

catch
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Student Financial Support Policy and Guidance

Catch22 is a social business, a not for profit business with a social mission.

For over 200 years we have designed and delivered services that build resilience and aspiration in people and communities.

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INTRODUCTION

This policy and support document sets out arrangements for how Catch22 College will operate the 16-19 Bursary funds during the academic year.

The 16 to 19 Bursary Fund provides financial support to help students to overcome specific barriers to participation so they can remain in education and training. Catch22 has received this funding to help students to meet the cost of participating in post-16 education and training. This policy is based on the Department for Education “16-19 Bursary Fund Guide for 2025 to 2026 academic year”.

Student Financial Support is designed to support Catch22 students who face genuine financial hardship towards the additional costs involved in attending Catch22 College. However, applicants should be aware that:

- The Fund is limited which means that we may not always be able to support every student that applies
- If there is over-demand Financial Support cannot be guaranteed
- All applications will be considered individually and must be completed with all the information requested

Important notes:

Students must meet the eligibility criteria in DfE funding regulations for post-16 provision, and be confirmed as compliant and on programme. This will be confirmed with the information provided in the enrolment documents.

Pre 16 students

Pre 16 students (including Electively Home Educated) undertaking a Catch22 Study Programme are not eligible for financial support as they are still of secondary school age. Similarly, students aged 14-16 who are attending Catch22 College as part of their school key stage 4 programme are not eligible for bursary support.

Academic year teaching weeks

The number of weeks on programme must be checked and be accurate, we have 40 teachable weeks per academic year based on a student starting on the first Monday in September and ending on the last Friday in July.

October Half Term – 1 week
December Term break – 2 weeks
February Half Term – 1 week
April Term break – 2 weeks
May Half Term – 1 week

Bursary Awards

There are two types of Bursary:

- Vulnerable Bursary
- Discretionary Bursary

Vulnerable Bursary

The Vulnerable Bursary Fund has been introduced by the Government for young people it considers to be the most in need. This Bursary can pay you **up to £1,200** over the Catch22 College year and has strict eligibility criteria.

Students will be awarded the amount of support they need to participate based on an assessment of the types of costs they have and not automatically awarded £1,200.

Eligibility

To be eligible to receive support from this fund students must be:

- Aged 16,17 or 18 at the start of the College course

And meet at least one of the following criteria:

- A young person claiming Income Support or the Income Support element of Universal Credit in their own name
- A young person who is 'Looked After' and in the Care of the Local Authority
- A care leaver
- Receiving Disability Living Allowance (DLA) or Personal Independence Payments (PIP) in your own right as well as Employment and Support Allowance (ESA) or Universal Credit (UC) in their own right. They must be receiving both DLA/PIP and ESA benefits at the same time to qualify.

Meeting one of the above criteria does not automatically guarantee that funding will be given.

Students actual need must be assessed to prove that without the support, they could not attend college. **Students must not be automatically awarded the full £1200 where they do not need this to participate.**

Funding is provided to support students' education, therefore should be provided for covering costs such as clothing for placements, essential equipment for courses, transport costs and sustenance.

Flat rate or daily rates must not be paid.

DfE will recover funds where auditors identify funding errors in any circumstances where the institution is not able to demonstrate at audit how their students meet the eligibility criteria of the bursary fund.

Discretionary Bursary

The Catch22 Discretionary Bursary Fund is designed to support students who face genuine financial hardship towards with the cost of travel, to buy essential books, equipment or specialist clothing (such as protective overalls, for example).

These are items the student would otherwise need to pay for to participate. However, applicants should be aware that:

- The Fund is limited which means that we may not always be able to support every student that applies
- If there is over-demand funding cannot be guaranteed
- All applications will be considered individually and must be completed with all the information requested

Eligibility

To be considered for an award under the Discretionary Bursary you must meet the following criteria:

- Be aged 16, 17 or 18 at the start of your course (at least 16 and under 19 on 31st of August 2025) or aged 19 to 24 with a current EHCP.
- You are continuing on a Study Programme you began aged 16 to 18, in which case you are considered a '19+ continuer', or
- Be living in a household where the gross income level is below £36,700 per annum.

To be considered for financial support you must provide the required evidence to support your application. Where it isn't possible to get the usual types of evidence required (such as wage slips, letters from the Department for Work and Pensions, or Her Majesty's Revenue and Customs, etc.) Catch22 College may, in exceptional cases, consider alternative sources of evidence in support of your application.

Award Elements

There are four elements of Discretionary Award that Catch22 can pay to eligible students:

Travel Award

- A financial contribution towards travel costs (either full or partial costs based on assessment of need) when you live more than 1 mile from the Catch 22 College site at which you are studying.
- Payments are provided towards the cost of bus or rail travel.
- Payments will be reduced for any days / part-days a student does not attend college, trips/activities and work placements.

Meal allowance

- A top-up payment to bridge the gap between free meal allowance and local food vendor prices.
- Meal coverage where student is ineligible for Free school meal payments, but student faces genuine financial hardship.
- Additional meal coverage where student requires the cost of more than one meal a day to be covered, where timetabling means they would be unable to access this meal and attend classes on time (breakfast).

One-off payments

- One off payment to cover costs such as uniform, clothing or PPE (receipt required)
- One off emergency payment for repairs or maintenance where a bicycle is used as transport to college site. (Paid upon evidence of repair or maintenance need- receipt required)

Other financial support payments

- Students may be also considered for a discretionary bursary where assessment confirms significant personal hardship and/or financial disadvantage. This must be identified and itemised.

The personal circumstances of individual students will be considered as part of the assessment process with the amount of bursary paid specific to the needs of each eligible student.

Discretionary Bursary payments will be provided as regular weekly payments, up to a maximum of £40 per week or £1200 per academic year based on attendance. However, in exceptional cases where a specific student has clearly identified additional costs that exceed this amount, we will adjust the payment to meet their needs on a case-by-case basis.

Payment will be based on the identified needs of the learner and linked to attendance with deductions made if students do not attend College in line with their timetabled day.

Further information on Free Meals funding and eligibility will found by following the link below:

[16 to 19 Bursary Fund guide: 2025 to 2026 - GOV.UK](#)

DfE will recover funds where auditors identify funding errors in any circumstances where the institution is not able to demonstrate at audit how their students meet the eligibility criteria of the bursary fund.

Important note

- Catch22 does not make flat rate payments to students.
- All Bursary payments are discretionary and subject to 100% student attendance and there being no evidence of poor or unacceptable behaviour.

- We recognise that there may be a small number of students with financial barriers to learning not covered by the above list. Additional requests to make Discretionary Learner Support Award payments may be considered.
- In all cases, the approval of the Catch22 Contract and Compliance Assurance Team is required before payments can be made to students.

The impact of bursaries on DWP benefits

Receiving Bursary funding from Catch22 will not affect any other means-tested benefits which are paid to any members of students family (for example, Income Support, Jobseeker's Allowance, Child Benefit, Working Tax Credit, Housing Benefit or, generally, UC (the UC section of this document contains more detail about this benefit). However, if the student is paid a Disability Living Allowance (or Personal Independence Payments) and Employment Support Allowance, or if they receive Universal Credit, then parents/carers can no longer receive certain household/family benefits for you, such as child benefit.

The Education and Skills Funding Agency, who provide all the funding for our college, does not allow Catch22 to make Bursary Fund payments as regular payments for living costs as this also has an impact on other benefits that you might already receive.

Free School Meals

Eligibility

To be eligible to receive free meals, the student:

- Must be aged 16 or over but under 19 on 31st August 2025.
- If you are 19 or over, then you are only eligible to receive a free meal if:
 - You are continuing on a Study Programme you began aged 16 to 18, in which case you are considered a '19+ continuer', or
 - You have an Education, Health and Care Plan (EHCP).

The following groups of students are not eligible for free meals while they are with Catch22:

- Students of secondary school age between 14 and 16 (these students are already covered by a different fund).
- Students aged 19 or over at the start of their learning programme with Catch22, unless they have an EHCP or are a 19+ continuing student.
- Apprentices, including those with an EHCP.

Eligible Benefits

In addition to the above, Free Meals are for students who also receive, or whose parents/carers receive one or more of the following benefits:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance (ESA)
- Support under part VI of the Immigration and Asylum Act 1999
- The guarantee element of State Pension Credit
- Child Tax Credit (provided they are not entitled to Working Tax Credit and have an annual gross (before tax) income of no more than £16,190, as assessed by Her Majesty's Revenue and Customs (HMRC))
- Working Tax Credit run-on – paid for 4 weeks after someone stops qualifying for Working Tax Credit
- Universal Credit with net (after tax) earnings not exceeding the equivalent of £7,400 per year (after tax and not including any benefits you receive)

Important

A parent or student must be in receipt of one of the qualifying benefits set out above to be eligible.

Working Tax Credit is not a qualifying benefit for free meals, and a parent or student in receipt of Working Tax Credits is not entitled to a free meal.

Qualifying benefits do include the Working Tax Credit run on which is paid for 4 weeks after you stop qualifying for Working Tax Credit.

A student is only eligible to receive a free meal when they, or a responsible adult on their behalf, have made a successful application to Catch22 using the Bursary Application Form.

Entitlement to receive Free Meals is not automatic.

Receiving the free meals

Eligible students will either be provided with:

- A meal free of charge (where the College site has the facilities needed to provide the meals)
- A voucher which can be redeemed on-site or off-site with nearby food outlets with a value of up to £2.61 per student per meal.
- NB Where neither of the above options are possible, Catch22 will make BACS electronic transfer payments direct to the student's bank account.

Eligible students undertaking a work placement or work experience may be provided with a free meal by the employer. Where this is not possible, eligible students will be provided with either a weekly payment or a voucher that can be used at a nearby food outlet.

Further information on Free Meals funding and eligibility will found by following the link below:

<https://www.gov.uk/guidance/16-to-19-funding-free-meals-in-further-education-funded-institutions>

Free meals should not be pro-rata, where a student is attending for 3+ hours on the day of attendance, they should receive £2.61 per day.

Example-

Student A attends 4 days a week. 2 days 9am to 3pm, 1 day 9am to 1pm, 1 day 9am-10.30am. They should be provided with 3 days of free meal allowance.

Student B attends 2 days a week. 1 day 9am to 3pm, 1 day 10.30am to 3pm. They should be provided with 3 days of free meal allowance.

Student C attends 3 days. 2 days 9am-10.30am, 1 day 9am to 1pm. They should be provided with 1 day of free meal allowance.

DfE will recover funds where auditors identify funding errors in any circumstances where the institution is not able to demonstrate at audit how their students meet the eligibility criteria of the bursary fund.

The Application Process

All Catch22 College students will be provided with a copy of the Catch22 Bursary and Free Student Meals application forms along with a copy of this guidance at the start of their programme. The process for applying for financial support will be explained during the student's induction period.

The Catch22 College Manager will assess all application forms received for a Vulnerable Bursary, Discretionary Bursary and/or Free Meals along with all evidence submitted with the application.

The Catch22 College Manager will submit the application and evidence to Catch22 Contract and Compliance Assurance Team to Compliance check and confirm eligibility.

If Catch22 do not consider sufficient evidence has been provided to make an accurate financial assessment, the application will be returned to the student with an explanation provided of any additional information or evidence required to enable a final decision to be made.

Once the application form has been reviewed, the Catch22 College Manager will either approve or reject the application and will write to you to let you know their decision. If the application is rejected, then the letter will explain why.

The Payments Process

- Payments can only be set up and made to students when all the evidence required to confirm eligibility has been provided, checked, and confirmed by compliance.
- Payment sheets must be sent to compliance for authorisation before being sent to finance for payment.
- Catch22 expects students to be able to supply the evidence required to establish bursary eligibility within the first couple of weeks of starting a programme.
- Travel award can be paid to students for a maximum of 2 weeks before paperwork and evidence are submitted. If after 2 weeks of engagement, students have not completed their enrolment paperwork and provided evidence of eligibility to substantiate their bursary, payments will halt until this is completed.
- Catch22 recognises that this process may take a little longer for some students (e.g. if you need to open a bank account) and so we will back date payments up to a maximum of 16 weeks. This means that if it takes you 16 weeks to obtain the appropriate evidence you don't need to worry as we will back date your payments to your first day of training with Catch22. However, if it takes you longer than 16 weeks to supply the evidence, we will still make a back dated payment for 16 week's but you will lose the opportunity to be paid a bursary for any weeks above the 16 weeks. For example, if you provided Catch22 with the necessary evidence after 18 weeks, we would be able to pay 16 weeks of backdated payments but not the remaining 2 weeks.
- Payments will be made by BACS transfer payments directly to the bank account of eligible students. Please note that Catch22 will usually only pay financial support into the account of the named student. Unless there are exceptional circumstances, we will not make bursary or free student meals payments to another person e.g. a parent, carer or friend.
- Payments are subject to 100% attendance and a good standard of effort and behaviour during the Study Programme.
- Payments will be paid one week in arrears – i.e. a week behind
- No payments will be made during Catch22 College closure/holiday periods, such as half terms, Easter, Christmas and the summer holidays.
- Students are not eligible to receive payments for holidays taken during term time.

Appeals

- If your application for 'Vulnerable' or 'Discretionary' bursary or Free Meals support is rejected, you can appeal the decision by providing further evidence or information to support a review of your application.

- If you are appealing a claim for the Free Meals or Vulnerable Bursary, any additional evidence must satisfy the eligibility criteria outlined in this guidance. If you are appealing an application for the Discretionary bursary, we may ask you to provide additional details on your household family income and costs.
- Appeals will be considered by Catch22 with a decision made within 10 working days of receipt of the appeal.
- If either the students' or their family financial circumstances subsequently changes, Catch22 will be happy to consider a new application supported by new evidence.

Review

- All the procedures and eligibility criteria outlined in this guidance are reviewed regularly and may be subject to change.
- All procedures take account of current Department for Education (DfE) guidance.
- Catch22 receives a fixed amount of funding to support students participating in the programme. Payments are therefore subject to affordability and may be reduced or withdrawn. Catch22 will make every effort to support students in severe financial hardship to continue in their learning programmes at the Catch22 College.

What the Bursary cannot be used for

The bursary fund is not intended to

- provide learning support - services that institutions give to students - for example, counselling, mentoring or extra tutoring
- support extra-curricular activities where these are not essential to the students' study programme
- support general household incomes

Institutions are not permitted to use the bursary fund in any way that would give them a competitive advantage over other institutions. Examples include:

- fees for access to facilities in the institution
- block subsidy of the canteen
- block subsidy of transport, or support for travel for all students regardless of family incomes
- block provision of equipment, material or books

- making bonus payments to reward attendance or achievement
- payments to support students' general living costs

What auditors expect to see

For the bursary for vulnerable groups:

- a copy of the funding claim sent to DfE
- evidence showing that the student is eligible, for example, a letter from DWP or the local authority or a copy of the student's online UC statement
- evidence of payments received from the DfE, for example bank statements and remittance advices
- a copy of the student's individual assessment of actual financial need
- evidence of payments or support provided in-kind to the student

For the discretionary bursary:

- evidence used to assess eligibility and determine household income, such as P60's, self-employment accounts, wage slips, a letter from DWP, copies of online statements for UC
- a copy of the student's individual assessment of actual financial need, including the calculation that has determined the amount awarded
- receipts for purchases or in-kind payments, for example, bus pass, lunch receipts or book receipts

Common audit errors

Common errors identified at audit, **which can lead to the recovery of funds**, include:

- no clear bursary fund policy in place which explains, for example, the criteria the institution will use to assess students and how they will make decisions about the amount of support they award
- bursary fund application forms which are not fit for purpose because they do not capture all the necessary evidence to confirm the student's household income and the actual participation costs they have
- application forms not completed and signed by students each year to allow an assessment of their current needs to be made
- financial assessments not always being undertaken or undertaken based on partial/incomplete evidence.

- making blanket or flat rate/fixed rate payments to students without considering their actual need for financial support or the types of costs they have. For example, awarding a student £10 a week when their travel costs are £3.50, and they have no other defined costs
- evidence to support household income not being retained

DfE will recover funds where auditors identify funding errors in any circumstances where the institution is not able to demonstrate at audit how their students meet the eligibility criteria of the bursary fund.

Annex 1

Evidence requirements

You should use this when assessing student applications for support from the 16 to 19 bursary Fund.

Eligibility: All Bursaries	
Student meets eligibility criteria for the programme as confirmed by compliance	
Evidence of eligibility has been retained and student live on PICS	
Bursary for defined vulnerable groups	
Student falls within one of the defined vulnerable groups, for example in receipt of the specified benefits in their own right or in care/care leaver.	
Financial needs assessment carried out to confirm actual financial need and amount of support required. No student should automatically receive £1,200.	
Appropriate evidence seen and copies retained to confirm student's eligibility.	
Support awarded in kind (bus pass, meal vouchers, books or equipment purchased on student's behalf) wherever possible. Receipts should be retained.	
Support awarded in cash (via BACs) for travel, meals, books or equipment. Receipts should be obtained/retained.	
Award letter/written agreement issued to student.	
Discretionary bursary	
Evidence of Salary – payslips for the last 3 months or P60 (if applicable)	
Evidence of benefit awards to support household income assessment	
Free School Meal entitlement	
Income Support	
Income based Jobseekers Allowance	
Income-related Employment Support Allowance (ESA)	
Support under Part V1 of the Immigration and Asylum Act 1999	
The guarantee element of State Pension Credit	
Child Tax Credit (providing you are not entitled to receive Working Tax Credit and have an annual gross income of more than £16,190, as assessed by HMRC)	

Working Tax Credit Run-on: paid after 4 weeks after someone stops qualifying for Working Tax Credit	
Universal Credit with net earnings not exceeding the equivalent of £7,400 per annum	

Annex 2

Bursary Fund Checklist

You should use this checklist when assessing student applications for support from the 16 to 19 bursary Fund.

Eligibility: All Bursaries	
Student meets the age criteria.	
Eligible education provision	
Student meets the residency criteria for post-16 provision.	
Evidence of eligibility has been retained.	
Bursary for defined vulnerable groups	
Student falls within one of the defined vulnerable groups, for example in receipt of the specified benefits in their own right or in care/care leaver.	
Financial needs assessment carried out to confirm actual financial need and amount of support required. No student should automatically receive £1,200.	
Appropriate evidence seen and copies retained to confirm student's eligibility.	
Support awarded in kind (bus pass, meal vouchers, books or equipment purchased on student's behalf) wherever possible. Receipts should be retained.	
Support awarded in cash (via BACs) for travel, meals, books or equipment. Receipts should be obtained/retained.	
Award letter/written agreement issued to student.	
Discretionary bursary	
Evidence to confirm the student meets the institution's bursary fund criteria, including household income and statement of actual participation costs.	
Evidence of income and overall eligibility obtained and copies retained.	
Assessment of student's actual financial needs carried out. Block, blanket or flat rate payments are not permitted – the bursary award should reflect the actual costs the student has.	
Support awarded in kind (bus pass, meal vouchers, books or equipment purchased on student's behalf) wherever possible. Receipts should be retained.	
Support awarded in cash (via BACs) for travel, meals, books or equipment. Receipts should be obtained/retained.	
Award letter/written agreement issued to student.	

Criteria from DFE / ESFA checklist

[DfE master short document template \(publishing.service.gov.uk\)](https://publishing.service.gov.uk)

Annex 3

Important information

All applications will be considered individually in line with the information provide in the form, applications are approved based on individual circumstances – the fund is limited.

The Bursary and Free School Meals fund is limited and can only be allocated whilst the fund lasts. We therefore can't guarantee that payments can be made to everybody who is eligible.

Post Codes must be used to confirm mileage and travel cost paid on a discretionary basis depending on student meeting eligibility guides and based on students' individual circumstances

FREE MEALS – In the first instance, check eligibility for free school meals. If eligible, the first £2.61 must come from the Free meal fund. Additional meal costs (breakfast or higher payment through limited availability of vendors and higher local meal prices) will be taken from the bursary fund. Those experiencing financial hardship who are ineligible for free meals can receive funding for meals through the bursary.

Bursary payments can pay toward food and other support requirements. The free meals fund can **ONLY** be used for free meals. Where students are eligible for meals, please prioritise the use of this when assessing applications for meals.

Our pot of money for bursaries and free meals is small and once spent, it is gone. Students should not be awarded the maximum value automatically as this may prevent students arriving later in the year, who need bursary from being provided with the support they need. All applications should be considered on the individuals true actual needs to participate.

We cannot pay fixed rate payments or values per day. This should be assessed on learner needs.

The DfE will clawback funds which are not paid in line with the funding rules.

Payments must not be made to students before applications are submitted to compliance and approved. All payments made are subject to DfE audit and regulations.

Students not included on an ILR are not identified as in learning. Students not on the ILR will be deemed as being ineligible (even if by way of omission) in the view of the DfE. This means any payments made are at risk and liable to be taken from general college income rather than the bursary fund, where DfE audits find these funds, they will be clawed back through monthly payments to the college provision.

At any given time, Compliance needs to be able to identify the value of funds paid and remaining and provide eligibility evidence for bursary support payments.

At the end of the academic year, unspent funds must be returned to the DfE where they have been rolled over for 1 year.