

Student Finance and Learner Support Fund Policy 2026-27



LANCASTER & MORECAMBE COLLEGE

Date: July 2026



Lancaster &
Morecambe
College

Policy name: Student Finance and Learner Support Funds Policy

Policy Owner:	Head of Engagement
Date of Review:	July 2026
Date Approved:	July 2026
Next Review:	July 2027
Responsibility for Review:	Vice Principal: Progress and Performance
Policy Review Frequency:	1 year
Applicable to staff:	Yes
Applicable to students:	Yes
Published on website:	Yes
Published on intranet:	Yes
Notes:	

STUDENT FINANCE AND LEARNER SUPPORT FUND (LSF)

POLICY, PROCEDURES AND STANDARDS

1. POLICY

This policy sets out the range of financial support available, the eligibility criteria and how to apply. If you are unsure whether you are entitled to apply for support please contact our Student Money team, who will be happy to help.

All references to “household income” relate to net income received through employment and/or benefits.

The Learner Support Fund (LSF) exists to help learners who may have difficulty meeting costs associated with their course. This is money provided by the government and applicants must meet specific eligibility criteria.

We also work in partnership with local trusts to help support learners who do not meet the criteria for LSF but may require help to remove financial barriers. See **Section 12: EXTERNAL FINANCIAL SUPPORT**

2. LSF ELIGIBILITY CRITERIA

Eligibility is based on your household income which must be below **£38,000** per annum, and evidence of this must be submitted with your application.

Families whose household income is between **£38,000 - £45,000** may be eligible for support with transport costs only. See **Section 8: TRAVEL**

You must be studying a funded Further Education (F.E.) course consisting of a minimum of 30 hours, and be ordinarily resident in the UK; or have discretionary or exceptional leave to remain, or have leave to enter, or have humanitarian protection (e.g. asylum seekers)

If you are a **Young Carer** and are registered with a Young Carers’ organisation, you will not be subject to an assessment of your household income, but you must provide a letter confirming your Young Carer status.

If you incur extra expenses because of a disability, or if you are experiencing exceptional hardship, you should contact the Student Money Team to discuss your requirements.

3. HOW TO APPLY FOR THE LEARNER SUPPORT FUND (LSF)

We use the Pay My Student portal for processing all applications for financial support. This system makes it easier and quicker for students, parents and carers to apply for support. Applications can be submitted from **1st July 2026 for the 2026-27** academic year.

You can access our [Pay My Student portal](#) on the College website and upload all requested evidence. We will contact you if we require further information or evidence in support of your application - approval of funding may be delayed if this evidence is not provided.

Once your application has been approved and you have enrolled onto your course, you will be able to access free lunches, bus passes and any refunds relating to approved kit costs.

- The Student Money Team will help you to apply if required. The forms are also available in large print, or any other relevant format on request.
- We aim to process all applications within 5-10 working days of receipt but, at very busy times, it may take us longer. To ensure that support is in place before you start your course, please apply as early as possible.
- Funds are limited and will be allocated on a first-come, first-served basis. We try to help students who are at risk of leaving their course through exceptional circumstances and will consider all applications if there are sufficient funds available.
- There is an appeals procedure if you are unhappy with the outcome of your application

4. VULNERABLE BURSARY FOR STUDENTS AGED 16-18

You may be eligible for a **Vulnerable Bursary** of up to £1200 per annum, if you are a young person (16-18) who is living independently and in receipt of Universal Credit because you are financially supporting yourself, or financially supporting yourself and someone who is dependent on you such as a child or partner.

This bursary is provided to help pay for course costs, transport and lunches on the days that you attend College or a course-related work placement. You must be aged **under 19 on 31st August 2026**, attending a qualifying course and meet one of the following criteria:

- Child Looked After, in care
- Care Leaver

- In receipt of Universal Credit in your own name because you are financially supporting yourself or someone who is financially dependent living with you e.g. a child or a partner
- You are in receipt of Universal Credit in your own name
- Receive either Employment Support Allowance (ESA) or Universal Credit AND Disability Living Allowance or Personal Independence Payment in your own name.
- All College-related costs, such as travel, kit, uniform and essential trips etc. will be paid for from the £1200 Vulnerable Bursary allocation. Depending on assessment of individual need, you might not be awarded the full £1200.

5. HOW TO APPLY FOR THE VULNERABLE BURSARY

You, your parent or carer should apply via the Pay My Student portal on the College website (<https://www.lmc.ac.uk/studentmoney/pay-my-student>) and upload all requested evidence from either a Local Authority to confirm your status or your relevant benefits evidence.

- You will be contacted within 5-10 days of receipt of the application and invited to meeting with our Student Money team
- During the appointment, your financial needs will be discussed (including any PEP allocation, where appropriate) and funding will be agreed.
- A copy of the summary of funding agreed will be issued to you

All assistance depends upon a minimum of 90% attendance, unless you have a reduced attendance target in place, agreed with your tutor. Students whose attendance falls below their target will be contacted by the Student Money Team to discuss.

Refunds for kit/uniform costs etc. will not be made if you withdraw from the course before the refunds are processed; if you subsequently withdraw, after a refund payment has been made, you will be asked to return any items or refund the cost to College.

Any claims for refunds on additional course expenses, such as kit and uniform, must be submitted before **31st July 2027** otherwise payment cannot be made.

Vulnerable Bursary applicants who are in care will receive funding for lunches from their bursary allocation

6. CHILDCARE

We are aware that returning to study can be difficult when students have young children and we will make every effort to ensure that studying can be an option for people with childcare responsibilities.

The childcare fund exists to help people who meet the eligibility criteria to help with the expense of childcare costs whilst studying at College. The childcare fund will pay up to £6.00 per hour for each child, for hours spent at College, on a work placement which is a compulsory part of the course, and for exams. For Access Level 3 students, an additional day's childcare may be approved for home study due to the intense nature of the course.

In line with the Care to Learn strategy, there is a limit of £180 per week per child. In addition, the College will pay the half day/full day session rates as stated by the childcare provider.

Eligibility criteria:

- You should be attending Lancaster and Morecambe College on a qualifying further education programme of at least 30 hours.
- HC2 certificate for full help with health costs, or claiming (or be the dependent of someone claiming) one of the qualifying benefits:
 - Housing benefit / Council Tax Support
 - Universal Credit
 - Guarantee element of State Pension Credit
- You should be the parent or legal guardian of a child under 15 years old (16 years of age for children with disabilities) and:
 - must be using an Ofsted-registered child minder or nursery
 - must not be claiming the childcare element of tax credits/Universal Credit
 - must be in receipt of child benefit or the child is named on your Universal Credit claim.

7. HOW TO APPLY FOR CHILDCARE

The student, parent or carer should apply via the [Pay My Student portal](#) on the College website and provide **ALL** of the following evidence:

- Recent income or benefit evidence, or HC2 certificate for full help with health costs.
- Universal Credit statements showing the elements received.
- College timetable to confirm weekly hours at college/work placement.
- Child Benefit, or show the child is named on their Universal Credit claim
- Child/ren's FULL birth certificate (unless the Child Tax Credit/Universal Credit award letter has details of the child/ren's date of birth and surnames of the parent) For children of refugees or asylum seekers, we will accept the child's ARC card
- Letter to confirm entitlement to childcare funding.

When we have received all your evidence, we will arrange an appointment with you to discuss the level of support required. An agreement will be signed by you and the Student Money team, regarding the terms of the contract. This includes the condition that attendance must not fall below 90% (unless agreed in advance with your course tutor), or eligibility to claim childcare costs from the childcare fund could be affected.

You and your childcare provider will be provided with a copy of the childcare agreement.

Payments for private childcare will be made at 4 weekly intervals, in arrears, by BACS. No pre-payment will be made and for backdated claims or in cases where a student had to make an advanced payment to the childcare provider, receipts from the childcare provider or completed returns for the period concerned must be submitted.

If you are absent from your course for 4 continuous weeks (excluding College holidays), all payments will stop. In these circumstances you, and your childcare provider, will be contacted by the Student Money Team and it will be your responsibility to pay for any notice period, if requested.

If absence from your courses results in you being withdrawn, this will make the childcare agreement void.

Payments will only be made for sessions attended during term-time and within the agreed dates of the programme of study.

We will notify you and the childcare provider of any changes or withdrawal of funding.

8. TRAVEL

We realise that meeting the cost of travelling to College can be difficult for full-time students who are on benefits or low incomes. We aim to help meet these costs for those families, but support may differ depending on where the student lives.

College-funded transport:

Full-time students from South Cumbria, North Yorkshire and some areas of North Lancashire can access the College's free bus service, regardless of their household income.

These routes are serviced by a private hire coach and there is a fixed timetable which ensures learners arrive in time for the start of the College day at 9am. The return service departs after classes finish at 4.00pm.

If you use the free bus service and attend a timetabled class after 4.00pm you can ask for a refund for travel costs incurred after 4.00pm from Student Money Team - tickets must be produced and the payment should be authorised by your tutor or Programme Area Manager.

If you live in Galgate, or further south, may apply for a Stagecoach bus pass. No financial evidence is required if you only apply for the bus pass.

If you live locally during the week for the purposes of attending a course which is not available in your home area, you may apply for help with travel costs to return home at weekends (to a maximum limit of the cost of a Gold Rider pass). You will not be issued with BOTH a local bus pass and travel support to and from your permanent home.

Students with specific requirements who incur extra travel expenses due to a disability or health need may also be eligible for some help towards the costs, whether or not they are in receipt of benefits.

LSF-funded transport:

If you live more than 1.5 miles away from College you may be eligible for help with travel expenses if you do not live on the free bus route.

To apply for this help you must:

- Be studying on a full-time course at the college AND
- Be living 1.5 miles or more from the site where your course is held
- Keep your attendance above the 90% minimum expected by college (unless agreed with your tutor)
- Have a household income of less than **£45,000** per annum

The Learner Support Fund can provide Stagecoach bus passes to help with the cost of travelling to college. In exceptional circumstances (e.g. if a student cannot access a bus service) arrangements to pay the cash equivalent of a bus pass will be considered by

the Head of Engagement or Deputy Engagement Manager.

Refunds for travel expenses will not be made if you withdraw before the refunds are processed; if you subsequently withdraw, after a refund payment has been made or bus pass issued, you will be asked to return the bus pass or refund the cost to College.

Any claims for travel refunds must be submitted before **31st July 2027** otherwise payment cannot be made.

9. ALL OTHER EXPENSES (including uniform, equipment, visits, lunches and free meals)

We recognise that for some students who are on low incomes, certain course expenses can be difficult to afford. We aim to help these students studying on qualifying course with the cost of their course expenses. If attendance falls below 90% (without prior agreement with your tutor) equipment must be returned to the college or the cost repaid.

To receive financial support with course expenses you must:

- Have a household income of less than **£38,000** per annum
- Be studying for a minimum of 30 hours on the course that requires the equipment

If you are returning to College, you must not have previously received assistance from the Learner Support Fund (LSF) to cover kit, trips and uniform costs for the same course.

Educational visits will only be covered if the trip is an essential part of the course with a maximum entitlement of £150 per student, per year.

You should apply via the [Pay My Student portal](#) on the College website and upload the appropriate evidence.

To qualify for LSF-funded lunches :

In addition to meeting the eligibility criteria above you should not qualify for Free School Meals.

To qualify for Free School Meals (FSM):

From September 2026, students (aged 16-18) from households who claim Universal Credit (UC) regardless of their household income, will be entitled to claim FSM. You should apply via the Pay My Student portal on the College website and upload the appropriate evidence.

10. EXCEPTIONAL HARDSHIP

The purpose of the Exceptional Hardship fund is to help students who are experiencing financial hardship over and above that experienced by most students and must be approved by the Head of Engagement or Deputy Engagement Manager.

Examples of this could be extra expenses caused by relationship breakdown or emergencies. However, these examples are not exclusive, and any circumstances will be considered on an individual basis.

To meet eligibility criteria, students should:

- Be studying full-time on a further education course at college and
- Be experiencing exceptional hardship and be able to provide proof of this
- Have a 90% attendance rate at College (unless exceptional circumstances apply).

11. ASYLUM SEEKERS

On production of their Application Registration Card (ARC) or a Home Office Bail 201 letter, dated within the last 12 months, asylum seekers are eligible for all the support outlined in sections 1 to 8 and should apply via the [Pay My Student portal](#).

Additional support is available from the Student Money and ESOL teams for learners who are unable to access the portal.

In addition to the support outlined in sections 1 to 8, asylum seekers studying on part-time courses AND living 1.5 miles or more from the class venue, can claim travel costs regardless of the number of hours studied each week.

12. EXTERNAL FINANCIAL SUPPORT

For those learners who are not eligible for the Learner Support Fund, we have sourced external funding available through the Banks Lyon Memorial Trust and the George Fox School Educational Charity. This funding is to help with one-off costs and must be related to your course, i.e. uniform, equipment, PPE, travel costs for work placements etc. Please contact our Student Money team for more information.



The George Fox School
Educational Charity



13. APPEALS

The appeals procedure exists to protect students who feel that their Vulnerable Bursary or Financial Support application has not been dealt with fairly, or if they are unhappy with a decision regarding their application. However, it is not possible to appeal about the actual rules and eligibility criteria of the Learner Support Fund.

Please contact the Student Money team if you wish to discuss the outcome of your application. If you wish to submit a formal appeal, they will provide you with the form and outline the process.

Your appeal will be considered by a panel who will meet within three weeks of receipt of the appeal form, and you will be notified immediately of their decision in writing.

Key contact numbers:

Deputy Engagement Manager - 01524 521332

Student Money Team - 01524 521469

Head of Engagement - 01524 521334

Vice Principal: Progress & Performance - 01524 521369

19+ ADVANCED LEARNING LOANS DISCRETIONARY LEARNER SUPPORT FUND

The 19+ Advanced Learner Loan Discretionary Learner Support Fund exists to help students who are, or whose families are, on a low income and may have difficulty meeting the costs associated with studying.

1. ELIGIBILITY CRITERIA

The student must be receiving the 19+ Loan for fees and studying a Further Education funded course (consisting of a minimum of 30 hours depending on the category of help being applied for) and be ordinarily resident in the UK.

In addition, the household income must be below **£38,000** per annum. Families whose household income is between **£38,000 - £45,000** may be eligible for support with transport costs only. See **Section 4: TRAVEL**

If you incur extra expenses because of a disability or are in exceptional hardship, you should contact Student Engagement Team to discuss your individual circumstances.

How to Apply

You should apply via the [Pay My Student portal](#) on the College website and upload evidence requested. Approval of funding may be delayed where a form is incomplete or further evidence is required.

Payments, bus passes and lunches will start immediately once an application is approved, with the exception of childcare payments (to the start of the half-term in which approved)

- The Student Money Team will help you to apply if required. The forms are also available in large print, or any other relevant format on request.
- We aim to process all applications within 5-10 working days of receipt but, at busy times, it may take us longer. To ensure that support is in place before you start your course, please apply as early as possible.
- There is an appeals procedure if you are unhappy with the outcome of your application (see

2. CHILDCARE

We are aware that returning to study can be difficult when students have young children and we will make every effort to ensure that studying can be an option for people with childcare responsibilities.

The childcare fund exists to help people who meet the eligibility criteria (see 5.2) to help with the expense of childcare costs whilst studying at College. The childcare fund will pay up to £6.00 per hour for each child, for hours spent at college, or a work placement if it is a compulsory part of the course, and for exams. For Access Level 3 students, an additional day's childcare may be approved for home study due to the intense nature of the course and hours of home study expected.

In line with the Care to Learn Strategy, there is a limit of £180 per week per child. In addition, the College will pay the half day/full day session rates as stated by the childcare provider.

Eligibility criteria

Applicants must have evidence of one of the following:

- Claimants must be attending Lancaster and Morecambe College on a further education programme of at least 30 hours
- Claimants must have a HC2 certificate for full help with health costs, OR they must be claiming, or be the dependent of someone claiming, one of the qualifying benefits:
 - Housing benefit / Council Tax Support
 - Universal Credit
 - Guarantee element of State Pension Credit
- Claimants must be the parent or legal guardian of a child under 15 years old (16 years of age for children with disabilities) and:
 - must be using an Ofsted registered child minder or nursery
 - must not be claiming the childcare element of tax credits/Universal Credit
 - must be in receipt of child benefit, child tax credits or the child is named on their Universal Credit claim

HOW TO APPLY FOR CHILDCARE

You should apply via the Pay My Student portal on the College website and provide:

- Recent income or benefit evidence, or HC2 certificate for full help with health costs.
- Universal Credit statements showing the elements received.
- College timetable to confirm weekly hours at college/work placement.
- Child Benefit, or show the child is named on their Universal Credit claim
- Child/ren's FULL birth certificate (unless the Universal Credit award letter has details of the child/ren's date of birth and surnames of the parent) For children of refugees or asylum seekers, we will accept the child's ARC card
- Letter to confirm entitlement to childcare funding.

When we have received all your evidence, we will arrange an appointment with you to discuss the level of support to be provided. An agreement will be signed by you and the Student Money team, regarding the terms of the contract. This includes the condition that attendance must not fall below the 90% minimum expected by the College (unless agreed in advance with your course tutor), or eligibility to claim childcare costs from the childcare fund could be affected.

You and your childcare provider will be provided with a copy of the childcare agreement.

Payments for private childcare will be made at 4 weekly intervals, in arrears, by BACS. No pre-payment will be made and for backdated claims or in cases where a student had to make an advanced payment to the childcare provider, receipts from the childcare provider or completed returns for the period concerned must be submitted.

Payments will only be made for sessions attended during term-time and within the agreed dates of the programme of study.

If you are absent from your course for 4 continuous weeks (excluding College holidays), all payments will stop. In these circumstances you, and your childcare provider, will be contacted by the Student Money Team and it will be your responsibility to pay for any notice period, if requested.

If absence from your courses results in you being withdrawn, this will make the childcare agreement void.

Both the student and childcare provider will be notified of any changes or withdrawal in funding.

PLEASE NOTE: Students under 20 years of age must complete a Care to Learn on-line application form.

3. TRAVEL

We realise that meeting the cost of travelling to College can be difficult for full-time students who are on benefits or low incomes. We aim to help meet these costs for those families, through a variety of different ways, depending on where the student lives.

College-funded transport:

Full-time students from South Cumbria, North Yorkshire and some areas of North Lancashire can access the College's free bus service, regardless of their household income.

These routes are serviced by a private hire coach and there is a fixed timetable which ensures learners arrive in time for the start of the College day at 9am. The return service departs after classes finish at 4.00pm.

If you use the free bus service and attend a timetabled class after 4.00pm you can ask for a refund for travel costs incurred after 4.00pm from Student Money Team - tickets must be produced and the payment should be authorised by the tutor or Programme Area Manager.

If you live in Galgate, or further south, may apply for a Stagecoach bus pass. No financial evidence is required if the student requires only the bus pass.

If you live locally during the week for the purposes of attending a course which is not available in your home area, you may apply for help with travel costs to return home at weekends (to a maximum limit of the cost of a Gold Rider pass). You will not be issued with BOTH a local bus pass and travel to and from their permanent home.

Students with specific requirements who incur extra travel expenses due to a disability or health need may also be eligible for some help towards the costs, whether or not they are in receipt of benefits.

19+ LSF-funded transport:

If you live more than 1.5 miles away from College you may be eligible for help with travel expenses, if you do not live on the free bus route.

To apply for this help you must:

- Be studying on a full-time course at the college AND
- Be living 1.5 miles or more from the site where your course is held
- Keep your attendance above the 90% minimum expected by college (unless agreed with your tutor)
- Have a household income of less than **£45,000** per annum

We can provide Stagecoach bus passes to help with the cost of travelling to college. In exceptional circumstances (e.g. if a student cannot access a bus service) arrangements to pay the cash equivalent of a bus pass will be considered by the Head of Engagement or Deputy Manager.

Refunds for travel expenses will not be made for any students who withdraw before the refunds are processed and students who subsequently withdraw, after a refund payment has been made or bus pass issued, will be asked to return their pass or refund the cost to College.

Any claims for travel refunds must be submitted before **31st July 2027** otherwise payment cannot be made.

4. ALL OTHER EXPENSES (including uniform, equipment, visits and lunch vouchers).

LMC recognises that for some students who are, or whose families are, on low incomes, certain course expenses can be difficult to afford. We aim to help these students studying on qualifying courses, with the cost of their course expenses. Attendance must not fall below 90% (unless there are proven mitigating circumstances), otherwise equipment must be returned to the college or the cost repaid.

Eligibility Criteria

To receive financial support with course expenses a student must:

- Have a household income of less than **£38,000** per annum or have a HC2 certificate for full help with health costs and
- Be studying a minimum of 30 hours on the course that requires the equipment

If a student is returning to College, they must not have previously received assistance from the 19+ Loans Discretionary Learner Support Fund for the same course.

Educational visits will only be covered if the trip is an essential part of the course, with a maximum entitlement of **£150** per student, per year.

5. EXCEPTIONAL HARDSHIP

The purpose of the Exceptional Hardship fund is to help students who are experiencing financial hardship over and above that experienced by most students and is approved by the Head of Engagement or Student Engagement Deputy Manager.

Examples of this could be extra expenses caused by relationship breakdown or emergencies. However, these examples are not exclusive, and any circumstances will be considered on an individual basis.

Eligibility Criteria

To meet eligibility criteria, students should:

- Be studying full-time on a further education course at college and
- Be experiencing exceptional hardship and be able to provide proof of this and meet the eligibility criteria outlined in 6.2
- Have a 90% attendance rate at College (unless exceptional circumstances apply).

6. APPEALS

The appeals procedure exists to protect students who feel that their Financial Support application has not been dealt with fairly, or if they are unhappy with a decision regarding their application. However, it is not possible to appeal about the actual rules of the 19+ Loans Discretionary Learner Support Fund, such as the fact that you need to be studying on a full-time course AND be living 1.5 miles or more from College to receive help with travel.

APPEALS PROCESS

The Appeals form should be completed and handed in to Student Engagement Team. The application will be considered by a panel who will meet within three weeks of receipt of the appeal form and the student will be notified immediately in writing.

Key contact numbers:

Deputy Manager - 01524 521469

Head of Engagement - 01524 521334

Vice Principal: Progress & Performance - 01524 521369

Part 1 : Initial Screening for

Equality Impact Assessment (including Safeguarding)

To be completed prior to a Policy, Plan or Procedure being introduced/reviewed

Name of Policy/Plan/Procedure being assessed: Learner Support Fund including 19+ Discretionary Learner Support Fund Is this a new or existing document? Existing ☒ New ☐	Name of Manager/Group carrying out the assessment: Victoria Carter
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1. In which of the listed areas could the new/amended policy, plan or procedure have an impact? These areas follow the College SES NB: This could be positive as well as negative. (please tick box)	☐ Gender ☐ Race and Ethnicity ☐ Disability ☐ Sexual Orientation ☐ Age ☐ Religion/belief ☒ Socio-Economic ☐ Pregnancy/Maternity ☐ Gender Reassignment ☐ None expected ☐ Marriage/Civil Partnership ☐ Complies with Children & Families Act 2014 ☐ All of the above
2. What are the risks of introducing this policy/change to any of the above groups?	None
3. What are the expected benefits of introducing this change to any of the above groups?	Existing good practice in supporting appropriate students through LSF
4. Are there any areas or issues that could impact on the safety of staff or learners?	No
5. What evidence do you have for your responses to Q 2, 3, and 4? e.g. evidence could be provided to counteract identified risks and therefore a full screening would not be required.	LSF spending
6. Is this policy/change deemed to have a High, Medium or Low risk?	Low
7. Is there any further action to be taken as a result of completing this screening form? For example, a need to complete a full Equality Impact Assessment or to set the date of a review	Is a full screening Impact Assessment required? Yes ☐ No ☒ If yes, please move to complete Part 2 overleaf
Date of Review: August 2025	

Date of completion of Impact Assessment: 03/09/2021 04/09/2022 10/10/2023
Signed (completing Officer) Charlotte Rawes Job Title: Vice Principal: Progress & Performance

This document should be submitted via Senior Managers for publication with the relevant policy/procedure