



The
Manchester
College®
be amazing



FEES,

FINANCE

AND FUNDING

ADULT LEARNERS (19+)
2024/25



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
ADULT 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 free breakfast, which includes toast, fruit or cereal and tea, coffee or water. 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 £175 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 £175 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 £350 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 Free Courses for Jobs scheme (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.



ADULT SKILLS FUND



We understand that funding a course can be daunting. Don't worry, we've got you covered as we complete a fees assessment with you when you enrol with us and we will look at the best funding options based on your circumstances.

There is a range of funding available to help you pay for a course at The Manchester College. This funding comes from the GMCA/ESFA ASF Funding rules. All funding is applied for at the point of enrolment when a fees assessment will be completed.

Eligibility for funding is based on:

- Residency (where you live and for how long*)
- Age (you must be 19 or older on 31 August)
- Course (can your course be funded)
- In some cases, household income (below £25,000 for college bursary tuition fees)
- In some cases, household income (below £32,200 for Level 3 GMCA fees)

ADULT SKILLS FUND (ASF)

You can be fully funded if you meet the residency eligibility criteria, are aged 19 and over and earn below the earnings threshold or are unemployed. We may fully fund you if you are unemployed, employed, or self-employed, up to and including Level 2 and Level 3 courses, if you earn below £25,000 annual gross salary. In some cases where GMCA fund courses, the income threshold is £32,200.

*In most cases you must have settled status and been ordinarily resident in the UK, Republic of Ireland, or the British Overseas Territories, or the Crown Dependencies (Channel Islands and Isle of Man) for at least the previous 3 years on the first day of learning. Some exceptions apply, speak to the enrolling staff or careers and welfare if you are unsure.

Asylum seekers are eligible to receive funding if you:

- Have lived in the UK for 6 months or longer while your claim is being considered by the Home Office, and no decision on your claim has been made, **or**

- are receiving local authority support under section 23C or section 23CA of the Children Act 1989 or the Care Act 2014.

Your immigration permission in the UK may have a 'no recourse to public funds' condition. Public funds does not include education or education funding. Therefore, this does not affect your eligibility, which must be decided under the normal eligibility conditions.

ARE YOU UNEMPLOYED?

For funding you are classed as unemployed if one or more of the following apply:

- You receive Jobseeker's Allowance (JSA), including those receiving National Insurance credits only
- You receive Employment and Support Allowance (ESA)
- You receive Universal Credit (UC), and your take-home pay as recorded on your UC statement (disregarding UC payments and other benefits) is less than £892 a month (if you are the sole benefit claimant) or £1437 a month (if you have a joint benefit claim)
- You are released on temporary licence, studying outside a prison environment, and not funded by the Ministry of Justice.

YOU MAY ALSO BE CLASSED AS UNEMPLOYED IF:

- You receive other state benefits (not included in the list above) and your take-home pay (disregarding UC payments and other benefits) is less than £892 a month (if you are the sole benefit claimant) or £1437 a month (if you have a joint benefit claim)
- You are not receiving any benefits, seeking employment, and your course is directly relevant to the employment prospects and the local labour market needs.

GCSE ENGLISH AND MATHS

If you do not have a GCSE grade A* to C (Level 4/5 or above) in these subjects, then you can study for these qualifications with us. You don't usually have to pay any tuition or exams fees, regardless of other qualifications you might have.



ADVANCED LEARNER LOAN



WHAT IS THE 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.

You can learn more about the Advanced Learner Loan by listening to our podcast series, Talking TMC at tmc.ac.uk/podcast.

Note: Level 4 courses (such as AAT) must be taken within the College and not courses within UCEN Manchester (Higher Education HNC, HND, Foundation Degree or Top-up) to be eligible.

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 Access to Higher Education (HE) 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.

If you wish to take a loan out for an Access to HE diploma, when you progress on to a university-level course that's eligible for student finance, the loan for the Access to HE course will be written off, meaning you won't have to repay any more of it.

Please note: this does not apply to all Level 3 courses.



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.

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

FULL COST COURSES

Some of our courses are not eligible for funding. Regardless of your financial circumstances, you will not be eligible for any remission and all course fees, including any exam or materials fees will be payable at enrolment.



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 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

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