

Financial support for students

Education for Ministry Phase 1 (EM1)

April 2017



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Financial Support for students Education for Ministry Phase 1 (EM1)

1. Introduction

- 1.1 This booklet is intended for you as a candidate for ministry or as a student who has been accepted for training for service with the United Reformed Church (EM1). It seeks to assist you to plan your finances both during training and as you embark on ministry.
- 1.2 For more specific questions about your individual finances and estimates of what financial support you can expect during training please contact the Revd Fiona Thomas, Secretary for Education and Learning, who will be able to direct your enquiry accordingly:
020 7916 2020, fiona.thomas@urc.org.uk

2. Expenses covered for all EM1 students

- 2.1 Your academic course fees as an EM1 student are paid directly by the United Reformed Church to the relevant Resource Centre for Learning (RCL).
- 2.2 Your travel from home to college (including college required events) and to/from and on placement are reimbursed at 25p per mile by car, 24p per mile by motorcycle or 20p per mile by bicycle, or the relevant public transport costs.
- 2.3 You can apply for a computer grant for the purchase of computer equipment, for up to 75% of the cost to a maximum of £500. The relevant form for this is available and authorised through your RCL.
- 2.4 The membership fees for relevant libraries close to your home are reimbursable on the recommendation of your RCL.
- 2.5 Up to £300 each academic year may be claimed for books and other learning resources.

2.6 The expenses listed in 2.2 to 2.5 are claimed by you from your RCL. Your RCL will discuss with you the frequency and conditions for such claims. This system ensures that you have a known person at the RCL to whom you can relate immediately on matters of finance. The RCLs reclaim from the United Reformed Church the amount that they disburse for expenses.

3. Expenses-only EM1 support

- 3.1 There are three reasons why you would find yourself being supported through the reimbursement of eligible expenses:
- a) You are undertaking EM1 on a part-time basis alongside your existing occupation because you have been accepted for ministry in non-stipendiary service
 - b) Your particular circumstances mean that a part-time route has been recommended for at least part of your EM1 period, although you have been accepted for ministry in stipendiary service
 - c) As a full-time student preparing for stipendiary service who seeks to be grant-maintained you have taken part in the Financial Assessment Scheme (FAS) described later in this document. The FAS has concluded that your personal and household income is sufficient to support you during EM1, with safety nets provided by the United Reformed Church against sudden changes in your circumstances.
- 3.2 For expenses-only EM1 students the United Reformed Church will cover the cost of your meals and overnight accommodation necessarily incurred in undertaking the agreed course. This is in addition to reimbursing the expenses listed in Section 2 above.

4. Grant-maintained EM1 support

4.1 The majority of candidates who are accepted to train for stipendiary service are expected to be full-time students and will therefore be eligible to apply for some grant support from the United Reformed Church for EM1.

- 4.2 You may be one of the people who comes to their full-time training following a number of years in well-paid secular employment. It is very important to understand that the level of training grant is *not* designed to enable you to maintain the lifestyle to which you may have become accustomed (e.g. running a multiple cars, maintaining large life assurance policies or private schooling) without drawing on savings or other financial resources, such as a spouse's income. Many will face a significant sacrifice in material well-being as a result of responding to God's call to stipendiary service, and that will begin in training.
- 4.3 On the other hand, you may start your training at a time in your life when you have built up very few reserves and have had to live on a low income. The training grant is intended to allow you to focus on your studies rather than worrying about making ends meet for your household.
- 4.4 As you prepare for training you will need to compare your household expenditure with the grants and allowances available to you while you are in training and to decide how a possible shortfall is to be met.
- 4.5 In doing this you will need to focus particularly on your housing arrangements. If you are a homeowner you may have to find ways to cover mortgage payments for the three or four years of EM1. In light of this the church offers support to owner/occupiers in the same way as to those in rented accommodation. It is also important to remember (even if retirement seems a long way in the future) that a minister and their spouse who have the finance necessary to provide for housing in their retirement (whether completely or as an equity share) would reasonably be expected to do so.
- 4.6 It is important that you understand the financial implications of your training as miscalculations can lead to unnecessary stress at a time when your energy should be devoted primarily to your course. If you foresee financial problems you should discuss them in confidence with the person in your synod who acts as the candidating secretary, who may suggest that you seek further clarification. If you are in any

doubt about who the candidating secretary is, your Synod Moderator (who in some synods acts as the candidating secretary) will advise on who to contact. You will also have an opportunity to discuss your finances in depth with the Financial Assessor as part of the Financial Assessment Scheme.

5. Indebtedness

- 5.1 If you have accumulated debts prior to candidating for ministry you should consider how they are to be serviced and repaid. Even if you are accepted for training it might be decided to delay the start of your training until such time as any debt issues have been satisfactorily addressed. The higher your current income, the more you need to be aware of the remuneration package that will be yours when in stipendiary service, and to plan accordingly.
- 5.2 All forms of debt, in addition to mortgages, must be taken into consideration including: credit card; car loans; home improvement loans; career development loans; individual voluntary agreements; protected trust deeds and any other personal debts. Whilst official loans taken out with the Student Loan Company must be taken into consideration for the long term picture, repayment of these are unlikely to be activated by the level of student support from the United Reformed Church.
- 5.3 It is important that any issues of indebtedness are disclosed and discussed before acceptance for training. It is therefore essential that you seek advice as early as possible in the assessment process. You are advised to seek independent financial advice and you may also consult the Revd Fiona Thomas as an initial United Reformed Church contact on this issue: 020 7916 2020; fiona.thomas@urc.org.uk

6. Finances in ministry

- 6.1 Although Education for Ministry 1 (initial training) comes before ministry, it is often appropriate to approach financial planning by considering first the adjustments that will have to be made to live as a stipendiary

minister. Then attention can be given to the funds available for training and how they will help to bridge the gap before a stipend is received.

- 6.2 Full details of finances in ministry are to be found in '*The Plan for Partnership in Ministerial Remuneration*' which may be obtained from the URC website: www.urc.org.uk

Key features are (2017 rates):

- a) *Stipend* (taxable and paid from United Reformed Church central funds). The stipend for 2017 is £25,572 paid in calendar monthly instalments
- b) *Manse* (normally not a taxable benefit and arranged locally).
A manse is a home for the minister and immediate family, maintained in good repair, with council tax, water charges and property insurance paid. The minister is responsible for heating and lighting costs and the insurance of contents.

In addition the following may be received:

- c) *Child allowances* (means tested and only received in full if total family income is less than £3,015 in excess of the stipend)
 - d) *Motoring expenses* arranged locally; typically through a combination of a taxable car allowance of £1,200 and a mileage allowance relating to church business of 45p per mile for up to 10,000 miles annually, although sometimes a car may be provided by the local church.
- 6.3 On moving to your first pastorate a full resettlement grant (£3,387) is payable and the receiving church pays reasonable removal expenses. At ordination/commissioning an interest-free loan is made available (£3,387, repayable over five years).
- 6.4 Retirement provision should also be part of your planning, whatever your age when you start training. The URC website gives details of the pension fund and housing arrangements for retired ministers: www.urc.org.uk

7. Accommodation arrangements during EM1

- 7.1 The EM1 Financial Assessment Scheme (FAS) is described elsewhere in this document, with the 2017/2018 figures and forms included for information. A4 versions of the forms will be issued to candidates who are accepted for training.
- 7.2 Accommodation costs are included in the Financial Assessment Scheme (FAS) in ways which recognise a variety of arrangements for accommodation during training. Candidates accepted for training are first expected to fulfil certain requirements set by the Assessment Board (occupational health assessment etc), but once these have been completed there will be an early meeting with the designated RCL to discuss the details of your academic programme and accommodation arrangements.
- 7.3 A minority of students have to move home completely in order to take up EM1. You are encouraged to read the accompanying booklet Education for Ministry Phase 1: Resource Centres for Learning to gain a fuller picture of this.
- 7.4 If you are obliged to move home in order to train through a Resource Centre for Learning you may apply for a grant to cover removal costs, if moving to unfurnished accommodation. This includes the actual cost of removal (normally three quotations are required with the lowest being accepted) plus a £500 resettlement grant. These arrangements are not applicable to students who move into furnished accommodation.
- 7.5 A variable, capped *Accommodation Allowance* is calculated for all students and included within the FAS calculations, taking into account whether you:
- are in full-time occupancy of student accommodation provided by the RCL, or
 - pay commercial rent or have a mortgage, or
 - cannot access appropriate accommodation through the Resource Centre for Learning, or
 - are allocated accommodation by the Resource Centre for Learning which is normally only available for commercial rent.

The allowances recognise that market rents are usually higher than college rents.

- 7.6 As a student you are expected to house yourself as economically as possible. You should not enter into any kind of lease or mortgage arrangement expecting that an accommodation allowance will be paid without obtaining prior agreement from the RCL in consultation with the Secretary for Education and Learning.
- 7.7 It is not for the Resource Centre for Learning or for the education and learning committee to decide in what property a student should live, but it is for the education and learning committee to set criteria and for the RCL to advise on the market rental rate and therefore the level of accommodation allowance that might be paid.
- 7.8 The current criteria of the education and learning committee are:
- A single student with dependent children is treated as a married student for accommodation allowance purposes
 - A single student is assumed to live in a one-roomed property (bed-sitting room plus kitchen and bathroom)
 - A married student is assumed to live in a two-roomed property (living room, bedroom, plus kitchen and bathroom)
 - A student with one dependent child is assumed to live in a three-roomed property (living room, 2 bedrooms, plus kitchen and bathroom)
 - A student with more than one dependent child is assumed to live in a four-roomed property (living room, 3 bedrooms, plus kitchen and bathroom).
- 7.9 It must be stressed that the allowance is based on the market rental rate in the vicinity of the RCL. If the student is obliged to live away from the RCL to undertake practical experience, any agreed additional rental and travelling costs will be met through the RCL and education and learning. If a student chooses to live away from the RCL for some reason, the accommodation allowance will be based on the lower of the market rental rate in the vicinity of the college and the area where the student lives.

8. Other grants and financial support

- 8.1 Missing National Insurance contributions during training may result in students being unable to secure a full basic State Pension at retirement. The finance office of the United Reformed Church can provide information on this after ordination/commissioning. Financial assistance towards the cost of some missing contributions may be available.
- 8.2 Grants may be available to students from sources other than the United Reformed Church and students are expected to seek such support. Examples include grants for students in England and Wales from the Lady Hewley Trust, grants to students of the Scottish College from the Baxter Trust, and grants for students with particular learning needs due to disabilities. Information and application forms about these, where appropriate, can be obtained from your Resource Centre for Learning Finance Officer and/or Admissions Tutor.
- 8.3 Additional book grants may be given by some synods to their students. Contact your Synod Training Officer to find out more.

9. Safety net – unexpected hardship

- 9.1 There is no system of grant aid which is foolproof and the United Reformed Church wants to take account of all reasonable personal needs. If, therefore, a special need arises which has the endorsement of your RCL, the United Reformed Church can sometimes offer further financial support. This may be of a reasonably substantial nature where necessary.

EM1 Financial Assessment Scheme (FAS) (commenced academic year 2016/17)

1 Background

- 1.1 This section of the booklet outlines the system through which financial support for fulltime EM1 students is assessed and agreed.
- 1.2 The principles underlying the scheme:
 - It takes into account the variations in personal circumstances of individual students resulting in fair disbursements, giving support to those who need it
 - It is based on regularly updated figures which are generated by a public body external to the United Reformed Church, whilst being adapted to United Reformed Church conditions
 - It is intended to identify those students who would benefit from advice and guidance on financial matters, so as to start to equip them for their future service in the church.

2 The Financial Assessment Scheme (FAS)

- 2.1 The FAS arrangements take into account your household income and expenditure whilst you are a student in EM1.
- 2.2 Your household expenditure is calculated using capped accommodation costs and a non-accommodation expenditure factor adapted from figures published by the Joseph Rowntree Foundation (FAS 2, included later in this document). The Rowntree scale varies for households of different sizes. An overall limit on both the expenditure factor and the final grant is set by the annual ministerial stipend.
- 2.3 Your household income is included as actual income after tax and deduction of certain allowances.

- 2.4 The grant that you request from the United Reformed Church is the difference between expenditure and income. If you have a household with a high income and low expenditure it could be that you are given support on an expenses-only basis during EM1 rather than being given a grant.
- 2.5 There are three steps to FAS, intended to give you a clear and timely outcome for the level of support that you will receive from the United Reformed Church.

Step 1: completing the Assessment Form

Having been accepted for training, you will be asked to complete the Individual Financial Assessment Form FAS 1 (included later for information). Where possible, you will be given access at this stage to the relevant finance personnel of your RCL in order to answer initial queries about accommodation costs.

Step 2: interview with the Financial Assessor

You send the completed FAS 1 form to the PA to the Ministries Committee, who will:

- a) forward it to the Financial Assessor appointed by the E&LC finance sub committee;
- b) arrange an interview date for you and the Assessor to meet in London.

Your partner/spouse is welcome to attend the interview with you, and travel expenses will be offered for you both. Due notice will be taken of sensitivities around your household finances concerning private income and family responsibilities, whilst recognising that the use of money is a theological issue which you can expect to have to tackle in the exercise of ministry.

The Financial Assessor will prepare a report from the interview (FAS 3, included later), and forward this to the United Reformed Church Student Finance Panel, giving a copy to you at the same time.

Step 3: finance panel decision

The EM1 Finance Panel will normally meet in late February (to make decisions about students accepted at the Autumn Assessment Conference) and in June (to make decisions about students accepted at the Spring Assessment Conference). The panel will consist of a representative nominated by each of the ministries and finance committees; the Chief Finance Officer; and the Secretary for Education and Learning of the United Reformed Church. The panel will make the final decision on the grant to be awarded to you, and will also take note of any recommendations from the Financial Assessor concerning access to confidential financial counselling where this is needed. The normal procedure is that a decision on the grant will be given to you and your RCL within one week of the Student Finance Panel meeting.

MINISTERIAL TRAINING FUND - INDIVIDUAL FINANCIAL ASSESSMENT
CONFIDENTIAL

Form FAS 1

ACADEMIC YEAR COMMENCING 1ST SEPTEMBER 2017

Name _____ SM/CRCW (delete as appropriate) _____ Year of EM1 _____

All figures should show the annual rate

ESTIMATED EXPENDITURE

COLLEGE	Note	£
Meals	1	
Overnight Accommodation	1	
TOTAL COLLEGE		

ESTIMATED AVAILABLE FUNDING

GRANTS AND GIFTS	Note	£
Family		
Friends		
Churches		
Synod		
Student Loan Company Grant (non-refundable)	7	
Any other grants	8	
TOTAL GRANTS		

CURRENT ACCOMMODATION

	A	B	3	4
Mortgage/Rent (delete as necessary)				
Accommodation Cap				
Amount Payable (lower of A or B)				
Council Tax				
Water Charges				
Insurance - Building				
Other (evidence to be supplied)				
TOTAL ACCOMMODATION				

OTHER INCOME

Let Property - Net	9	
Investments - Net	10	
Pension - Net	11	
Spouse/CP's - Net less childcare and travel	11	
Vacation/other earnings - Net	10	
Working Tax Credit	12	
Child Tax Credit	12	
Child Benefit	12	
Any Other Benefits	12	

EXPENDITURE FACTOR

Single/Couple (delete as appropriate)

No. of Children:

0-1 year old

2-4 year old

primary school age

secondary school age

5

Sundry

TOTAL OTHER INCOME

13

Voluntary personal contribution
from savings

OTHER (please specify):

6

TOTAL ESTIMATED EXPENDITURE

TOTAL ESTIMATED AVAILABLE FUNDING

Signature _____

Date _____

OFFICE USE ONLY

Total Expenditure

Total Income

Difference

Current Ministerial Stipend (before tax & NI)

Grant Awarded

Authorised:

Date _____

Notes on completing individual Financial Assessment (refer to Form FAS 1)

1. College meal/overnight accommodation: does not apply for students at Northern College (overnight accommodation and contribution to meals are paid direct to Northern College on their behalf by education and learning as part of academic fees).
2. Mortgage/rent: please fill in mortgage payments or rent on the home where you will be living during your course. (If you are renting a home close to college but paying a mortgage on a property elsewhere, enter just the rent here and see note eight on page 18). Accommodation caps set by educational and learning are below:

Family size	Property Size	Westminster	Northern	Scottish
Single	One room	£ 900	£ 402	£ 500
Couple, no children	Living room plus bedroom	£ 906	£ 662	£ 514
Couple, one child	Living room plus two bedrooms	£ 1,251	£ 907	£ 694
Couple, more than one child	Living room plus three bedrooms	£ 1,436	£ 989	£ 977

3. Students may be eligible for some discount on Council Tax. Please ensure that you ask the local authority about this.
4. Other accommodation costs: please specify and provide evidence.
5. The education and learning finance sub committee of the United Reformed Church has agreed standard expenditure factors according to the student's family unit. These are meant to cover food and housekeeping, clothing, utilities, travel, holidays, personal expenditure and course books. The current amounts are shown in FAS2 overleaf.
6. Families come in all shapes and sizes, and you may have commitments for dependents which do not fit a standard application form. This is the place to note these, so that they can be discussed with the Financial Assessor.
7. This grant aid had previously been available via the Student Loan Company, mainly for students with families. However, it largely ceased in 2016 due to government policy. Your college will be able to advise about applying for any grant for which you are eligible. The committee requires you to apply for these. The Student Loan Company previously confirmed that individuals did not need to apply for a student loan to be eligible for a non-refundable maintenance grant.
8. Any other grants: do not include Lady Hewley Trust, Baxter Fund, Western College Trust Fund, William Charter Piggott Memorial fund but do include the Northern College Bursary.
9. If you have a let property, show here any residual net income, after mortgage payment, building insurance, maintenance and other essential costs have been met.
10. Include here the net interest or other income derived from capital savings or other investments.
11. If your spouse or civil partner is earning, or you receive vacation (excluding summer pastorate) or other earning or a pension from previous employment, this income should be shown net of Tax, NI and pension contributions deducted at source, i.e. 'take home pay'.

You may also deduct from their income the cost of servicing debts held in their name or your joint names, as well as the essential costs incurred without which it would not be possible for them to undertake employment. i.e. travel to work and child-minding.

12. If your circumstances and family income are such as to qualify you to receive benefits, you are expected to apply for them. You do not need to declare any disability benefits.
13. ***The committee does not require any contribution from your savings to be taken into account.*** If, however, you have sufficient personal resources that you feel called to make a contribution, enter this here. Remember that this will reduce the shortfall when calculating the United Reformed Church contribution.



FAS 2 Expenditure Factor

FAS2 Expenditure Factor

Expenditure Factor based on April 2016 Minimum Income Calculator (MIC) Rates
(excluding accommodation costs)

Maximum Expenditure Factor = basic stipend for 2017: £20,556 after tax/NI deducted

COUPLE

Category	MIC	Maximum
No children	13,702	
1 child 0-1 year	27,380	20,556
1 child 2-4 years	24,703	20,556
1 primary age child	20,928	£20,556
1 secondary age child	18,898	
2 primary age children	27,339	£20,556
2 children - 1 primary and 1 secondary age	25,366	£20,556
2 secondary age children	23,361	£20,556
4 children - 1 (0-1), 1 (2-4), 1 primary, 1 secondary age	49,932	£20,556
4 children - 1 (2-4), 1 primary and 2 secondary age	41,269	£20,556

SINGLE

Category	MIC	Maximum
No children	7,915	
1 child 0-1 year	23,609	£20,556
1 child 2-4 years	20,932	20,556
1 primary age child	17,157	
1 secondary age child	15,127	
2 primary age children	23,592	£20,556
2 children - 1 primary and 1 secondary age	21,619	£20,556
2 secondary age children	19,614	
3 children - 1 (0-1), 1 (2-4), 1 primary	#####	£20,556
3 children - 1 (2-4), 1 primary and 1 secondary age	32,381	£20,556

Financial Assessment Scheme: Financial Assessor's Report to the Student Finance Panel

Name of Student:

Date of interview:

Location of Interview: Church House/By telephone/Other (please specify)

1. Comparison of figures before and after Financial assessment interview

	FAS 1 Figures	Financial Interview
Total Estimated Expenditure:		
Total Estimated Income:		

What is the source of any difference between the FAS 1 figures and those from the financial interview?

2. Assessment of student's financial literacy

What level would you and the student assign to this?

1	Previous experience of difficulties in managing personal finances	
2	No apparent cause for concern in managing personal finances	
3	Good personal financial management and working knowledge of accounts, e.g. as trustee of a charity	
4	Highly competent, with professional knowledge of accounts	

Comments and recommendations:

Signed:

Financial Assessor

Student

Date

I have some questions ...

Student support through the Financial Assessment Scheme

1. What happens about FAS beyond the first year of EM1?

The first time that you work through FAS you will meet with the Financial Assessor. Once the Student Finance Panel has informed you of the decision about your level of grant the completed FAS 1 and FAS 3 forms will be copied to your Resource Centre for Learning. In future years the assessment will be carried out with you by the Finance Officer of your RCL, using these papers as a basis. If your circumstances change considerably they may seek the advice of the Secretary for Education and Learning. If necessary, you may be referred for a review meeting with the Financial Assessor.

2. I have been servicing some loans (other than a mortgage) from my salary. Where is this included in the FAS?

Help with debt servicing is discussed separately from the FAS. Alongside the main application form which you completed in the candidating process, you would normally have been asked to respond in writing to a question about personal debt. That information would have been passed on to the Secretary for Education and Learning to form the basis of an individual discussion during the Assessment Conference if necessary. If that has not been the case you are advised to contact the Secretary for Education and Learning before you meet with the Financial Assessor so that any help with debt servicing that the United Reformed Church might offer is discussed at an early stage. You are expected to clear as much of your debt as possible before starting EM1, and your entry into EM1 may be deferred to help you to do so.

3. My spouse or civil partner is servicing some loans from their salary. How will this be taken into account?

If the loan is in their name or in your joint names the payments should be deducted from their income for the purposes of completing FAS 1.

4. FAS 1 allows for the cost of travel to work to be deducted from my spouse/civil partner's income. Does this include the cost of running a vehicle such as insurance and road tax?

If your spouse/civil partner commutes to their main place of work in their own or household vehicle they should use the rate of 25p per mile to calculate the deduction from their income. This covers the marginal cost of using it for that purpose. There is an amount already included within the Expenditure Factor (FAS 2) for travel which varies with the size of family.

5. Is it fair to expect a spouse/civil partner to contribute through taking their income into account?

Candidating for ministry is a response to the call of God on an individual's life, which has major implications for the household of the individual. There is a great deal in the Bible about how money can be used for the flourishing or the withering of the common good. FAS has been introduced because of unfairness in the previous system which resulted in some students struggling to make ends meet on less than a living income, whilst others were given funding that they did not strictly need.

The education and learning committee is aware of the sensitivities of household discussions about how shared or personal income is used. The Education and Learning office stands ready to give potential candidates early advice on the likely level of their assessed grant to inform such discussions if they request this.

6. What happens if my home congregation wants to contribute?

It is natural that a congregation which has nurtured someone to the point of candidating, and being accepted, for ministerial training would wish to continue to support them financially. FAS celebrates this by including their contributions in the calculation of the grant to the student they are supporting. The amount that a generous congregation offers will allow Assembly funds to be redirected towards other students who may be less advantaged. This is the same principle of generosity and grace underpinning the Assembly Ministry and Mission Fund which provides the funding for EM1.

7. What if my circumstances change?

The circumstances of a student's household may change considerably and unexpectedly during EM1. This is seen in times of sudden hardship to which your Resource Centre for Learning, in consultation with the Education and Learning office if necessary, will be ready to respond. You may also request a reassessment of your grant when circumstances change e.g. family illness or redundancy.

The other side of this is that as a minister in training it is expected that you will also inform your RCL of positive financial changes in your household circumstances, particularly if they are significant. If you have any doubt of their significance you are advised to consult the person in your RCL who deals with student finances.

8. Is it worth my spouse/civil partner taking a job or developing their career if additional income results in the grant decreasing?

Individuals approach their employment and careers from a variety of motivations including financial necessity and personal fulfilment. It is the intention of the United Reformed Church through FAS to enable EM1 students to engage in their preparation for ministry without facing overwhelming financial concerns, at the same time as expecting people who are preparing for public ministry to understand the implications of this for their families and households.

The way that your grant is calculated through FAS means that the effect of increased income is not as simple as having a pound for pound impact on your grant. It will depend on the nature of your household expenditure and income – child benefit, tax credits etc. FAS will be used to recalculate your grant before the start of each academic year, because the figures used as the basis for the Expenditure Factor are subject to adjustment for inflation even if there have been no changes in your household circumstances in the meantime. If there are significant changes in your household income or expenditure during the academic year you are expected to consult the finance officer of your RCL.

9. What if my initial calculations give me concerns?

Speak to your synod candidating secretary or contact the Secretary for Education and Learning, Fiona Thomas: fiona.thomas@urc.org.uk 020 7916 2020. Experience shows that a conversation is a better place to explore the reality than a booklet, however detailed it is in trying to explain matters.

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United Reformed Church House,
86 Tavistock Place, London WC1H 9RT