

# CARE LEAVERS HIGHER EDUCATION FINANCE STATEMENT AND GUIDANCE September 2016

Haringey Council aims to see that the children and young people in its care are successful in education. They are supported to make progress and equipped with the life tools to make appropriate choices to progress through education and into employment.

## **PURPOSE**

This policy document is intended to provide relevant information regarding the support package provided by Haringey Young Adults Service to a care leaver attending university. The aim is to formalise the financial arrangements that will be put in to place by Haringey Council to ensure that care leavers who attend a higher education course at university or college are not disadvantaged by their care background. It is intended as a guide to ensure that a care leaver graduates university on a fair and equal footing to that of their graduate peers.

## **SCOPE**

This document applies to care leavers undertaking higher education and post-graduate courses.

#### **PRINCIPLES**

- There will be equity and consistency across the local authority in the process of assessing a care leavers financial needs.
- All care leavers are expected to apply for relevant financial assistance in the form of available loans and grants, like all other students to help with their living costs i.e. rent, food and daily living costs through Student Finance.
- Haringey's Young Adults Service will provide on-going support and financial assistance by way
  of a bursary and holiday rent to care leavers whichever university they attend for the duration
  of the course.
- Haringey's Young Adults Service recognises the value of a 'Second Chance' opportunity; this means that young people aged up to 25 who want to engage with education will be supported by the service.
- Young people will be provided with written information detailing their financial support package from Haringey.

 Students will continue to be supported whilst at university and at a level that is reflective of their needs. Such support may be through their Personal Advisor, previous carer, family, other Haringey services or a combination of these.

## Relevant Legislation,

- Children Act 1989
- Children (leaving Care) act 2000
- Children & Young person's Act 2008

## **Guidance**, publications

- Student Finance
- UCAS
- Frank Buttle Trust
- Become (formerly known as The Who Cares Trust?)
- Propel

www.studentfinance.gov.uk

www.ucas.ac.uk/ www.buttleuk.org/ www.becomecharity.org.uk/

www.propel.org.uk/

# **GUIDANCE**

## FINANCIAL SUPPORT SPECIFIC TO HARINGEY'S YOUNG ADULTS SERVICE

## **HIGHER EDUCATION BURSARY**

Under The Children Act 1989 (Higher Education Bursary) (England) Regulations 2009 all Former **Relevant** care leavers attending university are to be provided with a higher education bursary to the value of £2000 over the life of the course they are attending.

The bursary will be paid into the young person's bank account or Allpay Card on confirmation/proof of acceptance onto the course via UCAS once a year at the beginning of term i.e. September/October. The payments will be split as follows:

- > 1<sup>st</sup> year £700
- 2<sup>nd</sup> year £700
   3<sup>rd</sup> year £600

Please note for those students progressing to 2<sup>nd</sup> and 3<sup>rd</sup> year of their degree, written confirmation from the University is needed that they are progressing to their next year.

For those people who change courses, the financial assistance will be divided accordingly.

All allowances paid to young people will be based on them obtaining and sustaining a place on a fulltime course. Personal Advisers will need to be informed of any changes during University.

## **HOLIDAY RENT**

The financial package that Haringey's Young Adults Service will put in place to support a care leaver at university will be as follows:

Christmas and Easter vacations a maximum sum of £100 per week will be paid towards rent payments for a period of up to 3 weeks, in each holiday.

During the summer break a sum of £100 (max) will be paid towards rent for a maximum of 14 weeks. During the summer vacation there is an expectation that young people will actively seek paid employment.

Any assistance will be based on a copy of the tenancy agreement being submitted approximately one month before the rent payment period.

Those students who are on welfare benefits i.e. lone parents, are not eligible for holiday rent as they are able to claim housing benefit.

## **RENT GUARANTORS**

Young Adults Service/Haringey Council will not act as guarantors but we would advise you to contact your chosen university to see if they offer any assistance specifically for care leavers around accessing guarantor schemes. They will all have their own specific criteria to be met by the student.

This is an arrangement made between student, university and landlords.

https://nusdigital.s3-eu-west-

<u>1.amazonaws.com/documents/23316/94ad9ef9a3b8216ff034e8df63d9956b/Housing\_How\_</u>\_To\_-

<u>University Guarantors Scheme.pdf?AWSAccessKeyId=AKIAJKEA56ZWKFU6MHNQ&Expires=1481900</u> 150&Signature=dmchfVwJXzMmCMmru%2BTFrp8PKwY%3D

In exceptional circumstances if a deposit is needed to secure accommodation then the Young Adult Service can release and advance on your bursary in order to pay this. (please see section on Higher Education Bursary).

If you need service support letters for the university or landlord please contact your Personal Adviser.

## STAYING WITH PREVIOUS FOSTER CARER

**Students away at university but returning to previous foster carer during vacations.** When young people return to their previous carer for vacations a flat weekly rate of £100 per week is paid to the carer (for maximum number of weeks as stated above) but the young person will need to make an additional contribution towards their rent and food.

**Students living with previous foster carer prior to starting University:** The placement will convert to a supported lodgings arrangement from Fostering and a maximum of £205 will be paid to the previous carer during the period to the run up to starting University. This is in line with the STAYING PUT policy.

**Students living with a previous foster carer when attending University:** Once they are attending the University, the Staying Put arrangement **ceases** and the young person will then be responsible for their rent payments to the carer, these payments should be made using their student loans, grants or bursaries, except in holidays as stated above.

## **ADDITIONAL COSTS**

## **Books and other essential equipment:**

Young people are expected to make use of the extensive library and on-line services available at University. Specific books and journals should be purchased using the maintenance loans and bursary as above.

**Graduation costs:** Funding will be provided to meet the cost of graduation gown hire; this will need to be discussed with the Personal Adviser.

For young people who have received the **16-19 bursary while in Further Education**, they should have been encouraged to use the money to ensure they have key equipment for University eg laptop, ipad etc.

**Childcare Costs:** Parents are expected to pay for childcare costs through Childcare grant or Parents Learning Allowance. There is no additional funding via the Young Adults Service; however a CAF referral could be completed dependent on location of the course.

## **OTHER CIRCUMSTANCES**

**Mature students**: Within the Children & Young Person's Act 2008 the duty to support care leavers wishing to return to education or training was extended from 21 up to a person's 25<sup>th</sup> birthday. In these circumstances there will need to be an individual Post 21 assessment of their situation to determine the level of support they require and the contribution they are also able to make.

NB: course needs to have been started prior to their 25<sup>th</sup> birthday and young people need to cooperate with 6 monthly Pathway plans reviews and show proof of course and continuation of course each year.

**UASC**: The level of support available for UASC who are now care leavers will be conditional upon their immigration status and any human rights assessment.

## SUPPORT AVAILABLE FROM HARINGEY'S YOUNG ADULT SERVICE IN ADDITION TO PA SUPPORT

Regular University emails are sent out to registered young people via the <a href="mailto:university@haringey.gov.uk">university@haringey.gov.uk</a> email account. These emails include a reminder of dates, interesting links and events of interest. It can also be used by the young people to directly ask for advice and support relevant to University

A register of all young people about to start and attending University is held by Tonie Reuben to keep the overview of those at University and ensure Haringey financial support is in place. (Tonie.Reuben@haringey.gov.uk)

Tonie Reuben - Young Adult Service (<u>Tonie.Reuben@haringey.gov.uk</u>) of any under 18's interested in going to University and those who are starting, including details of the young person's name, the course they are undertaking and at which University so they can go on the University register.

## NATIONAL FINANCIAL SUPPORT

#### STUDENT GRANTS AND LOANS

Haringey's Young Adults Service financial support package will be based on the assumption that students have applied for all available loans and bursaries.

Students must apply for a **Tuition Fees Loan** which pays for their course fees and is repayable at the end of the course. This money goes directly to the university. At the same time a young person will apply for a **Student Maintenance Loan** which is repayable at the end of the course once they are earning a minimum of £21,000. Repayment is based on earning and not level of debt. See **Appendix 1** for more information and website links.

If you require a confirmation letter of your care leaver status for Student Finance please contact your Personal Adviser.

Applications are to be made on-line via <u>www.gov/studentfinance</u>, deadline is usually May for the following September.

## ADDITIONAL FUNDING AVAILABLE

Direct finance from individual Universities - contact the University student finance service to see what funds they have available. Eg some provide £1000 per year to care leavers, or reduce fees. Please refer to <a href="www.becomecharity.org.uk/for-professionals/propel/">www.becomecharity.org.uk/for-professionals/propel/</a> for a list of Universities and what financial help they offer.

**Tottenham Grammar School Foundation** take applications from Haringey Care Leavers through their Somerset Fund.

Rees: The Care Leavers Foundation offer grants for 18-29 year olds in crisis. For more information please visit <a href="https://www.thecareleaversfoundation.org">www.thecareleaversfoundation.org</a>

Visit the public library for directories of charitable trusts that provide grants and awards:

- the Educational Grants Directory
- the Charities Digest
- the Grants Register
- the Directory of Grant Making Trusts
- Care Leavers Foundation
- Turn2us

We also have money management workshops run at Young Adults Service or we can refer to Barnardos if you would like further money management support.

## **APPENDIX 1**

# **Student Finance for 2016/17**

#### INFORMATION FOR CARE EXPERIENCED YOUNG PEOPLE

The student finance system is designed to enable you to study in higher education without needing to find any money up front. The type of financial support you will receive will vary from course to course and by university, so it's important to make sure that you check each university's website to find out what is available.

You should apply for your student finance by logging on to <a href="https://www.gov.uk/studentfinance">www.gov.uk/studentfinance</a>. If you change your mind about the course or university it is easy to change the information you have submitted at a later date.

Generally speaking, the financial support available can be broken down as follows:

#### **LOANS**

Maintenance Loans for Living costs (based on full time course) are available through Student Finance England. Graduates repay these loans after they have finished studying and are earning over £21,000. Even then the monthly repayments are small. The interest rates on these loans are linked to the retail price index (RPI) and also how much you are earning. After a certain amount of time (30 years), any outstanding loans will be written off if you have not repaid the money.

- There are two loans you can take out:
- Tuition fee loan: this loan is paid directly to your university to cover the full cost of your course;
- **Maintenance loan**: this is paid directly to you, normally in three instalments, for you to use for your living costs such as rent, food and bills;

#### Maintenance Loan 2016:

Living in London - £10,702 for academic year Living outside London £8,200 for academic year

**Tuition Fee Loan 2016:** 

New Students Full Time - £9,000 Private University/College - £6,000

**Continuing Students 2016:** 

Up to £9,250 Private University/College - £6,165

Maintenance Loan 2017:

Living in London - up £11,002 for academic year Living outside London -£8,430 for academic year

There are different figures if you spend a year of your UK course studying abroad, please refer to www.gov.uk

A large number of universities will offer a non-repayable bursary specifically to students who are care leavers. Check out each University Website, Become website http://www.propel.org.uk or Buttle Trust website: <a href="https://www.buttleuk.org/pages/list-contact-details-for-quality-mark-institutions.html">www.buttleuk.org/pages/list-contact-details-for-quality-mark-institutions.html</a>

Haringey local authority will provide £2000 **Higher Education Bursary** over the time of a degree in instalments.

Tottenham Grammar School Foundation - Somerset Award available: May - November 2017.

www.gc-solutions.org.uk/page10.html

Your public library should also have directories of charitable trusts that provide grants and awards:

Do visit www.gov.uk this is a very useful website

#### **TOP TIPS:**

- Keep copies of all documents and letters that you send to Student Finance England they will be useful in future years. Send everything by recorded delivery.
- Apply as soon as possible, look at the costs involved for each University, specifically tuition fees and accommodation costs and what support they have available.
- **Propel** is a good website to start with when choosing a university as some offer significant financial support than others.
- Please refer to <u>www.gov.uk</u> for the most up to date information regarding finances

Don't be afraid to **phone** the Universities and if you haven't already, **attend an open day** and see what you think.