

Teitl: Title:	Financial Contingency Fund Policy
Fersiwn: Version	3
I bwy mae'r Polisi hwn yn berthnasol? Who does this Policy Relate to?	Myfyrwyr / Staff / Myfyrwyr a Staff / Arall (rhowch fanylion) Learners

Cydraddoldeb ac Amrywiaeth / Equality & Diversity

Dolen at Gam 1 Asesu Effaith (ar Gydraddoldeb a'r Gymraeg): / Impact Assessment Stage 1 (Equality & Welsh) link:	Financial Contingency Fund Policy Welsh and E&D Impact Assessment
<i>Effaith ar yr Iaith Gymraeg</i> <i>Mae asesiad effaith wedi'i gynnal ar y polisi hwn i ystyried ei effaith ar yr iaith Gymraeg yn unol â Safonau'r Gymraeg (94-104) a Mesur yr Iaith Gymraeg (Cymru) 2011.</i>	<i>Welsh Language Impact</i> An impact assessment has been carried out on this policy to consider its effect on the Welsh Language in accordance with the Welsh Language Standards (94-104) and the Welsh Language (Wales) Measure 2011.

Adolygu a Chymeradwyo / Review and Approval

Perchennog y Ddogfen: Document Owner:	Director of Finance		
Ymgynghoriad / Consultation:			
Dyddiad cymeradwyo / Date Approved	Cymeradwyaeth y Pwyllgor Mewnol e.e. Grŵp Diogelu / Internal Committee Approval e.g. Safeguarding Group		<i>Enw'r Grŵp a'r Dyddiad / Name of group & date</i>
	Pwyllgor Cyfathrebu a Diwylliant / Communications & Culture Committee:		04/06/25
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		Pwyllgor Cwricwlwm a Safonau / Curriculum & Standards Committee	-
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Rhifwch bob adran a pharagraff
Please number each section and paragraph

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1. Scope

- 1.1. The purpose of this Financial Contingency Fund Policy is to raise awareness of the financial support that is available to eligible Learners studying at all Coleg Cambria sites through the Financial Contingency Fund.

2. Introduction

- 2.1. The College will use Financial Contingency Fund (FCF) grants to provide financial help to Learners whose access to or completion of further education might be inhibited by financial considerations or who, for whatever reason, including physical or other disabilities, face financial difficulties.
- 2.2. The College recognises the importance of providing information, advice and guidance to Learners to help them make the right choice and to fulfil their potential. The provision of financial advice to Learners is a key part of ensuring the effective use of the FCF grant and the Learner Services team offer a discrete, Learner centred approach tailored to suit the needs of each individual Learner.

3. Administration and Disbursement

- 3.1. The College procedure will be followed for considering applications and making payments to eligible Learners. Support will generally be provided for:
 - Childcare
 - Transport
 - Residential Accommodation - FCF contribution is 60% and will be reviewed on an annual basis
 - Uniform and equipment costs
 - Field Trips
 - Books and materials
 - Emergency payments
 - DBS checks
 - Daily meal allowance during College holidays (lunch)
 - DoE registration fees
 - UCAS application fees
 - Hardship - essential items
- 3.2. The College shall take necessary steps to ensure that the systems of financial control and management are such as to ensure that the funds are used for the purposes for which such grant was given and comply with any terms and conditions attached to it.
- 3.3. The priorities for FCF support and the disbursement of funds will be approved by the Financial Contingency Fund Monitoring Group and reviewed annually.
- 3.4. The members of the Financial Contingency Fund Monitoring Group are:
 - Director of Finance (**Chair**)
 - Head of Learner Services
 - Nursery Manager
 - Curriculum Department Head (*2)
 - Learner Services Advisor

- Finance Business Partner
- 3.5. The group will meet termly to review status of the fund and its distribution and to consider improvement actions.

4. Priorities

- 4.1. In determining which individual Learners, from amongst those eligible to support, priority groups will be taken from Guidelines issued by Welsh Government (The Financial Contingency Fund (Further Education) (Wales) Scheme)
 - Learners who need help with childcare costs, especially lone parents
 - Learners who will reach the age of 20 before they complete their A levels or other FE courses and who face particular financial difficulties because their families will cease to receive child benefit and dependency additions in Social Security benefits or tax credits for these Learners as of their 20th birthday.
 - Learners who have been in care, on probation or are otherwise considered to be at risk.
 - Learners on low income or from low income families, including young learners who do not qualify for income support, unemployed people receiving Universal Credit and those in receipt of means-tested state benefits such as Working Tax Credit and their unwaged dependents.
 - Learners from a Super Output Area (SOA) with a level of educational deprivation above a specific threshold.
 - Learners who face particular financial difficulties because their families will cease to receive the children element of universal credit as of the 1st September following their 19th birthday.
- 4.2. However, if a Learner who is eligible falls within one or more of the priority groups then it is not, of itself, a basis for making an award from the funding allocation for the purposes of this Scheme.

5. Eligible Learners

- 5.1. FCF can only be paid to eligible Learners as defined in this policy, and in accordance with Welsh Government Guidance.
- 5.2. The College retains the right to attribute additional conditions of eligibility to each FCF category in accordance with the national guidance and College strategic priorities.
- 5.3. Applications for funding will be evaluated on a case-by-case basis in accordance with the guidelines. In each case the application will be assessed on the basis of the evidence provided by the Learner and their individual circumstances. Consideration of the Learner's financial circumstances and the availability of support from other sources such as Education Maintenance Allowance, Welsh Government Learning Grant, other grants and benefits will be taken into account. The thresholds below will be used for guidance:

Criteria	Age	Household Income
Full time Learners 500+ contact hours	Age 16-18 Age 19+ not in receipt of WG Learning Grant Age 19+ and in receipt of WG Learning Grant	EMA threshold EMA threshold EMA threshold plus consideration of grant

5.4. Learners are expected to provide evidence of all income that contributes towards the household income. This includes parents, legal guardians, spouse or partner. Learners are expected to provide evidence of the household income by providing the relevant documentary evidence, which should include:

- your latest Universal Credit Award letter; or
- your latest Working Tax Credit; or
- your latest Income Support letter; or
- your pay slips for last 3 months; or
- if self assessed – a letter from your accountant stating last three months income

6. Types of Payments

6.1. Uniform and Equipment

6.1.1. Learners may apply for FCF assistance for uniforms, books and equipment costs relating to their course, at any time during the academic year. Likewise discretionary funding for emergencies may be provided at any time during the academic year, as appropriate.

6.2. Childcare

6.2.1. Learners will be awarded Childcare support on a term by term basis with the following term's allocation release being determined by satisfactory attendance levels (minimum 90%). Without exception, Learners must apply to the Childcare Fund each year of study.

6.2.2. All applicants must demonstrate appropriate progression in the level of study. Assistance will not normally be provided if a Learner has not successfully completed a previous qualification at the College or is repeating the year to improve their overall grade.

6.2.3. Learner non-attendance in class for a period greater than 4 weeks will result in the childcare place being withdrawn. Attendance is monitored each term. Financial support will be withdrawn if attendance is not satisfactory. Applications from returning Learners will in addition to the normal finance assessment include a review of the previous year's attendance pattern.

6.3. Accommodation

- 6.3.1. Eligible Learners may receive assistance towards their accommodation at Llysfasi. The current FCF contribution is 60% and will be reviewed on an annual basis.

6.4. Additional Criteria for Emergency Food Vouchers

- 6.4.1. Learners may apply for assistance if they have suddenly become involuntarily homeless, e.g. estranged from parents/guardian, and meet standard fund eligibility criteria.

6.5. Emergency Payments

- 6.5.1. Emergency payments can be made to those Learners who have formerly been means tested and in receipt of FCF or to any other Learner who can present a special case of financial need. For example, payment of excessive travel expenses if there is no college transport available or other 'travel difficulties', emergency accommodation, 'one-off' payments - such as course/exam fees.
- 6.5.2. The emergency fund is deployed at the discretion of the Head of Learner Services, following agreement from a senior management member of the Financial Contingency Fund Monitoring Group.

6.6. Bulk Purchase Arrangements - Transport

- 6.6.1. The College will utilise the EMA payment approval process and termly listings available from the Government website to identify all 16-18 year old learners eligible for College transport. This report will support the submission for the allocation of funds towards bulk purchase arrangements. This process will remove the need for those learners identified to complete an FCF application form.
- 6.6.2. Contribution per learner is capped at the termly cost of an 'ARRIVA' Learner pass.

7. Publicity of Funds

- 7.1. Financial Contingency Funds will be publicised through Learner Services. Leaflets will be displayed in strategic locations, details will be included in Learner publications and information will be available on the college website, Learner intranet and social media channels.

- 7.2. Any documents that we publish which relate to applications for a grant or financial assistance will be published in Welsh, and we will not treat a Welsh language version of such documents less favourably than an English language version in accordance with Welsh Language Standard 75.

8. Welsh Language

In line with the Welsh Language Standards 76-79:

- When we invite applications for a grant or financial assistance, we will state in the invitation that applications may be submitted in Welsh and that any application submitted in Welsh will be treated no less favourably than an application submitted in English.
- We will not treat applications for a grant or financial assistance submitted in Welsh less favourably than applications submitted in English (including, amongst other matters, in relation to the closing date for receiving applications and in relation to the timescale for informing applicants of decisions).
- If we receive an application for a grant or financial assistance in Welsh and it is necessary to interview the applicant as part of our assessment of the application we will:
 - (a) offer to provide a translation service from Welsh to English to enable the applicant to use the Welsh language at the interview, and
 - (b) if the applicant wishes to use the Welsh language at the interview, provide a simultaneous translation service for that purpose (unless we conduct the interview in Welsh without a translation service).
- When we inform an applicant of our decision in relation to an application for a grant or financial assistance, we will do so in Welsh if the application was submitted in Welsh.

9. Appeal Procedure

- 9.1. The purpose of this procedure is to ensure that any appeal made by a Learner is dealt with fairly, objectively and without discrimination. Learners wishing to appeal against a decision not to award them financial assistance must do so in writing and send it for the attention of the Director of Finance. The Director of Finance will oversee the FCF appeals panel which will include a panel not involved in the original decision.
- 9.2. The decision of the appeal panel is final.