BURSARY & FREE COLLEGE MEALS POLICY

Approved by Governors:	July 2026
Next Review:	July 2027

1. Vision

Loreto College is centred in God, rooted in Christ and animated by the spirit of Mary Ward, the founder of the Institute of the Blessed Virgin Mary. Our vision is that it will be an educational community where each person has the experience of being loved and valued as a sacred individual created by a loving God; a community where students enjoy an enriching and liberating education that helps them grow into the fullness of life and empowers them to be people of courage who are alive to the needs of humanity and committed to making a better world.

2. Introduction

The College aims to be an educational community which gives expression to the core values of Mary Ward - freedom, justice, sincerity, truth, joy, excellence and internationality.

Each year the College receives funds from the Department for Education (DfE), which are split between the 16-19 Bursary and Free Meals in Further Education funding. The 16-19 Bursary Fund provides financial support to help students overcome the specific financial barriers to participation they face so they can remain in education. Free Meals in Further Education is a daily allocation to enable students to access a meal at College for each day they attend College. This document sets out the College's policy and guidance for the administration of the 16-19 bursary and Free Meals in Further Education funding. Whilst ensuring it fulfils all statutory responsibilities, the College will be mindful of its Mission and core values, ensuring that funding reaches the students in most need, providing support for the most disadvantaged students and thus removing barriers and enabling them to engage fully in their programme of study.

The full guidance published by the DfE can be accessed here:
16 to 19 Bursary Fund guide: 2026 to 2027 - GOV.UK
Free meals in further education funded institutions guide: academic year 2026 to 2027 - GOV.UK

3. 16-19 Bursary

There are two types of 16-19 bursary:

- A bursary for a defined group of vulnerable students who meet specific criteria
- A discretionary bursary, which is administered in line with rules set out by the DfE and the College

Bursary funding is to help eligible students with costs such as travel to and from College, to buy essential books and equipment that are required for their study programme. These are items the student would otherwise need to pay for to participate. The rules set out for the administration of the bursary fund are clear that the fund is not intended to provide learning support- for example, counselling or mentoring – or to support extra-curricular activities that are not essential to the student's study programme or to provide living costs support.

In addition to assessing the eligibility of each student, the College must also assess the needs of each student individually and award each student support based on their actual participation needs. The College cannot make flat or fixed rate payments to students. Students should only receive bursary funding to support the actual costs they incur to enable them to participate.

3.1 Eligibility criteria: all bursaries
Students must meet the age and residency criteria to be eligible for help from the bursary fund.

A student must be aged 16 or over but under 19 on 31 August 2026 to be eligible for help from the bursary fund in the 2026 to 2027 academic year, except for the following exceptions:

- students aged 19 or over are eligible to receive a discretionary bursary if they are continuing on a study programme they began aged 16 to 18 (19+ continuers) or
- students aged 19 or over have an education, health, and care (EHC) plan

Students must also be participating in provision that is subject to inspection by a public body that assures quality (for example Ofsted) and funded either directly by the DfE or via a local authority or other publicly funded organisation that leads to a qualification (up to and including level 3) accredited by Ofqual or on the DfE list of qualifications approved for funding.

Students must meet the residency criteria in DfE funding regulations for post-16 provision.

3.1.1 Eligibility criteria: bursaries for young people in defined vulnerable groups

Students who meet the criteria, and who have a financial need, can apply for a bursary for vulnerable groups. The defined groups reflect that these students are unlikely to be receiving financial assistance from parents or carers, so may need a greater level of support to enable them to continue to participate.

The defined vulnerable groups are students who are:

- in care
- care leavers
- receiving Income Support (IS), or Universal Credit (UC) because they are financially supporting themselves or financially supporting themselves and someone who is dependent on them and living with them
- receiving Disability Living Allowance (DLA) or Personal Independence Payments (PIP) in their own right as well as Employment and Support Allowance (ESA) or Universal Credit (UC) in their own right

The bursary for vulnerable groups can pay up to £1,200 per year to a student. Students should only receive the amount they need to participate. The amount paid to these students must be based on their individual financial need.

3.1.1.1 Evidence of Eligibility

The College must obtain evidence for each student to ensure that they meet the criteria for the bursary for vulnerable groups in full. The evidence required is set out on page 2 of the guidance notes in Appendix A.

Students who meet the criteria for a bursary for vulnerable groups, who have a financial need, but are on a study programme that lasts for less than 30 weeks should be given a bursary on a pro-rata basis.

In addition to meeting the criteria for a bursary for vulnerable groups, an assessment of needs will be carried out to determine the actual costs incurred by the student participating in their programme of study.

On occasion, a young person in one or more of the defined vulnerable groups may be eligible for bursary but not have a financial need and therefore bursary funding is not required.

3.1.2 Eligibility for the Discretionary Bursary

The discretionary bursary is intended to help students with the cost of travel and to buy essential books and equipment that the student would need to pay for in order to participate in their programme of study. The College must comply with the

funding rules set out in the DfE guidance on bursary funding when assessing applications for bursary funding. The amount of bursary that a student may receive must be based on their individual circumstances and their actual financial need. The College is not allowed to make flat rate/fixed payments.

3.1.2.1 Using household income and establishing individual need

Household income is used to establish eligibility for the discretionary bursary. Students will be asked to complete a bursary application form on myLoreto. They will need to upload evidence to myLoreto which will be checked by the Bursary Officer. The evidence required and the income thresholds for each support band of bursary is outlined on page 4 of the guidance notes in Appendix A.

A household income assessment is only required on the initial application for support through the 16-19 discretionary bursary. All students will however be required to complete a signed and dated self-declaration annually to confirm that their household circumstances have not changed. Where a student's household circumstances do change during the course of the academic year, they must inform the Finance Office immediately to update their bursary application.

3.2 Assessment of Need (all bursaries)

The 16-19 bursary is intended to help students with the cost of travel, to buy essential books and equipment and other items that the student would otherwise need to pay for in order to participate in their programme of study. As part of the application for support from the 16-19 bursary funding, all students must complete an Assessment of Need. The Assessment of Need must be completed for each academic year that the student requires support through the 16-19 bursary. This applies even if the student has completed the self-declaration to confirm that their household circumstances have not changed.

3.2.1 Examples of needs which may be supported:

3.2.1.1 Travel

The cost of travel can be fully or partially met, dependent on household income. The level of support is outlined on page 4 of the guidance notes in Appendix A.

Students who live in Greater Manchester are eligible for the Greater Manchester OurPass, which provides free bus travel throughout Greater Manchester until the end of August after the student's 18th birthday. The £10 one-off administration fee for the OurPass can be reimbursed via the 16-19 bursary payment. Evidence of payment of the administration fee must be uploaded to the student's bursary application on myLoreto.
Students who are not eligible for an OurPass may be given support via the bursary for travel costs for each day they attend College, as indicated on page 4 of the guidance in Appendix A. Where standard weekly or monthly costs are incurred, an initial receipt indicating the expenditure should be uploaded to myLoreto for approval by the Bursary team.

3.2.1.2 Stationery

Costs for stationery e.g. paper, pens etc may be supported by the bursary up to the limits indicated on page 4 of the guidance in Appendix A.

3.2.1.3 Food

Where a student is not eligible for Free College Meals, the bursary may be used to support students with the cost of a meal for each day they attend College. Costs may be evidenced by the initial upload of a receipt itemising expenditure to myLoreto. Following approval by the Bursary team, payment for meals for each day that the student is required to attend College will then be made in accordance with the limits detailed on page 4 of the guidance notes in Appendix A.

3.2.1.4 Books and other equipment

Support may be given for essential books and other equipment up to the limits detailed on page 4 of the guidance notes in Appendix A. The list of books and equipment that can be supported has been identified and itemised for each course that the College offers.

3.2.1.5 Laptop loan
Where a student indicates that they do not have individual access to a laptop at home, they may loan one from College for the period of their programme of study. Laptops that are loaned to students in this way have been purchased using bursary funds. The laptop must be returned to College at the end of their course.

3.2.1.6 Wi-Fi provision
Where a student indicates that they do not have access to a reliable internet connection at home, the College may support them with the provision of a wi-fi dongle or similar.

3.2.1.7 Trips
Bursary funding can only be used to support the costs of trips in England that are directly linked to the student's curriculum. The bursary fund must not be used to support the costs of foreign or overseas field trips where the content can be found within England at a much cheaper cost, or to support costs of trips that are not directly linked to the student's study programme goals/qualification/s or course objectives.

3.2.1.8 Other
The above list is not exhaustive. Requests for support will only be considered where they fall within the rules set out by the DfE. All requests for support must be financially evidenced and will be assessed by the Finance team.

3.2.2 Emergency Meal Support
In individual cases of severe hardship, the College can provide meal support on the days that a student attends College, where the student is considered to be in real need, without undertaking the checks on household income, or gathering other evidence that would normally be required. This is expected to apply only to a very small number of students. For audit purposes, the College must retain a copy of:

- A record of the number of students supported in this way
- The number of days this support is given
- The £'s value of support given to each student along with the rationale for the meal support
- The signed confirmation by the student of receipt of funding to be spent on food that day, if actual spend receipts are not obtained.

This arrangement must not continue on an ongoing basis for any individual student. The College will exercise its discretion in each case, being mindful that this flexibility relates to food support only.

3.3 Award of bursary support

Eligibility for bursary support does not automatically mean that funding will be given. It is possible that there will be no award or a limited award. This may be because there is no financial need, the need is already being met or in the case of an in-year application the funds are not available. Decisions about which students receive an award and how much bursary they receive must be based on an individual assessment of each student's individual circumstances and their actual financial need.

Receipt of a bursary award is conditional upon meeting the minimum expected standards of attendance and behaviour. The minimum expected standard of attendance is 95%. Below this minimum the bursary award may be adjusted. In the event that a student is suspended from College, payment of the bursary will not be paid for the days that the students is suspended. When students are removed from the College roll, they are no longer eligible for the award and this will cease. The College may also stop payments following a period of absence of 4 continuous weeks.

The DfE prefers awards to be made 'in-kind' rather than cash as far as possible. Where awards are made as payments, the bursary will be paid on a monthly basis, via BACS, directly into the student's account. In exceptional circumstances the funds can be paid into another person's account – for example if the student does not have their own bank account. Cash will not be issued in any circumstances. The funds must only be spent on the support that has been identified as necessary for the student to participate in education.

The first payment will be made on the last Friday of September of each academic year. It may not, however, be possible to complete all the checks on the actual, accurate financial needs of each student at this stage. Ideally, the second discretionary bursary payment on the last Friday in October should then include the travel costs, assistance for books and equipment purchases and assistance for other purchases noted in the application. Thereafter, the bursary will mainly consist of the payment to assist in day-to-day purchases with monthly travel costs being incorporated as required.

Specialist equipment that has been purchased through bursary funds, e.g. laptops, remains the property of the College and should be returned in good condition at the end of the programme of study. Such equipment is expected to be returned in good condition, for loan to another student. The College will give practical consideration to hygiene, health and safety and wear and tear.

4. Free College Meals

4.1 Overview

The College receives funding each year to provide meals to eligible students. The funding rate is £2.66 per eligible student per day with any unused funds each day being returned to the central fund. The funding for free meals extends to age 19+ learners if they are continuing on the same study programme they started prior to turning 19 years of age. This also applies to those students who are 19+ and have an Education, Health and Care Plan (EHCP).

4.2 Eligibility

Not all students are eligible for Free Meals. Free meals are targeted at disadvantaged students. In order to receive Free Meals, the student, or their parents, must be in receipt of one or more of the following:

- Universal Credit
- Income related Employment and Support Allowance
- Support under part VI of the Immigration and Asylum Act 1999
- The guarantee element of State Pension Credit

4.3 Applying for Free College Meals

At the start of each academic year the student must apply for Free Meals by uploading in the information noted above to their Bursary and Free Meals application on myLoreto. Applicants must provide the College with a copy of their Universal Credit award.
Once a student has been assessed as being eligible for Free College Meals, the award will be uploaded to their WisePay account. The student can access these funds in the College cafeterias, shop and coffee pod via their student ID card, to purchase breakfast or lunch as they require. If the student does not access the allocated funds on any one day the amount remaining is cleared down each evening and returned to the central Free Meals allocation. The following morning the system refreshes each student with their daily allocation once again.

The College has been advised by the catering team that the £2.66 figure is no longer realistic to enable a decent portion of lunch to be provided. As a result, the College has determined that £5.00 per day would allow portion sizes to remain satisfactory and this is the figure allocated to each student, each day. The shortfall of £2.34 per meal, per student, per day will be funded from the discretionary bursary fund.

The College will write to each student in receipt of Free College Meals on a half-termly basis to remind them of their eligibility to ensure that the take-up rate is strong. At the end of the academic year, all students who were assessed as eligible for Free College Meals will be assessed to determine whether they have made use of the facility. For those students who did not utilise the allocated funds at all during the year, Free College Meals will not be provided for the following academic year.

5. Appeals

Students may appeal an award decision made through this policy, for example if they believe the policy has not been followed correctly. The College is the awarding authority and therefore the College is the final authority for the appeal; there is no right to appeal to the DfE as the funding body.

Appeals can be made up to 10 working days from the date of the notification of the outcome of an application, as outlined on page 5 of the guidance notes in Appendix A. An appeal can be made on the basis that the College policy had not been followed correctly or that additional information not previously shared could have had a material impact on the original decision made.

6. Applications and GDPR

Students will be invited and encouraged to apply during the enrolment process and throughout the academic year. The College can only process applications that provide evidence of eligibility and where copies of such evidence are retained for audit purposes. Applications will be refused if the required evidence is not provided or copies cannot be retained. Students and their families are required to make a declaration that the information and evidence they have provided is correct and complete to the best of their knowledge and belief. False or incorrect information that leads to incorrect payment or overpayment may result in payments being stopped and incorrectly paid funds being recovered. This may also result in a referral to the police with the possibility that the student or family may face prosecution.

All evidence and data received and retained for audit purposes will confirm to the College's Data Protection Policy, which can be found on the College website.

7. Monitoring

The College is obliged to stay within the financial envelope allocated for the bursary and Free College Meals allocation each year. The College reserves the right to adjust bursary payments mid-year if levels of expenditure may breach the College's allocation.

Appendix A: 16-19 Bursary Fund and Free College Meal Application Guidance 2026-27

16-19 Bursary Fund and Free College Meal Application Guidance (2026*27)

The 16 to 19 Bursary Fund is a government funded scheme to help support young people who face the greatest financial barriers to education. Each bursary award gives consideration to individual student needs. Funds are limited so students are advised to apply as early as possible.

Bursary funding is intended to help students with the essential costs of participating in their programme of study at college, so to help with the cost of essential books or equipment or the cost of travelling to college.

Bursary funding without Free College Meals may be awarded at 3 levels, depending on household income.
If you are entitled to Free College Meals (FCM) you may also receive a top up bursary payment.

The amounts payable will also depend on the number of days per week that you are required to attend college. If your attendance falls below 95% of the required days, your bursary will be reduced.

In addition, students who are eligible for either Vulnerable or Discretionary Bursary may be able to apply for support with travel costs if they are **not eligible** for the 'Our Pass' travel pass which operates throughout Greater Manchester (if you live outside the GM area or are no longer eligible due to age)

The bursary cannot be used to support costs that are not related to education, extra-curricular or non-compulsory activities which are not essential to your study programme.

Who can apply?

- Students aged 16-18
- Students aged 19+ who are in the second year of a course that they started when aged 16-18
- Students aged 19-24 who have an Education Health Care Plan (EHCP)
- Students must have lived in the UK for at least 3 years before the start of their course.
- Asylum seekers can apply for Free College Meals and the College may provide equipment and travel passes as necessary.

CHILDCARE SUPPORT
The bursary fund may be used to provide exceptional further help to students aged 16-19 years of age who have parental responsibility, with childcare costs if the cost exceed the Care to Learn scheme's weekly maximum rates. Childcare provision must meet Care to Learn scheme eligibility rules, and evidence would be required that the maximum amount is already paid through that scheme and a top up is required. Any top up must be made in line with Care to Learn funding rules and paid directly to the childcare provider. Further details of the Government funded Care to Learn scheme and how to apply can be found at https://www.gov.uk/care-to-learn. Young parents are expected to access any entitlement they may have for 15 or 30 hours free childcare for 2, 3 and 4 year olds before applying for funding from Care to Learn. More information is available onthe gov.uk website (https://www.gov.uk/government/publications/early-education-and-childcare--2)

What are the different types of Bursary?

PRIORITY 1 - VULNERABLE STUDENT BURSARY	
Students who fall into any of the 'Vulnerable Student' categories below could receive **up to** £1,200 per year to support travel and study costs. The amount awarded is dependent on your financial need. The 'Vulnerable Student' Bursary is not available to **any** student aged 19 or over. In addition to the vulnerable bursary, students in these categories may be entitled to Free College Meals if in receipt of the appropriate benefits. *A bursary award could be removed at any time if attendance and behaviour do not meet our required standard.*	
Vulnerable Student Categories	**Evidence Required**
Student receives Income Support (IS) or Universal Credit (UC) in their own name and living independently (not with parents/family)	Latest IS or UC award letter issued since April 2026
Student is in or has recently left Local Authority Care	A letter to confirm your status from the Local Authority (LA) that looks after you
Student who receives Employment Support Allowance (ESA) or Universal Credit (UC) **and** Disability Living Allowance (DLA) or Personal Independence Payment (PIP) in their own name and living independently (not with parents/family)	Latest award letter to confirm your ESA/UC and DLA/PIP issued since April 2026

PRIORITY 2 – FREE COLLEGE MEALS AND ADDITIONAL DISCRETIONARY SUPPORT	
Your Household is in receipt of:	**Evidence Required**
Income-related Employment Support Allowance (ESA)	Latest award letter issued since April 2026
Universal Credit (UC)	3 most recent Universal Credit award letters
Support under part VI of the Immigration and Asylum Act 1999	A copy of a letter from the National Asylum Support Service which confirms your status.
Guaranteed element of State Pension Credit	Latest State Pension Credit Award Notice or letter issued since April 2026

Free College Meals are accessed via your student ID card at the cafeteria tills and can also be topped up with additional cash funds via your college Wisepay account.

Free College Meal allowances are £5.00 per day and are only available on the day they are issued (any amount not used by the end of the day is cleared and a new allowance made available for the following day). The College offers a wide range of hot and cold meals including breakfast.

Students in receipt of Free College Meals could also receive additional support for travel and study costs depending on an assessment of need.

The amounts payable will also depend on the number of days per week that you are required to attend College. If your attendance falls below 95% of the required days, your bursary will be reduced.

Asylum seekers cannot receive additional payments, but can receive assistance with equipment, travel cards etc. which the College may purchase on your behalf.

A bursary award could be removed at any time if attendance and behaviour do not meet our required standard.

PRIORITY 3 – DISCRETIONARY BURSARY ONLY

Students in this category can receive support for travel, meal and study costs depending on an assessment of need – categories of support are outlined on the application form.

Students in this group will not be eligible for Free College Meals.

A bursary award could be removed at any time if attendance and behaviour do not meet our required standard.

Income Type	Evidence Required
Earnings:	
Earnings from employment or occupational/private pension schemes	P60 for year to April 2026 or most recent 3 months payslips AND 2 months bank statements showing all income
Earnings from self-employment (including income from rental properties)	Most recent tax return or audited accounts AND 2 months bank statements showing all income
Benefits:	
State pension	Latest award letter issued since April 2026
Pension credit	Latest State Pension Credit Award Notice or letter issued since April 2026
Universal Credit	3 most recent Universal Credit award letters (full pdf documents)
Employment Support Allowance	Latest award letter issued since April 2026

The amounts payable will also depend on the number of days per week that you are required to attend college.
If your attendance falls below 95% of the required days, your bursary will be reduced.

Household income up to £36,000	Household income between £36,001 and £41,000	Household income between £41,001 and £45,000
Support Band 1	**Support Band 2**	**Support Band 3**
• Reimbursement of the OurPass administration fee where applicable, or, for students not eligible for the OurPass, 100% support for travel costs. • Meals up to £800 per year (only available to students who are not eligible for Free College Meals) • Stationery costs up to £100 per year • 100% support for costs of books and equipment required for your programme of study • 100% support for essential trips which are linked directly to programme of study. • Maximum 3 trips per academic year • Loan of laptop if required	• Reimbursement of the OurPass administration fee where applicable, or, for students not eligible for the OurPass, 75% support for travel costs. • Meals up to £600 per year (only available to students who are not eligible for Free College Meals) • Stationery costs up to £75 per year • 75% support for costs of books and equipment required for your programme of study • 75% support for essential trips which are linked directly to programme of study. • Maximum 3 trips per academic year • Loan of laptop if required	• Reimbursement of the OurPass administration fee where applicable, or, for students not eligible for the OurPass, 50% support for travel costs. • Meals up to £400 per year (only available to students who are not eligible for Free College Meals) • Stationery costs up to £50 per year • 50% support for costs of books and equipment required for your programme of study • 50% support for essential trips which are linked directly to programme of study. • Maximum 3 trips per academic year • Loan of laptop if required

Note that overseas trips can only be supported in exceptional circumstances and where the relevant experience cannot be achieved in the UK

Payment of Bursaries

Bursary awards will be paid into the student's bank account on the last Friday of each month from September to June, subject to attendance criteria being met.

Payments cannot be made into an account which does not belong to the student.

Attendance below 95% could result in bursary funds being reduced/removed.

Application Process

- Applications should be made online via your myLoreto account which is available after you have enrolled – the link to the application system is accessed via the 'INFO' then 'FINANCE' options under your id photo. If you have any queries please email bursary@loreto.ac.uk, visit the Bursary Officer in Room BG13 or phone 0161 342 0389 (please be aware that the team are very busy in September). We accept applications throughout the year but funds are limited so awards are not guaranteed.

- Applicants should complete the process in full and evidence of circumstances/household income must be provided. Failure to submit adequate supporting evidence will result in applications being returned. If you do not have the necessary documents available the system will save your application and you can go back to it to add documents later. Bursary awards cannot normally be backdated so it is important that applicants provide all the information as soon as possible.

- Each application will be individually assessed by the Bursary Officer depending on financial need and available funds.

- When your application has been assessed the status of your application on myLoreto will change and you will be notified by the system.

- If a student who has received bursary funding leaves College prior to the completion of their course, they may be required to repay all or part of the award.

- If attendance or achievement does not meet our expectations awards may be withheld for a set period until any issues are resolved. We treat all students as individuals and any decision to suspend or stop bursary funding will be considered by the Head of Hall and the Bursary Officer.

- Funding is discretionary and the policy is subject to change.

- If you do not have the specified documents but you are living in a low income household and need help with essential costs associated with studying at College, please contact the Bursary Officer on 0161 342 0389, or email bursary@loreto.ac.uk

What if an application is unsuccessful?

- Appeals can be made up to 10 working days from the date of the email notifying the outcome of an application. Appeals should be sent to Ms Sloan, Financial Controller, stating the reasons for appeal and including any supplementary information. Appeals will be reviewed within 10 working days of receipt. The Financial Controller's decision is final and the College will notify students of the outcome in writing.