



# **Financial Information and Advice**

**For 16-18 year olds**

**2024-2025**

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## Free meals

16–18 year olds can now claim a free meal at college.

### **You may qualify for free meals if you are able to meet the following criteria:**

- You must be a Gateshead College student
- You must be aged under 19 on 31st August 2024 or aged 19–24 and have an Education Health and Care Plan (EHC Plan)
- You or your parent(s)/carer(s) receive any of the following:
  - Income based Jobseeker's Allowance
  - Income Support
  - Employment and Support Allowance (income related only)
  - Guaranteed Pension Credit
  - Support under part VI of the Immigration and Asylum Act 1999 (and subsequent amendments)
  - Child Tax Credit with a gross income of £16,190 or less and not in receipt of Working Tax Credit
  - Working Tax Credit run on (paid for 4 weeks after you stop qualifying for WTC)
  - Universal Credit with net earnings not exceeding the equivalent of £7,400pa.

### **You are not eligible for support if you are:**

- An apprentice
- On a higher education course
- Under 16 or over 19 on 31 August 2024 (unless part of group stated above)
- Over the income assessment or not in receipt of the stated benefits.

## **16 – 18 Bursary Fund**

### **The Higher Rate Bursary**

You will only be considered for the higher rate bursary if you are:

- In receipt of Income Support, or Universal Credit (financially supporting themselves or someone who is dependent on them and living with them such as a child or partner)
- You are in receipt of both Employment and Support Allowance **and** Disability Living Allowance /Personal Independence Payment
- You have been in, or currently are in, the care of the Local Authority

This bursary is worth £1200 for the academic year for students attending a full time, full year course. If you are attending a short course, part time course or full time course with low timetabled hours your bursary will be reduced.

Please be aware you may not be automatically entitled to a Higher Rate Bursary. If you do not have financial needs and/or your financial needs are covered from other sources you may be refused.

### The discretionary bursary

Awards are means tested (assessed on household income) and are subject to funds being available.

This bursary is up to a maximum of £800 for the academic year for students attending a full time, full year course. If you are attending a short course or a part time course, your bursary will be reduced.

### Income assessment

If you (or your partner if you have one), or your parent(s)/carer(s) receive one of the following benefits you will be eligible to apply.

- Income Based Jobseeker's Allowance/Universal Credit
- Income related Employment and Support allowance/Universal Credit
- Guaranteed pension credit
- Income Support/Universal Credit
- In receipt of GC free meals

If you or your household are not in receipt of benefits we apply the following income assessment.

Status	Income
Single/lone parent →	£30,000

This is based on gross annual current income including Working Tax Credit/Universal Credit. As with all applications, you will need to state why you need financial support.

Awards are subject to funds being available, your attendance at college (92% minimum) and your personal eligibility. This bursary is not an entitlement or to support general living costs.

You need to apply for support at the earliest opportunity as this fund will quickly become depleted.

### Support you may receive

If you are applying for travel costs, you need to ensure you can fund AT LEAST 2-3 WEEKS travel to college. You may also want to purchase your own equipment/kit/uniform before starting the course as awards will not be processed until you are confirmed as attending your course.

Status	Income
Couple→	£35,000

## Travel costs

If you live over 2 miles from your place of learning you may receive a travel award. The travel award you receive will depend on the main method of transport you use to attend college and the area you travel from.

So this may be a student travel ticket (Go North East only) or cash payment towards costs. If your Local Authority has a travel scheme you will need to apply to them first. If you require assistance because you cannot use public transport due to disabilities or learning difficulties contact your Local Authority in the first instance.

## Course grant

This category is for help with any costs relating to your course eg uniform/ equipment. This grant may not cover the full cost it may be a contribution towards it. This will be paid by BACS directly into your bank account. This award will not be released until we have confirmed you have started and attending course.

## Core costs allowance

You may have additional expenses whilst at College such as stationery, meals etc. You may qualify for up to £450 for the year if you are NOT eligible for travel costs. Those eligible for travel costs will receive partial award for core costs.

## How long will it take?

We do want you to receive your award as quickly as possible so we will endeavour to process correctly completed applications within 10 working days, however, this may vary at busiest times.

## How do I apply?

The applications are available online from August 2024. Our online application system PayMyStudent allows you to apply, access and view your funding payments easily and securely. With the online portal you'll be able to see any upcoming payments and view your payments status.



Please click link [www.gateshead.ac.uk/student-services/finance-and-funding/finance-16-18-students](http://www.gateshead.ac.uk/student-services/finance-and-funding/finance-16-18-students) or scan the QR code to access online application portal.

If you require support to complete online application please contact us.  
E: [support.funds@gateshead.ac.uk](mailto:support.funds@gateshead.ac.uk)  
T: 0191 490 4627

## If I am refused, what can I do?

All eligible students have the right to request a review of the initial assessment. If funds are depleted, or the individual or the course is not eligible for support, there are no grounds for a review or appeal. Details will be in your notification letter.

## Gateshead College Foundation

We have set up a dedicated charity to help more people to be able to afford to study and come to our College.

The Foundation funds are offered in addition to the bursaries and grants that are provided by the Government.

The Foundation can help contribute towards those amazing experiences that will really make your CV pop or anything that will give you the employment edge.

## Travel Information

For information about tickets and discounts go to:

[www.gonortheast.co.uk](http://www.gonortheast.co.uk)

[www.stagecoachbus.com](http://www.stagecoachbus.com)

[www.networkonetickets.co.uk](http://www.networkonetickets.co.uk)

[www.arrivabus.co.uk](http://www.arrivabus.co.uk)

For students with disabilities or learning difficulties, visit

[www.nexus.org.uk/ticket-information/concessions/disabled-adults](http://www.nexus.org.uk/ticket-information/concessions/disabled-adults)

## Childcare

If you are under 20 at the start of your course and need help with childcare costs, you can apply to Care to Learn.

This scheme is not means tested and you just have to use registered childcare.

For further information telephone

**0800 121 8989** or go to [www.gov.uk/](http://www.gov.uk/care-to-learn)

[care-to-learn](http://www.gov.uk/care-to-learn) to apply online. Please ask if you need assistance. If you need help finding childcare you can contact your Local Authority.

## Welfare benefits

If you are estranged from your parent(s)/carer(s) or living in care or supported accommodation, you may be entitled to claim income support / Universal Credit and the higher rate bursary whilst you are studying full time.

An award from the 16–18 Bursary Fund should not affect entitlement to benefits as they are meant to cover study related costs not living costs. If you or your family are unsure if you are entitled to welfare benefits then visit [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators).

## Child Benefit and Child Tax Credit

If someone is claiming Child Benefit or Child Tax Credit for you, you are not normally entitled to welfare benefits in your own right. Your parent(s)/ guardian(s) can continue to claim these benefits until you reach 19 (or if you are still in education when you are 19 until you complete your course or reach the age of 20) if you are studying a further education course which is at least 12 hours per week.

### How to claim Child Benefit

You can obtain a claim pack by ringing the Child Benefit Helpline 0300 200 3100 or by downloading it from the HMRC website at [www.hmrc.gov.uk/childbenefit](http://www.hmrc.gov.uk/childbenefit)

### **How to claim Child Tax Credit**

You can apply for tax credits by completing a claim form. There is only one form for both Working Tax Credit and Child Tax Credit. Forms are available from HMRC Tax Credits helpline 0345 300 3900. Further information is available at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or [www.gov.uk/child-tax-credit](http://www.gov.uk/child-tax-credit)

### **Confirmation of course details**

If you or your parent/carer require confirmation of course details for benefit, tax credit or council tax purposes then you need to complete an information request form or email us with your request.

Once we receive a request we will produce a confirmation letter.

Contact Support Funds Team on **0191 490 4627** or email **[support.funds@gateshead.ac.uk](mailto:support.funds@gateshead.ac.uk)**

### **What to do in an emergency**

If you find you are in an emergency situation (term time, office hours only) i.e. homeless or without funds, you need to contact the Support Funds Team.

For personal/emotional issues you need to contact our Student Health and Wellbeing Coordinator. We will then speak with you to determine how best we can support you. We may ask to meet with you again to discuss your situation and see if the support provided has been helpful.

## Support Funds Team

The Support Funds Team is based at the Baltic Campus. The team assess and administer all support funds offered by Gateshead College. The team can give you information and advice on all aspects of financial support that may be available to you. We can also refer you to other support services offered by the College.

<b>For information about student funding and support contact:</b>
Support Funds Team Baltic Campus Quarryfield Road Gateshead NE8 3BE 0191 490 4627 <a href="mailto:support.funds@gateshead.ac.uk">support.funds@gateshead.ac.uk</a>

Every effort has been made to ensure that this information is correct at the time of writing however details may be subject to change. This book is for information only and not an authoritative statement of the law.