



WOKINGHAM
BOROUGH COUNCIL

**Travel Assistance Statement for young people resident
in Wokingham post-16, including young people with
SEND**

Academic Year 2025/26

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Introduction

The Council's annual Post 16 Policy Statement and the practice that results from it is intended to encourage the use of more environmentally sustainable forms of transport, supporting young people to walk, cycle and use public transport such as local buses and trains.

Local authorities do not have to provide free or subsidised post-16 travel support but do have a duty to prepare and publish an annual transport statement by the 31 May each year. This statement specifies the arrangements for the provision of transport and/or other support that a local authority considers necessary to facilitate the attendance of young people of sixth form age receiving education or training.

In determining the Wokingham statement, we have taken into account all relevant matters including the Council's aims and objectives to support independence and prepare young people for adulthood, and where appropriate employment. Wokingham is also committed to reducing emissions and improving Air Quality, to improve the quality of life for all our residents. This links to our [Climate Emergency Action Plan](#).

This policy statement gives information about the schemes and support available within Wokingham for the provision of college Travel Assistance aged 16 to 19 and 19 and 25. It outlines the transport schemes and assistance available for post 16 learners who live and study in Wokingham or those learners who live in Wokingham and attend an educational establishment outside of the Borough if it is the nearest provider offering the appropriate course.

This document is the current policy of Wokingham Borough Council. It will be reviewed annually and republished on the 31 May each year.

The full [National Home to School Transport guidance](#) is set out for reference.

Further information regarding Wokingham's commitment can be found by accessing the [Statutory School Age Travel Assistance policy](#).

All young people carrying on their education Post 16 must reapply for travel support in Wokingham.

'Sixth form age' refers to those young people who are over 16 years of age but under 19 or continuing learners who started their programme of learning before their 19th birthday (Years 12,13,14).

Local authorities also have a duty to encourage, enable and assist young people with learning difficulties / disabilities to participate in education and training, up to the age of 25.

This policy uses the term 'Post 16' to include both learners of sixth form age and those with learning difficulties / disabilities up to the age of 25.

This policy document specifies the support that Wokingham Borough Council (the Council) considers necessary to facilitate the attendance of Post 16 learners receiving education or training.

Education or training refers to learning or training at a school, further education institution, a council maintained or assisted institution providing higher or further education, an establishment funded directly by the Education Skills Funding Agency, learning providers delivering accredited programmes of learning which will lead to positive outcomes and are funded by the Council (for example, colleges, charities, and private learning providers).

This document describes the support available to young people of Wokingham entering or continuing with full-time Post 16 Education. It explains the support packages in place to encourage participation and prevent transport being a barrier to young learners.

This policy statement gives information from the Local Authority, schools, academies and FE colleges and other relevant sources. The aim is to provide the most up to date details of the latest charges and any means testing procedures.

This statement gives advice on the support available to learners with learning/mobility difficulties and explains the commitment to encourage independent travel to and from the place of learning.

Another aim of this policy is to support those that are vulnerable to becoming 'Not in Education, Employment or Training' (NEET) at 16-17 by offering Travel Assistance to help overcome barriers in registered places of learning. The same will apply to Young Parents (Care to Learn - C2L) aged under 20.

The provision of Travel Assistance to Post 16 students will support those students wishing to continue in education as part of the Raising Participation Age legislation.

The Council may consider a request to exercise its discretion in a particular case to provide travel assistance in order to meet a child's individual need.

Travel Assistance Offered by External Organisations

The Council seeks to support all Post 16 students to continue with their education and training. Through running this scheme and providing information about the bursary funding available to support student access to education through their Post 16 education provider (FE colleges and school 6th Forms), the Council considers it has met its statutory duties regarding the majority of students.

1. Concessionary fares schemes available

On most local bus routes operators offer reduced fares for under 19s. This helps ensure that students can buy passes at reduced rates, including those for travel to establishments outside the Borough.

2. Bursaries available from your Education Provider

Students should contact their school, sixth form college, or further education college to find out about financial and other support available - for example, help with childcare or other costs. They can also visit Learner Support: Overview - GOV.UK (www.gov.uk)

The 16-19 Bursary Fund

The 16-19 Bursary Fund, administered by individual education providers, is available to support any young person who faces genuine financial barriers to participation in education, including transport costs. All education providers must make available a copy of their 16-19 Bursary Fund Policy. Applications should be made directly to the education provider.

For further information on the 16-19 Bursary Fund, visit: www.gov.uk/1619-bursary-fund. Key local providers and contact details can be found on the [Council Local Offer website](#).

There are two types of 16-19 bursary available;

Vulnerable Student Bursary

You could get a bursary worth up to £1,200, depending on your circumstances and benefits.

Discretionary Bursary

You could get a discretionary bursary if you need financial help but do not qualify for a bursary for students in vulnerable groups. Your education or training provider decides how much you get and what it is used for.

If you are over 19, you will only be eligible for a discretionary bursary.

For further information on the Vulnerable Students Bursary and the Discretionary Bursary, including the eligibility criteria and how to apply, visit the [GOV.UK website](https://www.gov.uk).

3. Residential Support Scheme

You may be able to get help with the cost of accommodation from the Residential Bursary Fund (RBF).

You must:

- meet the residency requirements (your college will check this)
- be at least 16 and under 19 on 31 August 2023

You may be eligible if you are 19 and either:

- continuing a course, you started aged 16 to 18
- have an Education, Health, and Care Plan (EHCP)

Your course must:

- be at a Specialist Residential Centre (your college can confirm this)
- be too far to travel to each day (your college must agree with this)
- be full-time
- be '16 to 19 funded' (your college can confirm this)

What you will get

Your college will decide how much you get. It depends on your household income. You can get payments for a maximum of 3 years.

4. Care to Learn

The Care to Learn scheme can help with childcare costs while you study.

You must be aged under 20 at the start of your course.

The scheme is available for publicly funded courses in England.

You can get up to:

- £180 per child per week, if you live outside London.
- £195 per child per week, if you live in London.

What it covers

Care to Learn can help with the cost of:

- your childcare, including deposit and registration fees
- a childcare taster session for up to 5 days
- keeping your childcare place over the summer holidays
- taking your child to their childcare provider

Payments

Childcare payments go directly to your childcare provider.

Before they can be paid:

- your childcare provider needs to confirm your child's attendance
- your school or college needs to confirm that you are attending your course

Travel payments go direct to your school or college – they will either pay you or arrange travel for you.

When payments stop

Payments end when:

- you stop attending your course
- you reach the end of your course
- your child stops attending childcare

5. Special Educational Needs and Disability Information Advice and Support Service (SENDIASS)

SENDIASS Wokingham provide free, confidential and impartial advice, guidance and support for;

- Parents of children and young people up to the age of 25 with special educational needs and disabilities.
- Children and young people up to the age of 25 with special educational needs and disabilities

For more information visit [About us \(sendiasswokingham.org.uk\)](https://sendiasswokingham.org.uk)

Travel Assistance Offered by Wokingham Borough Council

The Local Authority has a **discretionary** power to provide Travel Assistance to those past Year 11 or over 16 years.

Whilst there is no legal duty to provide free or subsidised transport to all post-16 students, the scheme operating under this policy recognises that the Authority needs to support all young people, including those from low-income families and those with learning difficulties and/or disabilities.

6. Students of sixth-form age

This is defined as;

- Being a person receiving education or training at an establishment and he/she is over compulsory school age but is under the age of 19 or has begun a particular course at the establishment before attaining the age of 19 and continues to attend that course, **or**
- Is over the age of 16 and out of cohort for example repeating year 11.

This definition also applies to a young person with an Education, Health and Care Plan (EHCP) up to age 25, if they are continuing a course started before their 19th birthday.

7. Eligibility Criteria for Local Authority Support

Post-16 Students: 16 - to 18-year-olds

A young person will qualify for Travel Assistance if they are a resident of the Wokingham Borough and have an EHCP. They must be attending their nearest education/training provider allocated by the Local Authority, identified in their most current EHCP as meeting their needs, or a nearer qualifying provider.

In addition, in order to qualify for travel assistance, the young person must meet the following criteria;

- Their learning difficulty or disability prevents them from walking to school or college or from using public transport, accompanied as necessary **Or**

- They have other exceptional circumstances which impacts on their ability to use public transport arrangements and are not able to travel independently or safely, accompanied as necessary **and** they live more than 3 miles from their nearest provider.

19 - to 25-year-olds attending a further education college/free-standing sixth form college (continuing a course started before their 19th birthday)

Please note, travel assistance will not be provided under this section for young people who have left education and are returning after the age of 19. **Those re-starting education after their 19th birthday will be assessed as adults.**

A young person will qualify for Travel Assistance if they are a resident of the Wokingham Borough and have an EHCP. They must be attending their nearest education/training provider allocated by the Local Authority, identified in their most current EHCP as meeting their needs, or a nearer qualifying provider.

In addition, in order to qualify for travel assistance, the young person must meet the following criteria;

- They are attending a full-time college course (equivalent to a minimum of 12 hours per week, usually across at least 3 days per week for the duration of the course) which the Local Authority agree can make the appropriate educational/training provision and are not able to travel independently or safely.
- Their learning difficulty or disability prevents them from walking to school or college or from using public transport, accompanied as necessary

Or

- They have other exceptional circumstances which impacts on their ability to use public transport arrangements and are not able to travel independently or safely, accompanied as necessary **and** they live more than 3 miles from their nearest provider.

Travel assistance will only be considered to the nearest education/training provider with post 16 provision which, in the opinion of WBC, offers an appropriate course. An appropriate course is one that enables the young person to meet their learning and/or employment objectives or is specifically designed to meet the student's special educational needs at a:

- School,
- Further education institution,
- Council maintained or assisted institution providing higher or further education,
- Establishment funded directly by the Education Skills Funding Agency, or a
- Learning provider delivering accredited programmes of learning, which lead to positive outcomes and are funded by the council (for example, colleges, charities, and private learning providers).

If a young person chooses to undertake a further education course at a school or provider outside of Wokingham, travel assistance will only be considered if the school or provider attended is the nearest one providing an appropriate course and the journey is three miles or more. If a place is available on a comparable course at a nearer school or provider in Wokingham, no assistance will be provided.

8. 16 to 19 Local Authority Travel Assistance Offer

The standard offer of Travel Assistance for students aged 16-19 is a **Personal Transport Budget (PTB)**. A PTB is a direct payment to you and is designed to help you to get your child to school/college. It replaces council-organised transport (COT), although requests for traditional transport methods will be considered on a case-by-case basis.

The term “Travel Assistance” is used to describe the options of EITHER a Personal Transport Budget (PTB) or Council-Organised Transport (COT).

The legislation that applies to 19+ students is slightly different and for that reason, families of this group may still be offered council-organised transport (COT) or a PTB.

For all eligible students moving into post 16 education for the first time they will need to apply for a PTB if they require Travel Assistance, as this is the standard offer. Following their application acceptance and approval of eligibility, if families feel that the only way they can get their child to school is by using traditional transport (e.g., taxi or minibus), you will be able to appeal the offer of a PTB in order that the Council can consider your individual and/or any exceptional circumstances.

A young person already in receipt of post-16 COT before September 2024 will not have that COT withdrawn until an assessment has been done that shows that a PTB is suitable for the young person

9. Exceptional Circumstances

The offer and type of Post 16 transport remains at the discretion of the Council, but we will take into consideration individual circumstances and the needs of your child (including a consideration of your application form, the EHCP and any current transport risk assessment that the Council has undertaken).

The Council is aware that all children to whom this policy applies will have varying degrees of SEND. Some examples that the Council would not ordinarily see as exceptional (in their own right) are:

- Single parent families
- Parent(s) that work
- Having other children to look after and/or at other schools
- Living in a rural area with or without access to public transport
- Parents/students unable to drive or having access to a car
- Students in wheelchairs

However, it is likely that a family with a number of those circumstances listed above could be classed as exceptional. By the very nature of 'exceptions', the Council recognises that there may be many reasons why a student could only access school/college using council approved transport; so, it naturally follows that it will be for parents to demonstrate that.

The Council will consider any exceptional circumstances advised for individuals on a case-by-case basis.

10. Personal Transport Budgets

A Personal Transport Budget (PTB) is a payment designed to help you to get your child to school. It is available to SEND children who have been assessed as eligible to receive Home to School transport by Wokingham Borough Council.

A PTB is granted at the discretion of the Council, therefore even if your child is assessed as being eligible to Travel Assistance, you may not be granted a PTB if it is not cost effective for the Council to do so (for example, if your child could be placed onto existing transport at no additional cost to the authority).

A Personal Transport Budget (PTB) is a payment to help you to get your child to school or college. You can use the PTB in any way you wish that enables your child to get to school or college.

Why choose a personal transport budget (PTB)?

- Freedom to make your own arrangements – to suit your family
- Control over how the money is spent
- Your child may feel more secure and relaxed at school or college
- You can share the cost and save money by joining up with other parents
- You could use the money to help your child become more independent

You could use your PTB in many ways:

- Drive your child to school or college yourself
- Arrange for a friend or relative to cycle or walk with your child
- Car share with other parents
- Get a bus pass for a friend to go with your child
- Pay for a bus pass for your child
- Pay for childcare for another child – so you can take your eligible child to school or college
- Work with the school or college to join up with other parents
- Use it towards the cost of a taxi or share the cost of the taxi with other parents

Calculation of the PTB amount

The amount of PTB payment that you will receive will be determined by the straight-line distance from your child's home address to their school or college.

If a child receives a PTB partway through the school or college year, or attends school or college on a part-time basis, the total payment will be on a pro rata basis to account for the reduced amount of time that a parent will be responsible for transport arrangements.

Please refer to **Annex A** of this document for further information and guidance on personal budgets and to find out how much money you may receive.

Change of circumstances

You must notify the Council immediately in writing or by email about any change in your circumstances that may affect your eligibility to Travel Assistance and/or your PTB payment, for example:

- If you move address or change school/college or school/college site.
- Change of timetable that affects your child's school hours or days.
- Long term absences (5 consecutive school days or more).

If you fail to notify the Council of any change to your circumstances, which the Council later decides would have had the effect of reducing or ending your child's entitlement to payments then the Council may terminate your PTB payments and will seek to recover any monies that you should not have received for the period in which you failed to notify.

If you are unsure about whether a change of circumstances will affect the PTB payments, you are advised to discuss this with the Council.

If any change to your circumstances means that your child's eligibility to Travel Assistance is withdrawn, then the PTB payments will cease.

Change of payment

There are circumstances in which the amount of PTB payment may be reviewed, adjusted, suspended or terminated. These are:

- Your child's attendance falls below 90%.
- Your child regularly arrives late at school/college in the mornings.
- Your child arrives at school/college in an unfit state to learn.
- The travel arrangements that have been put in place for your child using the PTB are deemed to be unsuitable or unsafe.
- Your child accesses short break stays away from the family home.
- There is a change to national legislation and/or the Council's policies.
- You have more than one child, or other member of the same household, each receiving a PTB and attending the same school/college or another school/college nearby

Review of PTB arrangements

The PTB will be reviewed on a regular basis. As part of the PTB review, the Council will contact your child's school/ college to request their attendance records to confirm their level of attendance, and that they are able to fully access their learning opportunities.

Once this information has been received and the review has been completed, any decision to adjust or withdraw the PTB will be given to you in writing.

Payment of the PTB will be paid into a nominated bank account every calendar month in advance. In exceptional circumstances, alternative payment arrangements may be made by agreement between you and the Council.

Using the PTB

You must always spend the payment, or allow the payment to be spent, in a way that ensures the young person's attendance at school or college.

You can use the PTB in any way you wish to do this, for example:

- You or someone in your family can drive your child to and from school/college.
- You can arrange with a friend or relative to cycle with or walk your child to school/college.
- You can car share with other parents.
- You could provide a relative or friend with a bus pass to take your child to and from school/college.
- You could pay for a place on a vehicle that the school organises to take children to and from their school/college.
- You could pay for childcare for another child for you to take your eligible child to school/college.

If you use the PTB to employ someone yourself, then you will be responsible for complying with relevant rules regarding Tax and National Insurance, Employment Law, Insurance, Health and Safety or any other relevant rules or legislation in force at that time.

The Council always recommends that you have a check carried out by the Disclosure and Barring Service (DBS) on anyone that you are thinking of employing.

If you use the PTB to enter into contracts with organisations e.g., after school clubs, or individuals: you are responsible for complying with the terms and conditions of those contracts e.g., payment arrangements, notice of cancellation, etc.

The Council advises you to seek your own independent legal advice on the terms of the agreement that you may be entering into and any obligations that are placed on you.

You will:

- have control over how the payment is used that allows you to get your child to school/college.

- accept responsibility for the decisions made regarding the use of the payments and understand what the consequences are for misuse.

You cannot use your payment:

- To buy or utilise a space on transport services from the Council.
- For any purpose that does not enable you to get your child to or from school/college.
- For any activity that is illegal, unlawful, or unsafe.
- For other purposes that may bring the Council into disrepute.

Although you have control over how payments are spent, the money can be reclaimed by the Council if it is not used in accordance with this Guidance.

If you are granted a PTB, you may wish to discuss this with your child's school/college as they may be able to put you in touch with other parents who also receive a PTB. You could look into working collectively to ensure the best use of the PTB for all the children and families.

Terminating the PTB agreement

You may terminate the agreement by providing at least one calendar month's written notice to the Council but note that, when a PTB is awarded to start at the beginning of a new academic year, the earliest date that the agreement can be terminated is 31st October.

You must also tell anyone you have engaged to provide services under the PTB. The Council will provide you with at least one calendar month's written notice if it decides to terminate the PTB agreement with you.

Full Terms and Conditions

You are advised to read the PTB Agreement terms and conditions and further information, by visiting the following website:

11. Unsuccessful Applicants

If your child or young person is not eligible for the PTB, you may be able to purchase a fare payers seat on an existing Council operated **bus** route, if a spare seat is available.

You may want to ask your college or sixth form for details of any bursary schemes they may have to help with expenses. If your application for home to school transport has been unsuccessful, you can **appeal the decision**. Further information on the appeals process can be found below.

12. Independent Travel Training

In line with the Council's aims and objectives to support independence and prepare young people for adulthood, and where appropriate employment, Independent Travel Training (ITT) will be expanded as an option. The Council will identify young people, and those who will be transitioning from compulsory education into Post 16, and above, who could benefit from ITT and contact their families with a view to undertaking an ITT assessment.

An ITT assessment will be carried out with the support of the family and/or school, to confirm the suitability of the young person for the one-to-one ITT programme, considering the following criteria:

- The likelihood of the pupil being eligible for SEN transport under the 16 to 19 policy
- Existing level of independent travel skills
- The age of the pupil
- The distance between home and school
- The SEND of the pupil
- The route which the young person would need to undertake
- Journey times using public transport and the complexity of the journey
- The frequency of the journeys required.

This assessment would take place before the pupil undertakes the ITT programme, which would last for, approximately, four to six weeks. During the programme, the pupil will travel to and from their education or training provision each day with their dedicated one to one ITT trainer both in the morning and afternoon from the home to the school and vice versa.

During the period when a pupil is taking part in the ITT, this will be their Travel Assistance offer. At the end of the ITT programme, the Council will review the pupil's progress with the family to decide if it is appropriate for the pupil to continue to travel independently. If it is not appropriate for the pupil to travel independently, their Travel Assistance offer will be reviewed.

Although the vast majority of young people are successfully supported to achieve and benefit immensely from becoming independent travellers, it is however acknowledged that for some young people, due to the nature of their SEND, ITT will not be appropriate.

13. Review of eligibility

If a young person is assessed as not eligible for Travel Assistance, the Council will not be obliged to re-assess the individual for the remainder of that academic year, unless the place of residence or education changes, except where an appeal is lodged in line with the appeals procedure.

All Travel Assistance offered is subject to annual review, in line with Education Funding Agency Guidelines, and it is at the discretion of the Council.

What is the difference between an appeal and a complaint?

Complaints arise when you are unhappy about something, for example, you may feel you have not been dealt with properly or in a professional manner, that information given to you was incorrect or that there has been an unacceptable delay. For these sorts of issues, please follow the Complaints Procedure (link provided in section below).

With an appeal, you may be perfectly happy with the way that you have been treated but feel that the wrong decision has been made and would like it re-examined. For these issues, please follow the Appeals Procedure.

14. Complaints Procedure

The Council is committed to ensuring that the Travel Assistance provided is appropriate to the needs of the young person, is of a high quality and meets required safety standards.

Complaints about the provision of Travel Assistance will be investigated in accordance with the Council's Complaints Policy. This does not apply to complaints about a refusal to grant transport, which will be dealt with through the Transport Appeals procedure.

The complaints policy can be found at:

<https://www.wokingham.gov.uk/contact-us/complaints-and-compliments/>.

15. Appeal Procedures

The law states that as a parent/carer, it is your responsibility to get your child/young person to school/college. Only in a small number of cases does the Council have to provide help. Most Wokingham students are not eligible for free school transport.

There is strict eligibility criteria set out in national law and the Council's Post-16 Travel Assistance Statement. If you believe the transport policy has not been applied correctly, then you may ask for the decision to be reviewed. You must contact us in writing within 20 days of receiving your initial outcome.

Stage 1 – Review of decision

You will need to clearly state the specific parts of the policy which you believe have not been applied correctly and include or attach any relevant information to support your case.

The decision will be reviewed within 20 working days and you will receive a detailed written notification of the outcome of the review.

How to make a Stage 1 Appeal

You should complete the [appeal request form \(PDF document\)](#) and email it to: schooltransportappeals@wokingham.gov.uk

Stage 2 - Appeals Panel

If you remain unhappy with the decision made at Stage 1, you will have 20 working days from the receipt of the Council's decision to make a request to escalate the matter to Stage 2 appeal.

Within 40 working days of receipt of your request, an independent appeals panel will consider written and/or verbal representations from both the parent and officers involved in the case and will give a written notification of the outcome within 5 working days.

No member of the appeal panel will have been involved in the original decision to decline Travel Assistance.

It is outside of the School Transport Appeals Panel's role to review the Policy itself. The Panel is also unable to consider school admission matters. If you decide to submit a Stage 2 Appeal, we ask that you clearly explain why you believe that the reasons for refusing your Stage One Appeal (provided within the Stage 1 Appeal Review outcome letter) do not comply with the Council's Travel Assistance Policy.

Introduction

A Personal Transport Budget (PTB) is a payment designed to help you to get your child to school. It is available to SEND children who have been assessed as eligible to receive Home to School transport by Wokingham Borough Council.

A PTB is granted at the discretion of the Council, therefore even if your child is assessed as being eligible to Travel Assistance, you may not be granted a PTB if it is not cost effective for the Council to do so, for example if your child could be placed onto existing transport at no additional cost to the authority.

Benefits of a PTB

Some examples of the benefits of a PTB are:

- Freedom and flexibility to make travel arrangements that best meet your family's needs and circumstances.
- Choice and control on how funding to support your child's needs is spent.
- Your child may be more relaxed at school if they are dropped off or collected by someone close or familiar to them.
- Opportunities to co-ordinate with other parents with PTBs to arrange shared transport.
- Opportunity to use the PTB to support your child's personal development, for example to encourage independent travel such as public transport to enable them to access social and employment opportunities in the future.

Applying for a PTB

An application for a PTB can be made by:

- the parent, guardian, or carer on behalf of the child.
- the student themselves if they are over 18 years old.
- a nominated person acting on behalf of the applicant if agreed by the applicant and that nominated person has capacity.

Calculation of the PTB amount

The amount of money that is awarded is based on the distance between your home and the school your child attends. Many available maps and internet-based measuring tools will give you an indication of the distance from your home to your child's school, but this is only an indication. The distance measured is based on a straight-line distance (as the crow flies) and Wokingham Borough Council's own measuring software is used to determine this. For fairness and consistency, the same software is used for all applications.

There are three distance bands in which you would expect to receive a payment.

Band	One-way distance from home to school (miles)	Personal Transport Budget Payment
1	Up to 5 miles	£2000 per annum
2	5 to 10 miles	£3000 per annum
3	Over 10 miles	£5000 per annum

PTB payments are made based on your child attending school for 190 days per year. If your child attends school less than 190 school days per school year, or starts during the school year, Wokingham Borough Council will make your PTB payment on a pro rata basis.

PTB payments will also not be made for days where your child is not required to attend school/college (e.g., study leave or other authorised absence from school/college premises). This means you may receive less than the total amount outlined above. Wokingham Borough Council will send you a schedule each year that will detail what your expected monthly payments will be, based on 100% attendance (taking into account your child's timetable). Parents must confirm within 14 days if this schedule is incorrect. Failure to do so may mean that it is not possible to remedy underpayments at a later date.

Should your child be absent from school, even if this is through no fault of their own, your following month's payment will be reduced to account for the reduction in required travel. Free school transport is also not available for work experience or additional journeys that the school requires your child to take. You will be notified of the reduction that will be made in the following month's payment before that month's payment is due to be paid.