

Financial Contingency Fund (FCF)

What is FCF?

The **Financial Contingency Fund (FCF)** provides financial support to eligible students who may need help with essential costs while studying at College.

FCF is a **discretionary fund**, which means each application is considered individually and support is not guaranteed.

Who can apply?

Before applying, please check that you meet the eligibility criteria.

To apply for FCF, you must:

- Be a **current student at St David's Catholic College**
- Have been **aged 16 or over on 31 August** before the start of the academic year
- Be studying a **full-time or part-time programme**
- Meet the relevant **residency requirements**
- Meet the **College's household income and financial eligibility criteria**

Household income

Your household income must normally be £30,000 or less to qualify for FCF support.

You will need to provide evidence of your household income and circumstances as part of your application.

Please check that you meet the eligibility criteria before applying.

If you are unsure whether you are eligible, please speak to your **Pastoral Tutor** or contact the College before submitting an application.

How do I apply?

You need to complete a **new FCF application each academic year**, even if you received FCF in a previous academic year.

If you receive **EMA**, you must still complete a separate application for FCF.

Evidence you will need

You will need to provide evidence to support your application. The evidence required will depend on your household circumstances.

Examples of evidence include:

- **EMA:** Your current EMA Award Letter.
- **Universal Credit:** Your **full Universal Credit statement**, showing all pages and the full breakdown of your payment.
- **Payslips:** Recent payslips where requested as evidence of household income.
- **Benefits:** Current benefit award letters or statements showing the benefit received and payment details.
- **Pension income:** Current pension statements or award letters, where applicable.
- **Other household income:** Evidence of any other household income, where requested.

Please make sure all evidence you upload is **clear, readable and shows the relevant names, dates and payment information**.

Important: Universal Credit

If you are providing Universal Credit as evidence, you must upload the **full Universal Credit statement**.

Incomplete statements, individual pages or screenshots showing only part of your Universal Credit payment cannot be accepted to assess your application.

If further information or evidence is needed to assess your application, we will contact you.

What can FCF help with?

Depending on your individual circumstances, FCF may be able to help with essential costs such as:

- **Travel to and from College**
- **Books essential to your course** (please see note below)
- **Essential equipment and stationery** (please see note below)
- **Essential course trips**
- **Exam or registration fees in certain circumstances**
- **DBS checks required for your course**
- **Other essential costs** that may affect your ability to attend or continue at College

Books essential to your course

If a book is essential for your course, it **must be requested by your teacher and approved before it is purchased.**

Any books purchased through FCF will **remain the property of the College** and may need to be returned when you have finished your course.

We cannot reimburse students for books they have purchased themselves.

Equipment and IT equipment

If you require **IT equipment**, this must be requested through your **Pastoral Tutor**, who will liaise with the College IT Department.

IT equipment is **subject to availability**, and any IT equipment provided will **remain the property of the College.**

For **other equipment**, a formal request must be made before anything is purchased. We may check with your relevant teacher to confirm that the equipment is **essential for your course.**

Please do not purchase equipment yourself unless you have received prior approval, as reimbursement is not guaranteed.

What happens after I apply?

We will look at your application, the supporting evidence you have provided and your individual circumstances to decide whether you are eligible and what support may be available.

We aim to let you know the outcome of your application within four weeks of receiving your application.

Please note

At the beginning of the academic year, we receive a **large number of FCF applications.**

We will process applications as quickly as possible, but please allow up to **four weeks** for your application to be assessed.

If we need any further information or evidence, we will contact you.

Has your financial situation changed?

We understand that financial circumstances can change during the academic year.

If you or your family experience financial difficulties that are affecting your ability to **attend or continue at College**, please speak to us.

You may be able to receive support if your circumstances change during the academic year.

Important information

FCF is a **discretionary fund**.

Meeting the eligibility criteria and submitting an application **does not automatically guarantee that financial support will be awarded**.

The type and amount of support available will depend on your:

- Individual circumstances
- Financial need
- Supporting evidence
- Other financial support available to you

If you receive benefits

Please be aware that receiving financial support through FCF **may affect your entitlement to some benefits**.

If you are unsure how receiving FCF support may affect your benefits, please seek advice.

What happens next?

Application outcome

All communication about your FCF application will be sent to your **College email account**.

Please make sure you check your College emails regularly, as we may also contact you if we need further information or evidence.

If your application is successful

You will be notified by **College email**. The email will explain what support has been approved and, where applicable, what happens next.

If your application is unsuccessful

You will be notified by **College email**.

If you wish to appeal the decision, you must submit your appeal **within 14 days of the date of the outcome email**.

Need help?

If you:

- Are unsure whether you are eligible
- Are unsure what evidence you need to provide
- Need help completing your application
- Want to know whether FCF can help with a particular cost
- Have experienced a change in your financial circumstances

please speak to your **Pastoral Tutor** or contact the College.

If you are unsure whether you are eligible, we recommend speaking to us before submitting an application.

Welsh language applications

Information and applications relating to FCF are available in **Welsh and English**.

Applications submitted in Welsh will be treated no less favourably than applications submitted in English.