



FEES,

FINANCE

AND FUNDING

ADULT LEARNERS (19+)



WELCOME

Our Careers, Employability and Welfare team are a huge part of your journey at The Manchester College. Whether you are returning to education to prepare for a career change or to take the next steps forward in your existing one, the team will play a central role in ensuring you get the most out of your College course.

The Careers, Employability and Welfare department is a fully-Matrix accredited and award-winning service. Our role is to lead the development of careers education, information and guidance in the College, and support you by removing barriers to progression, learning and employment.

Careers, Employability and Welfare (CEW), which is part of Student Support Services, provides a comprehensive range of high quality, impartial information, advice and guidance including:

- Careers guidance
- Progression
- Learning opportunities
- Entry to Higher Education
- Welfare
- Housing
- Benefits
- Finance
- Accommodation
- Immigration for study

Our Advice colleagues are professionally qualified advisers (the majority are Level 6 qualified) who specialise in both careers guidance and personal support.

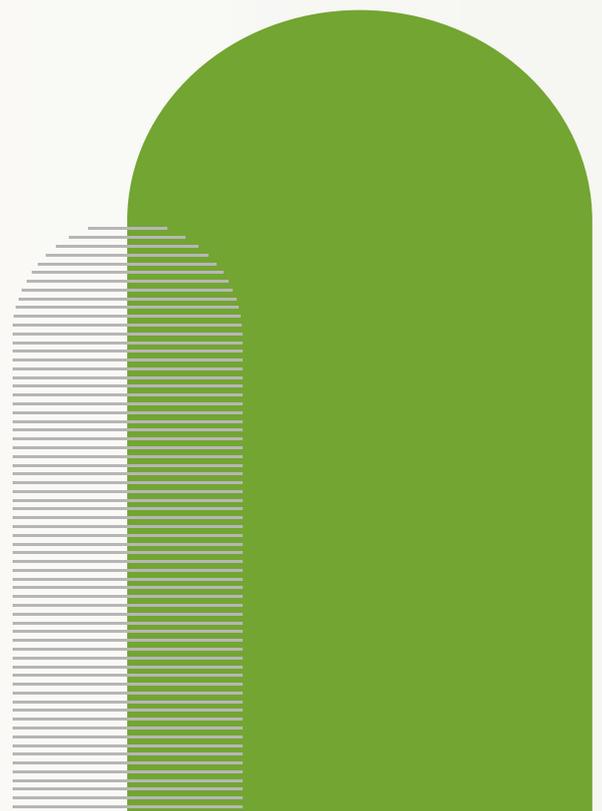
We work closely with a range of support departments in the College, to ensure you receive up to date industry knowledge and then help you to consider your options and plan a journey to a successful and rewarding career. Furthermore, we can help you understand student finance and funding, along with offering advice on money matters and how to avoid debt.

There are a range of ways to speak with our advisors based on the needs of your course area. This includes a combination of webinars, interactive materials, face to face, email, telephone and video call based interactions.

With so many ways to contact us, we're never far away from making sure you have everything you need to go further in your career.

Stephen Brobbin

Head of Careers, Employability, Welfare
The Manchester College



CONTENTS

ACCESS TO INDUSTRY AWARD

5

TMC GO	5
CHILDCARE	5
BREAKING BARRIERS	5
COURSE FEES	6
ELIGIBILITY	6
HOW TO APPLY	6
APPEALS	7

GREATER MANCHESTER AND NATIONAL SKILLS FUND

8

ADVANCED LEARNER LOAN

9

UNDERSTANDING MONEY AND BANK ACCOUNTS

10





If you're aged 19 or over, finances don't need to be a barrier to returning to education and achieving your personal and career goals.

As well as supporting you with accessing funding for your course, we're also here to help you access support for things such as travel and childcare amongst others.

ACCESS TO INDUSTRY AWARD



We're committed to helping you achieve your goals and as well as all the award-winning support you'll receive from our Advice and Support teams, we also have various bursaries in place that form The Manchester College's Access to Industry Award, depending on your personal circumstances and household income.

TMC GO



Our travel support will not only help you with getting to and from College, it can also provide you with a way to explore all the great places in Greater Manchester.

We've been working with Transport for Greater Manchester (TfGM) to incorporate your bus pass with your College ID and if eligible, you will be able to load a travel pass onto it every 28 days.

You will be able to load your travel pass onto your College ID using a smart phone on campus. If you misplace or lose your card, there will be £2 administration charge for a replacement.

BREAKING BARRIERS



We understand that some students may need extra support while studying. We have funds available for the most vulnerable students. Our aim is to help you remove barriers to your learning. Speak with a Student Careers and Welfare advisor for more information.

In addition, our Get Smart fund can help if you need support when attending a job or university interview. We can help with advice and help buying clothes in order for you to look smart. We can also support you with the UCAS fee or childcare registration.

Also, if you arrive in college from 8.00am - 9.30am you can take advantage of a free drink and slice of toast. Simply show your College ID badge to claim this.

CHILDCARE



Get support with childcare whilst you study. The maximum childcare funding available will be as follows:

For children aged up to two years old:

- You will be expected to pay 5% of the nursery place directly to the provider
- The College will pay your childcare provider a maximum of £150 per week

For children aged two years and under 11 years:

- The College will support any additional childcare hours above the Nursery Education Grant hours voucher up to a maximum of £150 per week, per child
- You will be expected to pay 5% of the nursery place directly to the provider

The College will pay a maximum of £300 per week.

You will be liable to pay the nursery provider any childcare costs incurred before you have official written confirmation from the College that states the childcare funding has been agreed and you have returned the signed contract.



COURSE FEES



If you fall under any of the following categories, we may be able to remit your course fees.

Aged between 19-23 and studying your first full Level 2 or 3 course

If you don't already have a full Level 2 or 3 qualification.

Aged between 19-23 and claiming welfare benefits

If you are studying a course up to Level 2 and receiving Income Support, JSA, ESA (WRA), Universal Credits (because you are unemployed).

Aged between 19-23 and looking for employment

If you are studying a course up to Level 2 and receiving ESA, Universal Credits (Low income) -the course must have progression to employment.

Aged 19+ and working on a low income

If you are studying a course up to Level 2 and you earn less than the threshold income threshold (GM residents is £18,135 annual gross salary and non-GM residents is £17,004).

If you are aged 19+ and studying a Level 3 course

If you are studying an eligible Level 3 course you may be eligible for government funding through the National Skills fund (page 8). Alternatively, if you do not fit any of the above, you may have to make an application to the Advanced Learner Loan (page 9) to pay for the course fees.

For more information, please contact the team:

careers&welfare@tmc.ac.uk

ELIGIBILITY



To be eligible for the 19+ Access to Industry Award, students must meet the eligibility criteria:

- Enrolled to a The Manchester College course
- Eligible for Education and Skills Funding Agency (ESFA) funding or in receipt of an Advanced Learner Loan
- Have a good attendance pattern in line with the College expectations
- Meet the minimum criteria relating to household income (under £35,000 for travel or £25,000 for other elements).



HOW TO APPLY



Any students wishing to apply for financial support towards course fees and travel will need to complete an application during enrolment and produce proof of household income. If applying after enrolment, please speak with reception.

For applications for Childcare and Breaking Barriers, head to tmc.ac.uk/finance to download the application form.

What you will need:

- Proof of household income
- Proof of welfare benefits income
- Bank account details

Proof of household income (under £35,000 for travel or £25,000 for other elements) can be evidenced through:

- P60
- Tax Credit Letter (Working or Child)
- Benefit Award Letter
- Wage slips for the last three months
- Self-assessment tax calculation or certified accounts
- National Asylum Support Service (NASS) Support/ Aspen card

Written confirmation of the allocation will be sent within 15 working days.

Please use your College email address when providing this information to the Bursary team.

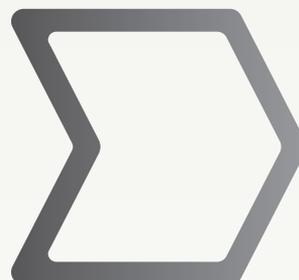
APPEALS

If you wish to appeal a decision made by the Bursary team, you should put this in writing within 10 days of the decision. You will need to complete an appeals application, if this relates to travel then it should include the reasons why you need alternative transport. If approved, we will support not only bus but we can also look at train or tram transport.

TERMS AND CONDITIONS

Funding is dependent on personal circumstances, household income and eligibility. We will be monitoring attendance and although this leaflet is an example, all awards will be based on individual curriculum timetables and requirements.

The Bursary team will arrange payments for travel and meals using the BACS payment system. The College reserve the right to adjust awards accordingly. Information in this brochure is correct at time of print but may be subject to change.



GREATER MANCHESTER SKILLS FUND AND FREE COURSES FOR JOBS



As part of the government's Lifetime Skills Guarantee, Free Course for Jobs (formally the National Skills Fund) has been made available to help adults access free qualifications regardless of your financial circumstances. In addition to this, Greater Manchester Combined Authority have introduced the Greater Manchester (GM) Skills Fund to extend the offer of free qualifications available to adults.

The qualifications have been carefully selected to help you improve your job prospects. They have good wage outcomes and address skill needs in the economy, delivering a wide range of skills in many jobs and sectors.

We are proud to be offering eligible courses in the following subject areas:

- Automotive
- Childhood Studies
- Computing and Digital
- Construction and Engineering
- Hospitality and Catering
- Teacher Education

AM I ELIGIBLE?

To be eligible for a fully-funded course, you must meet the following eligibility criteria.

Greater Manchester Skills Fund:

- You are aged 19 or over
- This is your first or second Level 3

Free Courses for Jobs:

- You are aged 19 or over
- This is your first Level 3 qualification OR you are unemployed OR you earn less than £18,525 a year, regardless of whether you already have a Level 3 qualification.

For more information or if you have any queries about eligibility, contact our Student Careers team by emailing careers&welfare@tmc.ac.uk.

If you are aged 19 to 23 you can also access similar funding support through your legal entitlement to your first full Level 3 qualification through The Manchester College Access to Industry Award (page 5).

HOW DO I APPLY?

There is no need to apply separately for this funding, as this will be done during enrolment. Simply head to tmc.ac.uk/adults to find out more about our courses and to apply.



ADVANCED LEARNER LOAN



If you're going to be 19 or above at the time you start a Level 3 or Level 4 course with us, you could take advantage of an Advanced Learner Loan, available from the UK government. This loan can be used to pay some or all of your tuition fees.

AM I ELIGIBLE?

The Advanced Learner Loan is available for those over 19 years old, studying a Level 3 or Level 4 course in further education and training. This includes A Levels, Access to Higher Education diplomas and some other certificates and diplomas. You'll need to have been resident in the UK for the last three years to be eligible. You can also apply if you are a member of the UK armed forces serving outside of England studying distance learning. The minimum loan amount you can take is £300 and the maximum is the full cost of your tuition fees.

HOW DO I APPLY?

Once you have been accepted onto your course, you'll receive a letter telling you what to do, together with the amount you need to apply for and any reference numbers needed for the application. The process is simple; there is no means testing or credit rating check. You apply online and then you don't need to do anything – your tuition fees are paid automatically.

The loan will only apply for tuition fees. You may be eligible for your exam fees to be remitted under welfare benefits or low income (page 6).

The Student Careers team will be able to assist with your application or give further advice on how to apply.

REPAYMENTS

You'll only repay when your income is over £480 a week, £2,083 a month or £25,000 a year (before tax and other deductions). Repayments are either taken directly out of your salary by your employer or you can make them yourself as part of your Self Assessment tax return.

If you wish to take an Advanced Learner Loan out for an Access to Higher Education (HE) diploma, when you progress on to a university-level course that's eligible for student finance, the Advanced Learner Loan for the Access to HE course will be written off, meaning you won't have to repay it.

If taking out an Advance Learner Loan for an Access to HE Diploma you can only take out one loan.



UNDERSTANDING MONEY AND BANK ACCOUNTS



Do you know the difference between a basic, low interest direct debit account, current, gold and platinum accounts? Or ISAs, Capital Bond, savers, student accounts and budgeting accounts?

Bank accounts fall into four main categories:

- Basic account
- Current account
- Savings account
- Student account

Most accounts can be accessed online, by telephone and in your local branch.

BASIC ACCOUNT

This is a simple account that allows you to pay money in and withdraw cash with a debit card. Some basic accounts will allow you to set up direct debits and standing orders, but do not earn interest. A Young Persons bank account is a basic account.

CURRENT ACCOUNT

This account will pay interest on credit and charge it on debt. In some cases, an overdraft may be available on request, but this is dependent on your credit score. Like the basic account you can arrange standing orders and direct debits to manage your funds. Incentives are offered to new customers and online banking apps/ telephone banking is generally available.

SAVINGS ACCOUNT

This account allows you to earn interest on your funds. This can be at variable or fixed rate and paid on your balance. Some have limited access or have restrictions e.g. ISAs, fixed rate bonds, to help you save. They will not allow Standing Orders and Direct Debits to be set up or debit cards.

STUDENT ACCOUNT

Student accounts are current accounts with fixed incentives such as railcards or extended overdrafts. Therefore, it is important that you compare each undergraduate and changes to graduate account before you choose the best options for your lifestyle. To open a student account, you will require a UCAS offer letter, proof of identity and residency for term and home address.

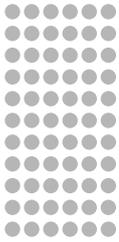
HOW TO APPLY

Many banks will allow you to open an account in branch or online. You will be expected to complete an application form and to provide proof of your identity, evidence that you are a resident of the UK, and that you are resident at your current address. Most banks will accept your passport, identification card, birth certificate and a utility bill.

WHAT IF YOU HAVE A PROBLEM WITH YOUR BANK?

If you are experiencing difficulties with your bank, you can report your concerns to the financial Ombudsman at www.financial-ombudsman.org.uk.





GET IN TOUCH



For more information or if you have any questions, please contact a member of the team. We have dedicated advisors available between 9am-4pm every weekday.

TEL: 03333 222 444

FOR STUDENT ADVICE

careers&welfare@tmc.ac.uk

FOR BURSARIES

bursaryteam@tmc.ac.uk



The Manchester College is committed to equality of opportunity, non-discriminatory practices and supporting individual learners.

This information is also available in a range of formats, such as large print, on request.



TMC.AC.UK

☎ 03333 222 4444 ✉ ENQUIRIES@TMC.AC.UK

f THE MANCHESTER COLLEGE ✉ @THEMCRCOLLEGE

🎵 @THEMCRCOLLEGE 📷 @THEMCRCOLLEGE