

Access and Participation – Student Financial Support

Who is Access Student Financial Support for?

As part of its Access and Participation Plan commitments, the School has established targeted financial support to assist the UK undergraduate students most in need of financial assistance, in recognition of the difficulties of juggling an intensive full-time programme with paid employment, and the importance of financial security in student engagement, attainment and success.

The following policy sets out the conditions of student financial support funded by the School's Access and Participation Plans (2020/21-2024/25 and 2025/26-2028/29). The funds are for students from **low-income households**. For each of the funds, it is essential that students:

- Are registered on an in-person undergraduate degree programme at the School.
- Have home fee status, and are eligible for a tuition fee and maintenance loan from a relevant, UK, Student Loans' Company.
- Have no more than one year of previous university experience.

Additional eligibility for each of the funds can be found in the relevant section of this Policy. Details on the Application Process, and demonstrating eligibility can be found on page 7.

Overview

There is a lot of information in this Policy, as the School must operate two structures for the Access Bursary simultaneously due to its regulatory commitments. There is a flowchart on page 2 that students¹ can use to easily identify the information that is relevant to them, and whether they might be eligible for Access Student Financial Support.

There are three types of Access Student Financial Support.

Access Bursary Type 1 – low-income students who started their studies in **September 2024 or earlier** are eligible for this Access Bursary. ([Go to Access Bursary Type 1](#))

Access Bursary Type 2 – low-income students who start their studies in **September 2025 or later** are eligible for this Access Bursary. ([Go to Access Bursary Type 2](#))

Access Start-up Fund – new entrants who have participated in the most recent Supported Application Scheme² are eligible for the Access Start-up Fund. ([Go to Access Start-up Fund](#))

Quick links

- [Access Student Financial Support Flowchart](#)
- [Application Process](#)
- [Student Responsibilities](#)
- [Useful Information](#)

If you have any questions about Access Student Financial Support please contact the Access and Participation Team on access@gsmd.ac.uk.

¹Throughout this policy, 'students' also includes offer-holders, who are required to apply for Access Student Funding pre-enrolment, ahead of their first year of study.

² www.gsmd.ac.uk/supportedapp

Access Student Financial Support flowchart



Access Bursary Type 1 (September 2024 or earlier)

Students who commenced their studies in **September 2024 or earlier** are eligible for Access Bursary Type 1, as set out in the Access and Participation Plan 2020/21-2024/25. Students who commenced their studies later than this are not eligible for the Access Bursary Type 1 and should refer to Access Bursary Type 2.

The Access Bursary Type 1 is valued at £3-5k. Care Leavers and care experienced students are guaranteed £5,000 for every year of study. Other students will receive between £3,000 and £5,000, depending on the number of applications. There are a maximum of 30 awards available.

Financial eligibility

Recipients must be from a low income household, of below £33k and in receipt of a maintenance loan from their relevant Student Loans Company³. The maintenance loan must reflect the required household income threshold. For example, students from England living away from home in 2025/26 must receive a **maintenance loan of at least £12,537** per year and those living at home for their studies must receive a **maintenance loan of at least £7,685**. The minimum loan figures differ for students from Scotland, Wales and Northern Ireland, and will be assessed on a case-by-case basis using the available student finance calculators. Final year students also receive a slightly lower maintenance loan – again this will be considered on a case-by-case basis.

The School cannot consider applications from anyone on a higher income, regardless of their eligibility for Section 2, as this bursary is awarded based on financial need.

The School cannot accept applications from students who have not accessed all the financial support that they could receive from their student funding body.

Secondary eligibility

Students **must** also demonstrate that they fall into at least **one** of the categories listed. Information on how eligibility is assessed can be found in the [Application Process](#) section.

1. A Care Leaver or care experienced

To be eligible the student will have spent time in the care of a Local Authority or Health and Social Care Trust at some point before their 18th birthday.

This could include:

- Recognised Care Leavers, who are eligible for statutory support from their Local Authority;
- Living with foster parents;
- Living at home with parents/guardians, or in kinship care under the supervision of social services;
- Living in a residential children's home;
- Living in another residential setting like a school or secure unit;
- Those who are adopted before the age of 18.

If a student believes that they are care experienced, but their personal circumstances are not outlined above, they should contact the Access and Participation team for further guidance.

³ Student Finance England; Student Awards Agency Scotland; Student Finance Wales; Student Finance Northern Ireland.

2. Estranged from their parents/guardians

To be assessed as estranged from their parents/guardians, the student should have had no contact with their parents/guardians for at least 12 months before the start of their academic programme and be unlikely to have a relationship with them again.

3. Independent

To be considered as financially independent from their parents/guardians, the student will need to meet one of the following conditions:

- Be aged 25 or over at the start of their academic programme
- Be married or in a civil partnership
- Be in charge of a dependent child
- Have supported themselves for at least three years before the start of their programme of study. This could include full-time employment or self-employment, receiving benefits including for sickness and disability, or receiving training under a government scheme for unemployment – *the relevant student funding body must confirm this to be the case, and provide a confirmation letter outlining independent student status.*
- Have no living parents/guardians

4. Disability

Students eligible under this criterion must have a declared disability on their student and/or applicant record and have applied, or be in the process of applying (where eligible), for Disabled Student Allowance. Student Services may advise on eligibility, and the impact of the declared disability on financial need.

5. From an area of the UK with low progression to higher education

To be eligible for this criterion, the home postcode on your application to the School must be Quintile 1 or 2 on the POLAR4 dataset⁴. POLAR4 is a dataset produced by the Office for Students, which outlines the likelihood of an 18 year old in an area progressing to Higher Education. [Check your postcode HERE](#).

Access Bursary Type 2 (September 2025 or later)

Students who commence their studies in **September 2025 or later** are eligible for Access Bursary Type 2, as set out in the Access and Participation Plan 2025/26-2028/29. Students who commenced their studies before this are not eligible for the Access Bursary Type 2, and should refer to the Access Bursary Type 1.

The Access Bursary Type 2 is valued at:

- £3,075 for years 1-2 (and year 3 for BMus programmes) OR
- £4,100 for final year of study OR
- £5,000 for Care Leavers and care experienced students.

There are a maximum of 21 awards available for 2025/26.

⁴ <https://www.officeforstudents.org.uk/data-and-analysis/young-participation-by-area/search-by-postcode/>

Financial eligibility

Recipients must be from a low income household, of below £33k and in receipt of a maintenance loan from their relevant Student Loans Company⁵. The maintenance loan must reflect the required household income threshold. For example, students from England living away from home in 2025/26 must receive a **maintenance loan of at least £12,537** per year and those living at home for their studies must receive a **maintenance loan of at least £7,685**. The minimum loan figures differ for students from Scotland, Wales and Northern Ireland, and will be assessed on a case-by-case basis using the available student finance calculators. Final year students also receive a slightly lower maintenance loan – again this will be considered on a case-by-case basis.

The School cannot consider applications from anyone on a higher income, regardless of whether they meet the priority criteria listed below, as this bursary is awarded based on financial need. The School cannot accept applications from students who have not accessed all the financial support that they could receive from their student funding body.

Priority criteria

Priority for awards will be given to students who meet the following criteria. However, the Access Bursary Type 2 is also available to students who only meet the financial eligibility, and we encourage students from low-income households, who do not meet the following criteria, to apply. Information on how eligibility is assessed can be found in the [Application Process](#) section.

1. A Care Leaver or care experienced

To be eligible the student will have spent time in the care of a Local Authority or Health and Social Care Trust at some point before their 18th birthday.

This could include:

- Recognised Care Leavers, who are eligible for statutory support from their Local Authority;
- Living with foster parents;
- Living at home with parents/guardians, or in kinship care under the supervision of social services;
- Living in a residential children's home;
- Living in another residential setting like a school or secure unit;
- Those who are adopted before the age of 18.

If a student believes that they are care experienced, but their personal circumstances are not outlined above, they should contact the Access and Participation team for further guidance.

2. Estranged from their parents/guardians

To be assessed as estranged from their parents/guardians, the student should have had no contact with their parents/guardians for at least 12 months before the start of their academic programme and be unlikely to have a relationship with them again.

3. Independent

To be considered as financially independent from their parents/guardians, the student will need to meet one of the following conditions:

⁵ Student Finance England; Student Awards Agency Scotland; Student Finance Wales; Student Finance Northern Ireland.

- Be aged 25 or over at the start of their academic programme
- Be married or in a civil partnership
- Be in charge of a dependent child
- Have supported themselves for at least three years before the start of their programme of study. This could include full-time employment or self-employment, receiving benefits including for sickness and disability, or receiving training under a government scheme for unemployment – *the relevant student funding body must confirm this to be the case, and provide a confirmation letter outlining independent student status.*
- Have no living parents/guardians

4. Disability

Students eligible under this criterion must have a declared disability on their student record and have applied, or be in the process of applying (where eligible), for Disabled Student Allowance. Student Services may advise on eligibility, and the impact of the declared disability on financial need.

5. Caring responsibilities

To be eligible, the student should be responsible for providing substantial, sustained, unpaid care for a family member, who is unable to manage without their support due to chronic illness, frailty, disability, a mental health issue, a cognitive impairment or an addiction, during term time. Caring responsibilities can vary significantly, but are likely to include helping with everyday tasks such as cooking and housework, providing physical and/or emotional care and helping someone with their medication and other medical related care (e.g. hospital appointments). The extent of the caring responsibilities likely impacts the student's ability to undertake paid work alongside their studies.

Temporary caring responsibilities (e.g. short term support for a family member following surgery) are not considered an eligible circumstance. Financial responsibility (e.g. sending money to support family members) is not considered an eligible circumstance, unless the student is also providing care as above. Student parents caring for their children is not considered an eligible circumstance as this is considered under 'Independent student'.

Access Start-up Fund

The Access Start-up Fund is valued at £400, and is a one-off payment in term one of year one, for new entrants who participated in the Supported Application Scheme in the year that they applied to the School (e.g. participated in 2024/25 and enrolled in September 2025).

Financial eligibility

As the Access Start-up Fund is linked to participation in the Supported Application Scheme, the financial criteria is less prescriptive. However, students **must** have applied for the full means-tested maintenance loan that they are eligible for via their relevant UK Student Loans Company.

Application Process

Students applying for the Access Bursary Type 1 and Access Bursary Type 2 should follow these steps.

Step 1: Apply for a full maintenance loan from their relevant Student Loans Company.

Upon applying for the Access Bursary, the student should send evidence that they have applied for a maintenance loan to the Access and Participation team (access@gsmd.ac.uk). By the start of term, they must send a copy of their final maintenance loan allowance to the Access and Participation team so that eligibility can be verified. If the student is applying as an independent student, and this requires verification from the student funding body, they must also provide evidence of this confirmation as soon as it is received. Payment of the Access Bursary will be delayed where the necessary evidence is not provided.

Step 2: Apply for Guildhall Financial Awards for the upcoming academic year.

New students should apply for a Guildhall Scholarship, via eGo, as soon as they have accepted an offer of a place at the School. The application deadline for the Guildhall School Scholarship differs by department. Please see [our webpages](#) for more information about the Guildhall School Financial Awards. **Continuing students** will be required to reapply for a Guildhall Scholarship by the deadline set out by their department.

Step 3: Apply for the Access Bursary.

Complete the application form by **midday, Monday 14th July 2025**.

[Access Bursary
Application form](#)

Step 4: Provide evidence of eligibility where needed.

Students applying for Access Bursary Type 1, must provide evidence as detailed below. Students applying for Access Bursary Type 2, may choose to provide evidence as detailed below, to be prioritised for the award.

Eligibility checks

- 1. Care-leavers and care-experienced students (Type 1 and Type 2):** Students who indicate care experience on their Guildhall School application are asked to provide evidence to the Senior Student Funding Officer⁶, who will confirm status. They will then advise eligibility for the Access Bursary. The Access and Participation team may request further information on occasion, to ensure that they can support the student fully, but this will only be requested in their first year of applying to the award. Care experienced students will not be required to prove eligibility for this criteria for the Access Bursary application in future years.
- 2. Estranged (Type 1 and Type 2):** As estrangement is not reflected in student funding body records, estranged students will be expected to supply a letter from a social worker, doctor, teacher or another professional, stating that the student is “irreconcilably estranged” from their parents and have not had contact with them for a period of 12-months or more. Estranged students will not be required to prove eligibility for this criteria for the Access Bursary application in future years.
- 3. Disability (Type 1 and Type 2):** Students must ensure that their disability is recorded on their student record, and that they seek relevant support from Student Services.

⁶ Studentfundingofficer@gsmd.ac.uk

Student Services will advise the Access and Participation team further on eligibility if necessary.

4. **Independent (Type 1 and Type 2):** Independent students will have this status reflected on their funding body record, and can provide evidence of this to the Access and Participation team. The School cannot verify independent student status, other than where the applicant is aged 25 or over on enrolment.
5. **POLAR4 Quintile 1 or 2 postcode (Type 1 only):** The Access and Participation team will input the student's home postcode from their application form into the POLAR4 'search postcode' tool to determine whether it is Quintile 1 or 2.

Caring responsibilities (Type 2 only): As caring responsibilities are not reflected in student funding body records, students with caring responsibilities are expected to supply a letter from a social worker, doctor, teacher or another professional, stating that the student has substantial caring responsibilities for a family member, and the nature of these. Where this is not possible, the student will be asked to meet with Student Services to discuss the caring responsibilities, and determine eligibility, and any additional support they may require.

Student responsibilities

Students who are in receipt of Access student Financial Support are expected to:

- Engage in evaluation of the financial support, as required by the Access and Participation team. This may include surveys, interviews and student consultation activity.
- Engage with financial support activity that the School provides for students, including budgeting workshops, utilising the financial advice resources available on the [Blackbullion platform](#) and meeting with the Senior Student Funding Officer where support is needed.
- Engage fully in the student support that will support their success at the School.
- Accept and follow the [Guildhall School Scholarships Applicants and Award Holders Terms and Conditions](#). Failure to do so will result in the withdrawal of the award for at least one academic year.

Useful Information

Students are encouraged to apply for the Access Bursary awards as soon as possible, and may do so before they have received their student funding award letter from their student funding body. The School may provisionally offer eligible students a bursary, but it will only be confirmed on receipt of all necessary evidence.

Confirmed Access Bursary awards will be disbursed in three equal instalments after full enrolment and all the Terms and Conditions have been met. It is usually paid at the same time as departmental Financial Awards, and will not show as a separate payment in bank accounts.

Confirmed Access Start-up Fund awards will be paid to students in one instalment as soon as possible after enrolment.

Where there are more eligible applications than Access Bursaries, applications will be ranked by need, with priority given to Care Leavers and care experienced students, and then

in the order (1-5) outlined in each section above. Additional priority will be given to applicants from Scotland and Northern Ireland, who receive less support from government-funded maintenance loans, and to those with greatest financial need. To support decision-making, the Access and Participation team will also liaise with departments to assess overall scholarship awards, ensuring parity of overall financial support.

For 2025, there will be no limit to the Access Start-up Fund Awards – all eligible applicants will be awarded.

The Access and Participation team will not make any Access Bursary offers until after the 14th July deadline, to ensure that every potentially eligible student has the opportunity to apply. Students can expect to hear the outcome of their application to the Access Bursary no later than end-July. Offers made at this point will be provisional, as they remain dependent on evidence from all applicants being received.