

CARE LEAVERS HIGHER EDUCATION FINANCE STATEMENT

AND GUIDANCE

(Reviewed February 2024)

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

This Guidance outlines Haringey's financial policy for the support we will provide to care leavers attending Higher Education to ensure our young people have the necessary resources for their academic pursuits.

PURPOSE

When applying to university, many students are worried about managing their money – and for students from a care background, this may seem like a particular challenge. This guidance document is intended to provide relevant information regarding the support package provided by Haringey Young Adults Service to a care leaver attending Higher Education. The aim is to formalise the financial arrangements that will be put in place to ensure that care leavers who attend a higher education degree 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 their graduate peers.

SCOPE

This document applies to care leavers undertaking higher education (see Appendix II for further details):

- Eligible child;
- Relevant child;
- Former relevant child; and
- Other qualifying care leavers

PRINCIPLES

- There will be equity and consistency across the local authority in the process of assessing a care leavers financial needs.
- This policy considers the universal financial support that young people receive and allows for Haringey Council to assess whether the young person requires any additional financial contribution from the authority, so that they can benefit fully from taking part in Higher Education. All financial support is dependent on an individual assessment of need.
- All care leavers are expected to apply for relevant financial assistance (Student Finance, England) in the form of available loans and grants, like all other students.
- Haringey's Young Adults Service will provide on-going support and financial assistance to care leavers whichever university they attend for the duration of the course.
- 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 and Statutory Guidance

- Children & Social Work 2017
- Children Act 1989
- Children (leaving Care) act 2000
- Children & Young person's Act 2008
- Children Act 1989: transition to adulthood for care leavers
- SEND code of practice: 0 to 25 years

FINANCIAL SUPPORT AND PACKAGE

HIGHER EDUCATION BURSARY

In line with regulations¹ **Former Relevant** care leavers attending university will be awarded a one-off higher education bursary to the value of £2000, paid in instalments, for the duration of the course they are attending. This does not have to be repaid.

The bursary will be paid into the young person's bank account 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 unless otherwise agreed:

- 1st year £700
- 2nd year £700
- 3rd year £600

Note for those students progressing to 2nd and 3rd year of their degree, written confirmation from the University is needed that they are progressing to their next year.

For those students who change courses, the financial assistance will be divided accordingly for the remainder of the bursary payments.

All allowances paid to young people will be based on them obtaining and sustaining a place on a full-time course. Personal Advisers will need to be informed of any changes during University and will need written consent from the young person to verify attendance with the university or education establishment.

This does not include one-year Access Foundation courses which may be undertaken before a degree course.

The meaning of higher education for the purpose of determining eligibility for the bursary means a course of higher education **that is of at least two academic years' duration** and is designated by or under regulations made under section 22(1) of the Teaching and Higher Education Act 1998.² However, we encourage students studying part-time to speak to their Personal Advisor about their eligibility.

ACCOMMODATION

The Pathway plan will set out accommodation arrangements, including financial arrangements:

- During term time; and
- Short vacations and the and long vacation during the summer.

¹ The Children Act 1989 (Higher Education Bursary) (England) Regulations 2009

² <https://www.legislation.gov.uk/ukdsi/2009/9780111480663/regulation/3>

ACCOMMODATION WHILST AT UNIVERSITY

Full-time university students are not eligible for housing benefit unless they are a parent – so will need to ensure that their rent and bills are paid from their student maintenance loan of £9,203 and the education grant that we provide (for vacation accommodation). As a result, it is preferable to be in student accommodation and/or staying put, because semi-independent accommodation will not be affordable.

Many universities and colleges help care-experienced students to find appropriate accommodation. This varies greatly from one institution to another and can be an important factor when young people choose where to study. Help from the institution may include:

- Free or discounted accommodation
- Year-round accommodation (including over the holiday periods)
- A guaranteed room in university accommodation for the duration of your course no guarantor requirement – or the university will act as guarantor on your behalf
- No deposit needed, or reduced cost;
- Grants to help you cover living costs over the holiday periods
- Starter packs to help you get the equipment you need (e.g. bedding) or vouchers.

HOLIDAY RENT

The Young Adult's Service will help with rent payments in the holidays of up to £100 per week for a total of 20 weeks fostering stability and enabling them to focus on their education and career aspirations, as follows:

During Christmas and Easter vacations, care leavers will receive a maximum of £100 per week towards rent payments, for a period of up to 3 weeks during each holiday break.

During the summer break a maximum sum of £100 per week will be paid towards rent for a maximum of 14 weeks. During the summer break, recipients are expected to actively seek paid employment. **Note: Summer rent payments during the final year will not be provided, as students are expected to secure full-time employment or claim Universal Credit.**

Young people must submit a copy of their tenancy agreement approximately one month before the start of the rent payment period.

Students who are already receiving welfare benefits, such as lone parents or students on part-time courses, are not eligible for holiday rent as they are able to claim housing benefit.

STAYING WITH PREVIOUS FOSTER CARER

Students away at university but returning to previous foster carer for ad hoc weekends and 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 Staying Put 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:

If the young person wishes to stay with the former foster carer whilst at University then the 'Staying Put' arrangement continues at the rate of £100 a week for support paid by Local Authority and the young person pays their rent element to the Staying Put carer at a rate of £105 per week made up of rent, utilities and internet access which is to be funded out of the young person's loans, bursaries and

grants. During the holidays (as above) the LA will pay directly to the former foster carer £205 (£100 support and the rent element for the young person).

This arrangement will be reviewed every 6 months and will terminate if either party wishes to do so or the young person reaches the age of 21 years old.

ADDITIONAL COSTS

Books and other essential equipment: Young people are expected to make use of the extensive library and on-line services provided by the University. Specific books and journals should be purchased using the maintenance grants, loans and bursaries. Requests for specialist equipment will be assessed and contributions will be considered on an individual basis. Young people who have benefited from the **16-19 bursary during Further Education** should have been encouraged to utilise the funds for essential equipment required for university, such as laptops, iPads, and other necessary tools.

Travel costs: £300 towards travel per year.

Graduation costs: Funding will be provided to meet the cost of graduation gown hire, this will need to be discussed with the PA.

Submission of Original Documents: Proof of registered post will be reimbursed on proof of postage.

Childcare Costs: Parents are expected to pay for childcare costs through tax credits, child benefit, Childcare grant or Parents Learning Allowance. There is no additional funding via the YAS service.

OTHER CIRCUMSTANCES

Mature students: The duty to support care leavers wishing to enter or return to higher education or training has been extended to include those care leavers aged up to 25. The course needs to have been started prior to their 25th birthday and young people need to accommodate 6 monthly Pathway plan reviews and show proof of course and continuation of course each year. Responsibilities for planning continuing support applies to the end of the agreed programme of education or training (which can take them beyond their 25th birthday).

Care Leavers Returning after the Age of 21

A former relevant or qualifying young person aged between 21 or 25 (including those who were closed at 21) may request to re-engage with services in order to pursue a part time or full time programme of higher education. In these cases, the young person should submit a written request for support and set out:

- The details of the programme
- Reasons for pursuing the programme
- Demonstration of motivation and commitment
- Funding needed - both in terms of programme costs and any associated costs of support required to enable them to access and sustain the programme.

Young people can be helped by a member of the Young Adults Service to do this where needed. The Young Adults Service will decide if the programme is suitable and appropriate for the young person and in line with their future plans. Publicly funded provision should be accessed where available. A Personal Advisor will be appointed to complete a Pathway Plan. The pathway plan will address:

- Support including financial to enable the young person to enrol on and maintain the programme
- Support including financial relating to additional factors which might impact on the young person's ability to be successful on the programme such as housing, care or health issues.
- Long term planning and continued progression toward the young persons career aspiration.

Part-time students: Part-time students can apply for income-related benefits if they are on a low income and meet the certain conditions. Sometimes studying part-time can make a difference to the amount of funding they receive.

Repeating a Year/Change of Course/Further Degrees

University is a big 'step-up' from school or college. Plans must be put in place through the Pathway Plan to support each Care Leaver with all the arrangements both financial and otherwise to go to university and to ensure ongoing emotional and practical support once the care leaver has started the course. We acknowledge that some of our care leavers will find they have chosen the wrong course for them or that they are not ready yet for the move to university life and may defer a year. In these cases, the Personal Advisor will work with the care leaver to consider all the possible options available.

- **Changing course / Repeating an academic year:** If you decide at the end of the first year you are on the wrong course, or you need to repeat a year we will provide an additional year's funding. You'll only receive a maximum of 4 years funding in total, on confirmation of your student loan.
- **Going back to university:** If a young person has a degree already, they normally do not qualify for the full student finance if they go back to university to take a second degree. That means young people will not receive the full maintenance loan or grant, and they will have to pay any shortfall / their own university fees. Haringey supports young people who are studying for their first undergraduate degree and does not fund second degrees unless in exceptional circumstances and subject to an assessment of need.
- **Post graduate courses:** Students can get funding for postgraduate study through loans, scholarships, bursaries, and grants. Some students will be in employment and might also get help from their employer. Following a needs assessment, we will assist young people to identify financial support and resources to enable them to undertake post graduate study. We are not able to pay for post-graduate course fees such as Master's Degrees/ Doctorate studies or living expenses.

UASC (Unaccompanied Asylum Seeking Children/Young People): If a young person cannot access a student loan when they go to university, for example because of their immigration status, YAS will continue to support the young person so they can attend university. UASC are expected to claim for loans and grants to cover their tuition fees, accommodation and maintenance. If they are unable to claim grants and loans young people will be advised to contact Buttle UK. Advice is also to be sought from the Virtual School Head and the Allocation Officer within the YAS. Funding for university fees/maintenance will only be made in exceptional circumstances as assessed in a young person's Pathway Plan.

Many universities offer scholarships or fee waivers for those who cannot access student finance on account of their immigration status. All of these have different names but are sometimes called Sanctuary Scholarships, Equal Access, or Article 26 awards. These usually pay the young person's tuition fees and often also provide extra funding for their living costs. For up to date lists of which universities offer scholarships, visit Student Action for Refugees ([STAR's website](#)) and on the Article 26 website.

Care leavers from overseas: Young people who have lived in the United Kingdom for more than 3 years are usually treated as 'home students' and will not have to pay overseas student fees if they attend a higher education course.

Students with a disability: Disabled students can claim additional allowances from Student Finance England. These are to cover such things as special equipment or a helper. This is known as [Disabled Student Allowance \(DSA\)](#) and an assessment must be undertaken before any money is awarded.

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

Regular emails are sent to registered young people through the university@haringey.gov.uk email account. These emails contain reminders of important dates, interesting links, and events of interest. Additionally, young people can utilise this email address to directly seek advice and support related to university matters.

The Assessment Officer, Tonie Reuben (Tonie.Reuben@haringey.gov.uk), within the Young Adult's Service maintains a register of all young people who are about to start and currently attending university. This register helps in overseeing university enrolment and ensures that necessary financial support from Haringey is in place.

Please notify Tonie Reuben (Tonie.Reuben@haringey.gov.uk) of any care leavers who are interested in attending university, as well as those who are already starting. Provide details such as the young person's name, the course they are undertaking, and the university they are attending, so they can be included in the university register.

NATIONAL FINANCIAL SUPPORT

STUDENT LOANS

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

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.

If they receive student finance as a care leaver, they will not be asked to provide any of their parent's financial details. They will be assessed as an independent student and will be awarded the maximum amount of Maintenance Loan they are entitled to. However, if the young person has reconciled with their parents between leaving care and starting their course, Student Finance England notes they may need to apply for student finance that is based on their parents' income. [Key information on students who qualify as care leavers.](#)

Tuition Loan for course fees

Tuition Fee Loan of up to £9,250 if the young person is studying at an eligible university or college.

If they are studying an accelerated degree course, you could receive up to £11,100.

Maintenance Loan for living costs

You may have to give details of your household income or care leaver status.

The loan is paid directly into your bank account at the start of each term. You have to pay the loan back.

Full-time student	2023/2024	2024/2025
Living with your parents	Up to £8,400	Up to £8,610
Living away from home, outside London	Up to £9,978	Up to £10,227
Living away from home, in London	Up to £13,022	Up to £13,348
A year of a UK course studying abroad	Up to £11,427	Up to £11,713

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

ADDITIONAL FUNDING AVAILABLE

Government grants: Students with children, or students with a disability such as dyslexia, can receive government grants to help with extra costs. Some courses also offer bursaries to encourage students to study them, such as nursing or medicine, social work and teaching.

Bursaries and scholarships from the university: Many universities offer bursaries for care experienced students that they do not have to repay, and some offer scholarships, grants or loans to help students manage any additional expenses (e.g. specialist equipment). The [Propel website](#) offers a detailed support checklist on individual university pages, covering key topics like funds for care leavers and year-round accommodation.

Charitable trusts and foundations: offer grants and awards for university students. A list of directories can be found in Annex I.

APPENDIX I

Student Finance from 2024/25

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 www.gov.uk/studentfinance. You might be able to apply as a [care leaver](#). 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

Loans are available through **Student Finance England**. Graduates repay these loans after they have finished studying and are earning over £27,295. 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 to 40 years), any outstanding loans will be written off if you have not repaid the money. Loan cancellation may not apply to you if you're in breach of any repayment obligations.

- 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
- **NB: You might not need to take out the full loan amounts if you access grants**

GRANTS

University or College Grants - each place will have their own package of financial support to ensure students are able to access their courses. If you are coming to study for a degree from a care background, there is likely to be additional financial support available to you from universities.

A large number of universities will offer a non-repayable bursary specifically to students who are care leavers.

Check out each University Website, [Propel](#) or the [Buttle Trust](#).

Institutions may offer one or more of the following:

- a fee waiver or discount;
- a free foundation year leading to progression to a professional career via a course with high entry requirements;
- discounted accommodation or other similar institutional service;
- a financial scholarship/bursary

Again, check the student finance website for Universities involved to see what is available and don't be afraid to telephone each university and ask as many questions as possible!

Haringey Council will provide £2000 **Higher Education Bursary** over the time of a degree in instalments up to the age of 25.

[Tottenham Grammar School Foundation](#) - Somerset Award available: Applications open 1st May each year (for the academic year commencing the following September).

Your public library should also have **directories of charitable trusts** that provide grants and awards. Many are not available online so you can ask your Library or University Careers Service if they have a copy.

- The Educational Grants Directory
- The Charities Digest
- The Grants Register
- The Directory of Grant Making Trusts
- Care Leavers Foundation
- [Turn2Us](#)

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.
- Your Personal Advisor can support with drafting personal statements and interview preparation, if required.
- When applying for university via UCAS, tick the box on the form that asks if you've been in care. You may worry about identifying yourself as a care leaver, but the information will be confidential. It may open other support from your university such as financial or practical help.
- Universities can be flexible about your entry grades. If you tick the box identifying yourself as a care leaver on your UCAS application, universities may offer lower entry requirements to take account of the extra difficulties you may have faced.

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

Additional Resources

[The Complete University Guide](#) offers advice on entitlements and support available to Care Leavers attending university.

Agencies that offer advice to all care leavers include [The Become Trust](#), [NNECL](#), [Brightside](#) and the [Care Leaver Association](#).

All universities have a designated member of staff for care experienced students, usually up to the age of 25. The [Propel](#) website identifies who the designated contact is at most of the higher education provisions in England.

[National Network for the Education of Care Leavers](#) offer higher education activities and resources for care leavers, children in care and those who support them.

Support for UASC

[Refugee Education UK](#) offers support services to help you overcome any challenges you may face, along with useful resources. Its [frequently asked questions](#) are great starting points for refugees and asylum seekers considering applying to university.

[Student Action for Refugees \(STAR\)](#) campaigns for equal access to higher education for refugees and people seeking asylum in the UK. You can find information about access to university on the [STAR website](#), including a list of scholarships available in the UK.

Support with accommodation

[Unite Foundation](#) offers students free, purpose-built accommodation for up to three years of study, with no rent or bills and has 27 partner universities.

Support with finances

[Buttle UK](#) offers grants to Care Leavers attending university.

[Rees Foundation](#) offers career coaching and grants to help with educational costs.

[The Welland Trust](#) offers grants to care-experienced adults to help with their career development and higher education fees.

[Capstone Care Leavers' Trust](#) offers advice, support and grants for course fees.

[Spark Foundation](#) offers grants of up to £600 for educational costs.

[The Care Leaver Covenant](#) supports Care Leavers with educational costs.

[The Tunstall Jubilee Foundation](#) offers grants to Care Leavers to help with the costs of education and training.

APPENDIX II

DEFINITIONS OF CATEGORIES OF CHILDREN ENTITLED TO CARE LEAVING AND HIGHER EDUCATION SUPPORT³

	<i>Do I qualify?</i>	<i>What am I entitled to?</i>
Eligible Child <u>Schedule 2, Paragraph 19B CA 1989</u>	<ul style="list-style-type: none"> • Aged 16 or 17 • Looked after by children's services for a period of 13 weeks since the age of 14 • Currently looked after 	<ul style="list-style-type: none"> • A Personal Advisor • A Needs Assessment • A Pathway Plan • Receive all the care and support they normally receive until they leave care
Relevant Child <u>Section 23A CA 1989</u> <u>Section 23B CA 1989</u>	<ul style="list-style-type: none"> • Aged 16 or 17 • Looked after by children's services for a period of 13 weeks since the age of 14 • Looked after for a period of time after their 16th birthday • No longer looked after 	<ul style="list-style-type: none"> • A Personal Advisor • A Needs Assessment • A Pathway Plan • Accommodation and maintenance • financial support to meet education, training and employment needs
Former Relevant Child	<ul style="list-style-type: none"> • Aged between 18 and 25 • Previously an eligible child and/or a relevant child 	<ul style="list-style-type: none"> • A Personal Advisor • A Pathway Plan, kept under regular review • Assistance with employment, education and training

³ <https://childlawadvice.org.uk/information-pages/services-for-children-leaving-care/>

<u>Section 23C CA 1989</u> <u>Section 23CZA CA 1989</u> <u>Section 23CA CA 1989</u>		<ul style="list-style-type: none"> • Assistance with accommodation • Help with living costs
Former Relevant Children Pursuing Further Education or Training	<ul style="list-style-type: none"> • <i>Specific duties are placed upon the local authority in respect of Former Relevant children who inform the local authority that they are pursuing, or intend to pursue, a programme of education or training. The local authority must:</i> 	<ul style="list-style-type: none"> • <i>Carry out an assessment of the needs of the Former Relevant child with a view to determining what assistance (if any) it would be appropriate for the local authority to provide;</i> • <i>Prepare a pathway plan;</i> • <i>To the extent that the Former Relevant child's educational or training needs require it, provide financial assistance by:</i> <ul style="list-style-type: none"> • <i>Contributing to living expenses; or</i> • <i>Making a grant to meet expenses connected with the education and training.</i> • <i>These duties continue up to the Former Relevant child's 25th birthday.</i> •
Qualifying Care Leaver <u>Section 24 CA 1989</u>	<ul style="list-style-type: none"> • <i>Aged between 16 and 25</i> • <i>Looked after by children's services on, or after, their 16th birthday and no longer looked after</i> • <i>Spent less than 13 weeks in care since 14th birthday, i.e. do not fulfil criteria for eligible or relevant child</i> 	<ul style="list-style-type: none"> • <i>Help with living expenses and if they are in higher education they may also help with securing vacation accommodation</i> • <i>advice and assistance from Children's Services, which may, be in cash</i>