



## ***DigIT: Developing Digital Skills and Tools for Better Inclusion of Refugees and Immigrants***

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Toolkit to higher education (HE) training for educators

### **CHAPTER-6**

**Options for finance support: fee status, student finance, scholarships, grants and other forms of support / Alternative progression routes and funding options for refugees/immigrants who are not eligible for home fee status/student finance**



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## **Introduction**

Access to higher education (HE) is a fundamental right that should be granted to all individuals regardless of their backgrounds or circumstances. However, refugees and immigrants often face numerous barriers that prevent them from fulfilling their desire and motivation to access HE. These barriers can be cultural, social, economic, and legal in nature, and they require a concerted effort from all stakeholders to overcome.

HE professionals play a crucial role in facilitating access to HE for refugees and immigrants, as they are in a unique position to provide tailored support and guidance. However, HE professionals need to be aware of the specific challenges faced by refugees and immigrants and equipped with the necessary skills and knowledge to address these challenges.

This digital toolkit is designed to address this need by providing HE professionals, student association members, social workers, teachers/career advisors from schools and colleges, and workers from refugee support organizations with a comprehensive guide on how to facilitate access to HE for refugees and immigrants. The toolkit's objectives are to raise the level of competence and socio-economic awareness among HE professionals, enhance refugees/immigrants' professional and personal growth, and encourage refugees/immigrants to pursue their education and contribute to community development.

To ensure the accuracy and reliability of the toolkit, the recommendations provided are based on the latest legal and policy developments affecting access to HE, as well as the best practices identified by experts in the field. This digital toolkit was created to serve as a valuable resource for HE professionals and other stakeholders involved in facilitating access to HE for refugees and immigrants. By equipping HE professionals with the necessary knowledge and skills to address the barriers faced by refugees and immigrants, we can promote social inclusion, diversity, and community development.

## ***Chapter 6-***

### ***Options for finance support: fee status, student finance, scholarships, grants and other forms of support / Alternative progression routes and funding options for refugees/immigrants who are not eligible for home fee status/student finance***

#### **Introduction:**

Access to higher education for refugees and immigrants is a complex and multifaceted issue, often compounded by financial barriers. While some refugees and immigrants may be eligible for home fee status or student finance, many others find themselves excluded from these forms of support due to their immigration status. This creates a significant challenge for individuals who aspire to pursue higher education but lack the financial resources to do so. However, there are alternative progression routes and funding options available that can help bridge this gap and provide opportunities for refugees and immigrants who are not eligible for traditional financial support. This module discusses such alternatives starting with a background of the challenge, followed by various topics on financial issues surrounding financial support for refugees/immigrants in accessing higher education.

#### **Background of the Challenge:**

Recognizing the importance of education in empowering refugees and immigrants, it is essential to explore and promote alternative progression routes and funding options. By doing so, higher education institutions, governments, and organizations can contribute to creating a more inclusive and equitable educational landscape, ensuring that all individuals, regardless of their immigration status, have the opportunity to pursue higher education and achieve their aspirations.

Alternative progression routes refer to pathways that allow refugees and immigrants to access higher education through non-traditional routes. These pathways may include foundation programs, access courses, bridging programs, or vocational training that can provide the necessary qualifications and skills for entry into higher education. These routes offer individuals an opportunity to develop their academic abilities, enhance their language proficiency, and gain the necessary prerequisites for admission to higher education institutions.

In addition to alternative progression routes, various funding options are available to support refugees and immigrants who are not eligible for home fee status or student finance. Scholarships and grants specifically designed for refugees and immigrants can provide financial

assistance and enable them to pursue higher education. These scholarships and grants may be offered by educational institutions, government agencies, non-profit organizations, or private foundations that recognize the importance of supporting diverse and marginalized student populations.

Moreover, there are community-based and grassroots initiatives that provide support to refugees and immigrants in their educational pursuits. These initiatives may include crowdfunding campaigns, mentorship programs, sponsorship schemes, or partnerships with local organizations, businesses, or philanthropists. Such initiatives aim to address the financial barriers faced by refugees and immigrants and create opportunities for them to access higher education.

The issue of finance and funding for refugees and immigrants in accessing higher education stems from a variety of factors related to their unique circumstances and immigration status. Here are some key background points:

- ***Immigration status limitations:*** Refugees and immigrants often face challenges related to their immigration status, which can impact their eligibility for certain forms of financial support. Many countries have specific regulations and requirements regarding fee status and student finance, which may exclude individuals with certain immigration statuses from accessing these benefits.
- ***Residency requirements:*** In some countries, eligibility for home fee status or student finance is contingent upon meeting residency requirements. This can pose a challenge for refugees and immigrants who have recently arrived in a new country and may not meet the necessary residency criteria.
- ***Financial constraints:*** Refugees and immigrants often come from disadvantaged backgrounds, having experienced displacement, conflict, or other hardships. These circumstances can leave them with limited financial resources, making it difficult to afford the costs associated with higher education, such as tuition fees, living expenses, textbooks, and other educational materials.
- ***Limited access to employment opportunities:*** Many refugees and immigrants face barriers when seeking employment due to language barriers, unrecognized qualifications, or discrimination. This limited access to stable employment can make it even more challenging for them to finance their education independently.

- ***Lack of information and guidance:*** Refugees and immigrants may face a lack of information and guidance about the available financial support options for higher education. Language barriers, unfamiliarity with the education system, and limited knowledge about financial assistance programs can further hinder their ability to access funding.
- ***Inequality in educational opportunities:*** The issue of finance and funding exacerbates existing inequalities in access to higher education. Without financial support, refugees and immigrants may be unable to pursue their academic aspirations, limiting their opportunities for personal and professional growth.

Addressing the issue of finance and funding for refugees and immigrants is crucial to ensure equal access to higher education and to harness the potential and talents of these individuals. By recognizing and addressing the financial barriers they face, societies can promote inclusivity, diversity, and social mobility, empowering refugees and immigrants to contribute to their communities and build a better future for themselves and their families.

#### **Eligibility criteria for different types of financial support, including fee status, student finance, scholarships, grants, and other forms of support**

The issue of eligibility criteria for different types of financial support, including fee status, student finance, scholarships, grants, and other forms of support, plays a significant role in determining access to higher education for refugees and immigrants. Here's an overview of the issue:

- ***Fee status eligibility:*** Fee status refers to the classification of students for tuition fee purposes. In many countries, refugees and immigrants may face challenges in determining their fee status, as it is often based on residency or citizenship requirements. Depending on their immigration status, refugees and immigrants may be categorized as international students, which typically entails higher tuition fees compared to domestic or home fee status.
- ***Student finance eligibility:*** Student finance programs, such as loans or grants, are often available to support students with their tuition fees and living costs. However, eligibility for these programs may vary depending on factors such as residency, citizenship, immigration status, and length of residence in a particular country. Refugees and

immigrants who do not meet the specific criteria may be excluded from accessing student finance, further hindering their ability to pursue higher education.

- ***Scholarship eligibility:*** Scholarships are financial awards given to students based on various criteria, such as academic achievement, extracurricular involvement, or specific demographic backgrounds. While scholarships can be valuable resources for refugees and immigrants, they often have specific eligibility requirements that may limit their access. Some scholarships may prioritize domestic students or individuals with specific citizenship status, making them less accessible to refugees and immigrants.
- ***Grant eligibility:*** Grants are financial assistance programs that provide funds to support students' educational expenses. Like scholarships, grants may have specific eligibility criteria, which can vary depending on the funding organization or institution. Refugees and immigrants may face challenges in meeting the eligibility requirements for grants due to their immigration status or other factors, further limiting their access to financial support.
- ***Other forms of support:*** In addition to traditional forms of financial support, there may be alternative avenues for refugees and immigrants to explore. These could include community-based grants, private sponsorships, crowdfunding platforms, or partnerships with non-profit organizations. However, eligibility criteria for these forms of support may still exist, and refugees and immigrants need access to comprehensive information and resources to navigate these options effectively.

Addressing the issue of eligibility criteria for financial support is crucial for ensuring equal opportunities in higher education for refugees and immigrants. By examining and potentially revising these criteria, institutions and governments can create more inclusive policies and support structures that consider the unique circumstances and needs of these individuals. This can help remove financial barriers and provide pathways for refugees and immigrants to pursue their educational aspirations, contribute to society, and enhance their prospects for a brighter future.

### **Strategies for Refugees and Immigrants in Navigating the Financial Aid Application Process**

Navigating the financial aid application process can be a complex and daunting task, especially for refugees and immigrants who may be unfamiliar with the system. Below are some strategies to help individuals in navigating the financial aid application process:

**Research available financial aid options:** Start by researching the various financial aid options available, such as scholarships, grants, loans, and work-study programs. Understand the eligibility criteria, application deadlines, and required documentation for each type of aid.

**Seek guidance and support:** Reach out to financial aid offices, academic advisors, or counselors at educational institutions for guidance and support. They can provide information on available resources, help with completing application forms, and answer any questions or concerns.

**Understand eligibility requirements:** Thoroughly review the eligibility requirements for each financial aid program. Pay close attention to citizenship or residency requirements, academic qualifications, financial need criteria, and any specific demographic criteria that may apply. Determine whether there are any special provisions for refugees or immigrants.

**Gather required documents:** Gather all the necessary documents required for the financial aid application process. These may include identification documents, immigration or residency status proof, academic transcripts, tax returns or income statements, and any additional supporting documentation requested by the financial aid office.

**Explore scholarships and grants:** Research and apply for scholarships and grants that are available to refugees, immigrants, or individuals from specific backgrounds. There are many resources and databases online that provide information on scholarships tailored to different demographics or areas of study. Pay attention to deadlines and application requirements.

**Consider alternative funding sources:** Explore alternative funding sources such as private scholarships, community-based grants, or sponsorships from non-profit organizations. Look for local or national organizations that offer financial assistance specifically to refugees or immigrants. Research crowdfunding platforms that may help raise funds for educational expenses.

**Attend financial aid workshops or information sessions:** Many educational institutions and community organizations host workshops or information sessions on financial aid. Attend these events to gain a better understanding of the application process, available resources, and tips for maximizing financial aid opportunities.



Be organized and meet deadlines: Create a checklist of required documents, application deadlines, and submission requirements for each financial aid program. Stay organized and ensure that you submit all documents and applications on time to maximize your chances of receiving financial aid.

### **Alternative funding options for refugees/immigrants who are not eligible for home fee status or student finance**

For refugees and immigrants who are not eligible for home fee status or student finance, there are alternative funding options available to help support their higher education aspirations. While these options may vary depending on the country and educational institution, here are some common alternatives to consider:

**Scholarships and grants:** Explore scholarships and grants specifically designed for refugees, immigrants, or individuals from underrepresented backgrounds. There are numerous organizations, foundations, and universities that offer scholarships to support the educational pursuits of marginalized populations. Research and apply for these opportunities, paying attention to eligibility criteria and application deadlines.

**Private loans:** Private loans from banks or financial institutions can be an option for financing education. While these loans typically have higher interest rates compared to government-backed student loans, they may provide funding for individuals who do not qualify for student finance or government aid. It is important to carefully review the terms and conditions of private loans and consider the long-term financial implications before proceeding.

**Community and non-profit organizations:** Many community organizations, religious institutions, and non-profit organizations offer financial assistance to refugees and immigrants seeking higher education. These organizations may have specific programs or funds dedicated to supporting education and skills development. Reach out to local community centers, immigrant support organizations, or refugee agencies to inquire about available funding options.

**Employer sponsorships or tuition assistance:** Some employers offer educational benefits or tuition assistance programs for their employees. If you are working or plan to work while pursuing higher education, explore whether your employer provides any financial support for education. This could include partial or full reimbursement of tuition fees, scholarships, or sponsorship programs.

**Crowdfunding and fundraising:** Consider leveraging crowdfunding platforms or organizing fundraising campaigns to gather financial support for your education. Share your story and educational goals with family, friends, and community members, and encourage them to contribute to your cause. Online crowdfunding platforms provide a convenient way to reach a wider audience and collect donations to help finance your education.

**Part-time work and internships:** Explore opportunities for part-time work or internships that can help cover your educational expenses. Many educational institutions have job boards or career centers that provide information on on-campus or off-campus job openings. Additionally, internships can provide valuable work experience while also offering financial compensation.

**Educational loans from home countries:** Some refugees or immigrants may have access to educational loans or financial assistance from their home countries. Research whether your home country provides any funding programs for higher education and inquire about the application process and requirements.

**Educational exchanges and programs:** Investigate educational exchange programs that offer financial support for international students. These programs often have specific criteria and requirements, but they can provide opportunities to study abroad and access funding options not available in your current location.

**Alternative education providers:** Consider alternative education providers that offer more flexible payment options or reduced tuition fees. These providers may offer online courses, vocational training, or specialized programs that align with your educational goals. Research and compare different institutions to find options that fit your financial situation.

It is important to thoroughly research and evaluate the terms and conditions of any alternative funding options. Consider the financial implications and long-term consequences before making any commitments. Additionally, reach out to educational institutions, financial aid offices, and local support organizations for guidance and advice on available funding sources specific to your situation.

### *External Sources*

- The UN Refugee Agency - Higher Education Programs for Refugees:  
<https://www.unhcr.org/education/higher-education.html>
- The European Commission's Erasmus+ Program for Refugees:  
[https://ec.europa.eu/programmes/erasmus-plus/opportunities-for-refugees\\_en](https://ec.europa.eu/programmes/erasmus-plus/opportunities-for-refugees_en)
- The Refugee Studies Centre at the University of Oxford: <https://www.rsc.ox.ac.uk/>
- The Journal of Refugee Studies: <https://academic.oup.com/jrs>
- The Migration Policy Institute: <https://www.migrationpolicy.org/>
- The International Association of Universities - Refugees, Displaced Persons, and Higher Education: <https://www.iau-aiu.net/Refugees-Displaced-Persons-and-Higher-Education>
- The World University Service of Canada - Student Refugee Program:  
<https://www.wusc.ca/our-work/student-refugees/>
- The Refugee Education Initiative: <https://refugeeeducationinitiative.org/>
- The Higher Education Support Program by the Open Society Foundations:  
<https://www.opensocietyfoundations.org/what-we-do/themes/higher-education-support-program>
- The International Refugee Assistance Project: <https://refugeerights.org/>
- European website on Integration: [https://ec.europa.eu/migrant-integration/library-document/report-health-refugees-and-migrants-who-european-region\\_en](https://ec.europa.eu/migrant-integration/library-document/report-health-refugees-and-migrants-who-european-region_en)

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