, they must be either a:

- Care Leaver
- Claiming benefits in the last six months
- Have young children, still receiving benefits
- Be a care giver for 30 hours or more per week
- Have a disability/health condition and receiving support
- Progressed from UCEN Manchester or The Manchester College Level 3 courses in previous academic year

Element Two: Cost of Living Award maximum £500

Available to **any** student who is facing short-term financial difficulties. It should not be used to cover day-to-day living expenses or ongoing debts. Instead, Future U Student Services Team will direct students to external agencies who can help them secure a longer-term solution.

Element Three: Removing Barriers Award maximum £300

Only available to students with disabilities and who need financial support with costs of assessment and additional equipment not covered by the Disabled Student Allowance (DSA).

Element Four: Progression to UCEN HE Award set at £250

Only for students who have progressed directly from a L3 course from The Manchester College on to a higher education course with UCEN Manchester. This can be an HNC, HND, Foundation Degree or Degree including Top-Ups. This is a one-off payment of £200 depending on year of study.

A student eligible for all 4 elements will be entitled to £1,550.

PAYMENT DATES

Payments will be processed by the Finance Team and paid directly into student bank accounts within 14 working days of assessment.

No payments will be made before October reading week to ensure students are fully engaged in their studies. However, if students need financial support to purchase laptops, we can arrange to do this via the Eden Red Voucher scheme.

In exceptional circumstances whereby 14 working days does not alleviate immediate need in terms of food, toiletries and clothing, a further allocation of Eden Red Vouchers will be made available to students to allow them to purchase food, toiletries and clothing and can be issued on the same day as the assessment takes place.

ROLES AND RESPONSIBILITIES

Below outlines how all member of the UCEN Manchester community can ensure financial support helps students who need it most:

UCEN Manchester staff, to include Head of Departments and Directors, have a responsibility to:

- a. familiarise themselves with UCEN Manchester's Student Financial Support Policy
- b. ensure the Student Financial Support Policy is communicated effectively to students via programme handbooks, during induction and throughout the year

- c. recognise signs of when a student may be struggling financially and signpost to Future U – futureufinance@ucenmanchester.ac.uk
- d. signpost students to the Future U Student Support Team – futureufinance@ucenmanchester.ac.uk in times of financial crisis or emergency situations

Future U Student Support Team have a responsibility to:

- a. advise students on available financial support options and assist them in the application process
- b. conduct financial assessments, reviewing students' applications and supporting documentation, and making informed decisions about the allocation of UCEN Manchester Bursary
- c. provide resources and education on financial management to empower students to make informed decisions about their finances
- d. gather termly feedback from students to identify impact and areas for improvement
- e. monitor and evaluate the distribution of financial support to ensure it is fair and equitable

The Student Union have a responsibility to:

- a. familiarise themselves with UCEN Manchester's Student Financial Support Policy
- b. promote awareness of UCEN Manchester's Student Financial Support Policy
- c. ensure students have access to information about support services and resources available to empower students to make informed decisions about their finances
- d. signpost students to the Future U Student Support Team – futureufinance@ucenmanchester.ac.uk in times of financial crisis or emergency situations

UCEN Manchester Students have a responsibility to:

- a. seek assistance from the Future U Student Support Team if they encounter financial difficulties to minimise the disruption to their studies.
- b. accurately complete the UCEN Manchester Bursary application and submit all required documentation within specified deadlines.
- c. develop effective budgeting and financial planning skills to manage their expenses and make informed decisions about their finance.
- d. maintain satisfactory academic progress as defined by the institution in order to remain eligible for UCEN Manchester Bursary.

COMMUNICATION OF POLICY

UCEN Manchester will ensure that:

- All students receive an accessible version of this policy at induction.
- Staff are informed when a particular activity aligns with this policy.
- Staff and students are empowered to actively contribute to and provide feedback on this policy.
- Staff and students are notified of all changes to this policy.

MEASURING THE IMPACT OF THIS POLICY

UCEN Manchester is committed to the effective evaluation and measurement of the impact of this policy and reporting on it regularly. The impact will necessarily be assessed in several different ways, including monitoring and reporting as follows:

- a. score on Student Induction survey 'Do you know about the UCEN Manchester Bursary? (yes/no)
- b. Student lived experience and survey data.
- c. Referrals and waiting lists for Future U's Finance Lead.
- d. Service engagement and evaluation.
- e. Student attrition and retention data, reducing the number of incidences where finance has been cited as being the reason for leaving early.

Appendix 1

APPEALS

Should a student wish to appeal eligibility, they should pick up an Appeals procedure form from the UCEN Manchester website

1. Purpose of the procedure

The purpose of this procedure is to safeguard the interests of UCEN Manchester students and staff. The Appeals Procedure will ensure applicants will not be disadvantaged in any way if they use the procedure.

2. Data protection

Due to Data Protection legislation (GDPR), the appeal must be submitted by the student or from someone who the student has given consent, in writing, to act on their behalf. This consent must be held on file with the application.

3. Grounds for Appeal

Students can use the following grounds to appeal against the original decision:

3.1 The emergence of new material information, which may have affected the decision.

In such cases, the student must also provide details of why the new material information was not made available at the time of application. Please note that if this information was available or known to the applicant at the time of application and was not included for whatever reason, it will not be considered as new material information.

3.2 Procedural irregularity

Where the student believes that UCEN Manchester has not adhered to its own stated procedures.

3.3 Evidence of bias or prejudice.

Students are advised that there is no provision for appeal against the academic or professional judgement of those making the decision on an application.

4. Time limits

An appeal should normally be submitted within 14 working days from receiving a decision to an application.

5. Making an Appeal

There are two stages to the Appeals Procedure.

Stage 1: Feedback

Prior to initiating an appeal, if they have not already done so, students are recommended to request feedback on their application from Future U Student Support Team on the campus they applied. Feedback is provided to enable students to reflect on their application in order to make an informed decision if an appeal is valid.

Stage 2: Appeal

If a student is not satisfied with the feedback at Stage 1, they may make an appeal. To do so, the student should complete the appeals form and return to Future U Student Support Team within 14 working days of receiving a decision on an application. Please note that it is important to include all required information as stated in the form. Upon receipt of the form, the Appeals Board will log the appeal and consider the evidence. The Board will normally respond in writing to the student within ten working days from receipt of the appeal.

7. Storage and Processing of Appeals Information

By signing an Appeal form a student agrees that UCEN Manchester can process the disclosed information for all purposes relating to the Appeal for Students, and to their application. The information will be stored and processed in accordance with LTE Group (UCEN Manchester) policy under the Data Protection Act (1998). It may be disclosed to those members of the Group who have a need to see it and will be stored as part of the Groups record of your application in line with GDPR requirements.

THE OUTCOME OF THE APPEALS PROCESS IS MADE WITHOUT PREJUDICE
AND STUDENTS CAN MAKE FUTHER APPLICATIONS IF THEIR CIRCUMSTANCES CHANGE.