Bursary and Finance information

This guide will outline all you need to know about finance for the Frontline programme, including details of the Frontline bursary and additional financial assistance.

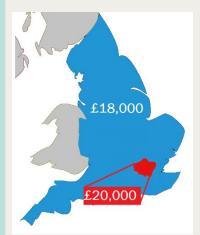
Frontline Bursary

As student trainees, Year 1 participants receive a bursary to contribute to living and travel costs (including Readiness for Practice stage and teaching days) associated with completing the first year of the Frontline programme. The amount that you receive is dependent on your placement location.

No bursary is paid in Year 2 and Year 3 of the Frontline Programme when participants are employees of the local authority. In Year 2, participants are paid a Newly Qualified Social Worker salary, whilst in Year 3 participants' salaries will normally be commensurate to other social workers in their local authority of comparable experience and role.

The bursary is intended to contribute towards living and travel costs for the first year of the Frontline Programme during which participants are training for qualification as social workers. It is expected that individuals starting the Frontline programme have set aside adequate financial provision to cover any additional costs that may be incurred throughout the duration of the programme.

Bursary amounts



Participants based **outside of London** local authorities will be paid
a total bursary of £18,000.

Participants **based in London** local
authorities will be paid a total bursary
of £20,000.

Breakdown of instalments

The bursary is paid in 13 monthly instalments and on the 1st working day of each month. If that day is a

weekend or a bank holiday, you will receive the payment on the next working day. You should therefore expect your first bursary payment August 2024, and your last bursary payment August 2025.

Please note that the date of your salary payments in Year 2 will vary depending upon your local authority's pay runs, so you will need to factor in this transition from the bursary (paid by Frontline) to paid NQSW salary (paid by your local authority) and make provisions for this.

Most local authorities start their pay run from the 15th of the month onwards, so you should expect your first salary payment in Year 2 to commence from 15th September 2025 onwards (subject to passing Year 1).

To receive the bursary, participants must meet the requirements of their offer to the Frontline programme as detailed in their offer letter, including the completion of all pre-programme checks.

Taxation

As the bursary is not considered earnings by HMRC, it is not subject to income tax or NI contributions. However, this is open to review by HMRC and could change. Whilst Frontline aims to keep participants updated of any changes, you must take responsibility for your own tax affairs.

Council Tax

You usually have to pay council tax if you're 18 or over and own or rent a home. As a full-time student during Year 1 of the Frontline programme, you may be eligible for Council Tax exemption or discount depending on your household. Please visit:

https://www.gov.uk/council-tax/who-has-to-pay.

Once you have **fully registered** as a student of Lancaster University, you will be able to obtain confirmation of your registration and student status via Lancaster University's Student Portal.

Student Loans

The bursary does not count as income that is subject to student loan repayments, but you may need to contact the Student Loans Company to complete a form evidencing current means of support.

Please note that as you will be receiving a bursary in Year 1, you will not be eligible to apply for a Student Finance Loan through Student Finance England.

Universal Credit

Frontline cannot advise on whether individual participants will be eligible for addition government support such as Universal Credit.

Please visit https://www.gov.uk/universal-credit for further information on what you are eligible for.

Additional Financial Assistance

Frontline recognises that in exceptional circumstances, additional financial assistance may be required to support individuals to complete year 1 of the programme. There are therefore a limited number of financial assistance schemes that applicants and/or participants can apply for during their first programme year, subject to eligibility and availability.

Frontline's hardship fund:

Frontline's participant hardship fund is a limited financial reserve that has been set aside to assist Year 1 Participants who are experiencing financial difficulty, so that they are supported to completed Year 1 of the Frontline Programme.

The Frontline participant hardship fund is only open to applicants who hold a conditional offer and are taking up a place on the programme as part of our 2024 cohort, as well as provisionally and fully registered Year 1 Participants from our 2024 cohort. In line with government university and college hardship fund guidance, Frontline's participant hardship fund is primarily targeted at groups who are more likely to face financial hardship:

- Individuals with dependents who are financially reliant on them;
- Single parents with a child/children;
- Career changers with existing financial commitments:
- Individuals from low-income families:
- Individuals with a disability;
- Individuals who were previously in care (a 'care leaver');
- Individuals who are homeless or living in transitional housing;
- Individuals from a racialised minority group.

Details about Frontline's participant hardship fund will be provided to all participants prior to the Readiness for Practice stage, normally launching in **mid-April**. There is no guarantee of the outcome of applications to this fund and these should not be relied upon in advance of starting the programme.

Lancaster University financial assistance:

During Year 1 of the programme, once you are fully registered with Lancaster University, you will be eligible to apply for two of Lancaster University's support funds: <u>Lancaster's Opportunity and Access Fund</u> (LOAF), and the <u>emergency loan</u>. Please ensure that prior to applying for Lancaster's Opportunity and Access Fund or emergency

loan, you read the supporting terms and conditions for each support option and these general principles may also assist further:

- There is an expectation that all postgraduate students will have secured appropriate funding to cover their costs, for the duration of their programme, prior to commencing their study. The LOAF grant is only intended for those who experience <u>significant</u> and <u>unexpected</u> changes to their incomes stream/funding during their studies. As Frontline Participants receive a bursary/salary and do not pay tuition fees it is less likely that you will be eligible unless there is a sudden and unexpected change in circumstance.
- Participants are advised to budget for any gap they may experience between their last August bursary payment and first salary when commencing employment. Failure to plan for this is not grounds for a loan or grant.

Frequently Asked Questions (FAQs)

Are there any additional costs prior to receiving the bursary?

If you choose to have an SpLD assessment, Applicants/participants will be expected to cover a percentage of the cost, with Frontline covering the remaining amount in Year 1. Funding details on this can be sought by contacting admissions.support@thefrontline.org.uk.

If you are required to have an overseas police check you will be responsible for any associate costs including a letting of good conduct or any translation fees.

If you lose your DBS certificate Frontline will organise this with our chosen provider, but participants will be required to cover the full cost for a replacement.

Who covers travel?

You are required to cover travel to and from shadowing days, the Readiness for Practice residential and regional days, teaching days and placement.

This may involve travel across your region.

Is there any financial support I can receive where I have a disability?

Year 1:

Disabled Students' Allowance (DSA) is funding provided by the government for disabled students that can be applied for through Student Finance England (SFE). Disabled Students' Allowances (DSA) may cover any extra study-related costs you incur due to your impairment, mental health condition, or learning difficulty. It is neither a benefit nor a loan, so it doesn't need repaying. The amount you'll receive depends on your individual needs not on your income, nor that of your parents or partner. DSAs are typically used for things such as software, hardware, or human non-medical support/helpers.

We have been advised that you are currently only able to apply for and receive funding during the first year of the programme due to SFE's eligibility criteria. For further information on how you can apply for DSA and its eligibility requirements, please refer to the government's DSA guidance.

Access to Work:

Once you are an employee of your Local authority, you may be eligible to receive funding through the government's <u>Access to Work</u> scheme if you have a disability or health condition.

Access to Work supports individuals in employment to get the help they need at work where it is not covered through their employer's reasonable adjustments. Access to Work <u>applications</u> are submitted via the Access to Work website.

Please note that Frontline cannot provide guidance around Access to Work, as this is an employment-related scheme. All queries therefore should be directed to Access to Work, your line manager or your employer, which from year 2 is your local authority.

Contact

If you cannot find the answer to your query, please get in touch by using the 'Help' button on your main account area.