



UK COLLEGE
OF BUSINESS AND COMPUTING

Hardship and Bursary Policy

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Linked policies:	SLCC 6.1 UKCBC Terms and Conditions; ASQ 1.5 Academic Appeals Policy and Procedure
Audience:	All enrolled students at UKCBC

1. Purpose The College is committed to supporting student access, participation, continuation, completion and progression by reducing financial barriers that may adversely affect academic success.

This policy establishes the framework through which the College may provide financial assistance to students experiencing financial hardship or other circumstances that may place them at a disadvantage in accessing or succeeding in higher education.

The policy sets out the principles, governance arrangements and decision-making framework for the allocation of financial support. It aims to ensure that support is distributed fairly, transparently, consistently and in accordance with institutional priorities, available resources and identified student need.

All financial support provided under this policy is discretionary and subject to the availability of funding.

2. Scope

This policy applies to all students enrolled on eligible programmes at the College who may require financial support due to financial hardship, personal circumstances, participation barriers, or other factors that may adversely affect their ability to access, engage with, continue or successfully complete their studies.

The policy applies to all financial support schemes administered by the College, including hardship assistance, bursaries, participation support, activity-based funding, and any other discretionary financial support initiatives approved by the College from time to time.

Specific eligibility criteria, application arrangements, funding priorities and award values for individual schemes will be published annually by the Student Support and Experience Team, through scheme guidance, scheme documentation or application materials, before each scheme opens.

3. Principles and Institutional Commitment

The College recognises that financial circumstances can affect a student's ability to participate fully in higher education and is committed to supporting students through proportionate and targeted financial assistance where resources permit.

In administering financial support, the College will seek to:

- Promote equality of opportunity and reduce barriers to participation and success.
- Support student continuation, retention and achievement.
- Prioritise available funding according to demonstrated need and institutional priorities.
- Ensure that decisions are made fairly, consistently and transparently.
- Maintain appropriate separation between assessment, approval and payment processes.
- Apply appropriate safeguards to ensure the responsible stewardship of institutional resources.

Monitor the effectiveness and impact of financial support arrangements to inform future provision.

The College may give priority consideration to students who experience financial disadvantage, barriers to participation, or other circumstances identified through institutional access and participation priorities, equality objectives, student support strategies or relevant regulatory expectations.

Financial support is discretionary and may be limited by available funding. Meeting eligibility criteria does not guarantee that an award will be made.

4. Definitions

For the purposes of this policy:

4.1 Financial Support

Any discretionary financial assistance provided by the College to support student access, participation, continuation, completion or progression. This may include bursaries, hardship assistance, activity support, emergency funding, participation grants, fee reductions, loans, or other forms of financial support approved by the College.

4.2 Hardship Support

Discretionary financial assistance provided to students experiencing unexpected or exceptional financial difficulties that may adversely affect their ability to continue their studies.

4.3 Bursary

A non-repayable financial award provided to support eligible students in accordance with the objectives and priorities of a specific financial support scheme.

4.4 Activity Support

Financial assistance provided to enable participation in educational, professional, developmental, employability, placement, mobility, research, enrichment or student success activities.

4.5 Priority Groups

Groups of students who may receive additional consideration for financial support based on demonstrated need, equality of opportunity considerations, institutional priorities, regulatory expectations, or barriers to participation and success.

4.6 Eligible Student

A student who meets the published eligibility requirements of a specific financial support scheme.

4.7 Academic Year

The period of study defined by the College for the administration of student financial support arrangements.

4.8 Financial Support Scheme

Any financial assistance programme established and approved by the College under this policy, including hardship funds, bursary schemes, participation grants, activity support funds, emergency assistance schemes or other student support initiatives.

5. Types of Financial Support

The College may establish and administer a range of financial support schemes to address identified student needs and institutional priorities.

The types, value, duration and availability of support may vary from year to year and will be determined through the College's annual planning and budget setting processes.

Support available under this policy may include, but is not limited to, the following categories:

5.1 Hardship Support

Hardship support may be available to students experiencing unforeseen or exceptional financial circumstances that create a risk to their continued participation in study.

Support may be provided through loans, emergency payments, or other forms of assistance considered appropriate by the College.

5.2 Access and Participation Bursaries

The College may provide bursaries to support students who experience financial disadvantage, barriers to participation, or other circumstances aligned with institutional access and participation priorities.

5.3 Student Success and Retention Support

The College may provide targeted financial assistance to support continuation, retention, academic engagement and successful completion of study where financial factors create a material risk to student success.

5.4 Activity and Opportunity Support

Financial assistance may be made available to support participation in activities that enhance educational, professional or personal development, including placements, internships, field trips, study visits, international mobility opportunities, employability initiatives, research activities, and community engagement projects.

5.5 Progression and Alumni Support

The College may provide financial support, discounts or bursaries to support progression between programmes of study or to encourage continued engagement with postgraduate or other advanced study opportunities.

5.6 Exceptional Support Schemes

The College may establish temporary or targeted financial support schemes in response to specific circumstances affecting particular student groups or cohorts.

Such schemes may be introduced to address emerging risks, changes in external funding arrangements, cost of living pressures, regulatory developments, or other matters affecting student access, participation or continuation.

5.7 Annual Scheme Guidance

Detailed eligibility criteria, application arrangements, assessment methodologies, award values, funding priorities and application deadlines for individual schemes will normally be published separately through annual scheme guidance or supporting documentation.

The College reserves the right to amend, suspend, withdraw or introduce financial support schemes in response to changing student needs, available resources, institutional priorities or external circumstances.

6. Eligibility and Prioritisation Framework

The College seeks to ensure that financial support is allocated fairly, consistently and in a manner that supports student access, participation, continuation, completion and progression.

6.1 General Eligibility

To be considered for financial support under this policy, students will normally be required to:

- Be enrolled on an eligible programme of study at the College.
- Meet any specific eligibility requirements published for the relevant financial support scheme.
- Submit the required application and supporting evidence within the prescribed timescales.
- Demonstrate a genuine need for financial assistance or meet the objectives of the relevant support scheme.

Additional eligibility requirements may apply to specific schemes and will be published through annual scheme guidance or supporting documentation.

6.2 Assessment Principles

Applications will be considered on an individual basis, taking account of the student's circumstances, supporting evidence and the objectives of the relevant scheme.

In assessing applications, the College may consider factors including, but not limited to:

- Financial circumstances and demonstrated need.
- Household income and essential expenditure.
- Unexpected changes in financial circumstances.
- Barriers to participation, engagement or continuation.
- Personal, caring, family or health related circumstances.
- Participation in educational, developmental or employability activities.
- Availability of alternative sources of financial support.
- Any other relevant factors identified through the application process.

Assessment arrangements may vary between schemes and will be detailed in supporting guidance where appropriate.

6.3 Priority Considerations

Where demand exceeds available funding, the College may prioritise applications according to institutional priorities and assessed need.

Priority consideration may be given to students who:

- Experience significant financial hardship.
- Are at risk of withdrawing from, interrupting or adversely engaging with their studies due to financial circumstances.
- Belong to groups identified through institutional access and participation objectives.
- Face barriers to participation or educational opportunity.
- Have caring responsibilities or other significant personal circumstances.
- Are participating in activities that contribute positively to academic success, progression or employability.
- Meet other priorities identified through annual scheme guidance.

Priority groups may be reviewed periodically to ensure continued alignment with student needs, institutional objectives and regulatory expectations.

6.4 Availability of Funding

Financial support is discretionary and subject to available funding.

Meeting eligibility requirements or priority criteria does not guarantee that an award will be made.

Where funding is limited, the College reserves the right to prioritise applications according to assessed need, institutional priorities and available resources.

6.5 Evidence Requirements

Applicants may be required to provide evidence to support their application.

The College reserves the right to request additional information, clarification or supporting documentation where necessary to assess an application fairly and consistently.

Applications may be declined where sufficient evidence is not provided.

7. Application and Assessment Process

7.1 Applications

Applications for financial support must be submitted using the College's approved application process and within any published deadlines applicable to the relevant scheme.

Applicants are responsible for providing accurate information and any supporting evidence required to enable assessment of their application.

The College may establish different application arrangements for different financial support schemes, including application windows, rolling applications, or emergency support processes.

7.2 Initial Review and Eligibility Verification

Applications will be subject to an initial review to confirm eligibility, completeness of information and receipt of any required supporting evidence.

The College may verify information provided by applicants using institutional records or other evidence supplied as part of the application process.

Applications that do not meet published eligibility requirements or fail to provide sufficient supporting information may be declined or returned for further information.

7.3 Assessment of Applications

Eligible applications will be assessed against the objectives of the relevant financial support scheme and the principles set out within this policy.

Assessment may consider:

- Demonstrated financial need.
- Individual circumstances and supporting evidence.
- Risk to access, participation, continuation or successful completion of study.
- Equality of opportunity considerations.
- Availability of alternative support.
- Alignment with the objectives of the relevant support scheme.
- Any other relevant factors identified during assessment.

The College may utilise assessment frameworks, prioritisation models or decision-making guidance to support consistent and equitable decision making.

7.4 Prioritisation of Applications

Where demand exceeds available funding, applications may be prioritised according to assessed need, institutional priorities and available resources.

The College may determine priority categories, assessment criteria and award methodologies through operational guidance or scheme specific documentation.

7.5 Decision Making

Decisions regarding financial support will be made by appropriately authorised members of staff in accordance with delegated authority arrangements approved by the College.

The College will maintain appropriate separation between assessment, approval and payment functions to ensure fairness, consistency and effective stewardship of institutional funds.

Decision making arrangements may include:

- Administrative review and evidence verification.
- Assessment and recommendation.
- Approval by an authorised officer or panel.
- Financial processing and payment administration.

7.6 Notification of Outcomes

Applicants will normally be informed of the outcome of their application within 15 working days determined by the relevant scheme.

Outcome notifications may include:

- Approval of support.
- Partial approval of support.
- Deferral pending further information.
- Decline of support.

The College may provide reasons for decisions where appropriate.

7.7 Conditions of Award

The College may attach reasonable conditions to financial support awards where appropriate.

Such conditions may include requirements relating to:

- Confirmation of continuing eligibility.
- Appropriate use of funds.
Submission of additional information.
- Acceptance of award terms and conditions.
- Repayment arrangements where support is provided in the form of a loan or advance.

Support may be withdrawn, amended or recovered where eligibility conditions are no longer met or where information provided is found to be inaccurate or misleading.

7.8 Student Support and Signposting

The College recognises that financial hardship may be linked to wider wellbeing, welfare, academic or personal circumstances.

Applicants may therefore be referred or signposted to appropriate support services, including financial guidance, wellbeing services, student support services, academic support or other relevant sources of assistance.

Such support may be offered irrespective of the outcome of the financial support application.

8. Appeals and Review

8.1 Right to Request a Review

Applicants who are dissatisfied with the outcome of a financial support application may request a review of the decision.

An appeal must be received within 10 working days of the formal notification of the decision being appealed against. This shall normally be the date given on the official communication. The College may exercise discretion to consider a late appeal where a student demonstrates good reason for the delay.

A review is not a re-assessment of the application but a consideration of whether the application was assessed fairly and in accordance with this policy and any relevant scheme guidance.

8.2 Grounds for Review

A review request will normally only be considered where one or more of the following grounds apply:

- Relevant new evidence has become available that could not reasonably have been provided at the time of the original application.
- There is evidence that the application was not assessed in accordance with the published policy, scheme guidance or assessment criteria.
- There is evidence of procedural irregularity that may have materially affected the outcome.
- There are exceptional circumstances that the applicant believes were not adequately considered during the original assessment.

Disagreement with a decision alone will not normally constitute sufficient grounds for review.

8.3 Submitting a Request for Review

Requests for review must normally be submitted in writing within ten working days of notification of the original decision.

The request should clearly set out the grounds for review and include any additional evidence the applicant wishes to be considered.

The College may accept late review requests where there is good reason for the delay.

8.4 Review Process

Reviews will be considered by an appropriately authorised member of staff, or panel, who was not involved in the original assessment or decision.

The reviewer may consider:

- The original application.

- The assessment record.
- The decision-making process.
- Any additional evidence submitted.
- Any other relevant information.

The reviewer may seek clarification or additional information where necessary.

8.5 Review Outcomes

Following review, the College may:

- Uphold the original decision.
- Amend the decision.
- Approve a revised award.
- Refer the application for further consideration.
- Require the application to be reassessed.

The outcome of the review will normally be communicated in writing within 15 working days.

8.6 Final Outcome

The outcome of the review represents the completion of the College's internal financial support review process.

This does not affect a student's right to raise concerns through other College procedures where appropriate.

9. Governance, Monitoring and Oversight

9.1 Institutional Oversight

The College will maintain appropriate oversight arrangements for all financial support schemes administered under this policy.

Responsibility for oversight will rest with designated College committees and authorised officers operating within the College's governance framework.

9.2 Monitoring of Financial Support Schemes

The College will monitor the operation and effectiveness of financial support schemes to ensure that resources are allocated fairly, effectively and in accordance with institutional priorities.

Monitoring activities may include consideration of:

- Application volumes.
- Award distribution.
- Utilisation of available funding.
- Characteristics of applicants and recipients.
- Student continuation, completion and progression outcomes.
- Participation in supported activities.

- Emerging patterns of student need.
- Equality of opportunity considerations.
- Any other indicators considered relevant by the College.

9.3 Financial Oversight

The College will maintain appropriate financial controls and monitoring arrangements in relation to all financial support schemes.

This may include:

- Monitoring expenditure against approved budgets.
- Oversight of funding allocations and commitments.
- Review of utilisation rates.
- Assessment of future funding requirements.
- Review of financial sustainability and affordability.

The College reserves the right to amend, suspend or withdraw financial support schemes where funding is no longer available or where institutional priorities change.

9.4 Governance Assurance

The College will maintain appropriate records of applications, decisions, awards, payments and reviews to support accountability, transparency and audit requirements.

The College may periodically review assessment methodologies, decision making arrangements and operational processes to ensure consistency, effectiveness and compliance with institutional requirements.

9.5 Annual Review

Financial support arrangements will normally be reviewed annually.

The review may consider:

- Student demand and utilisation.
- Effectiveness of support in achieving intended outcomes.
- Feedback from students and staff.
- Equality and inclusion considerations.
- Regulatory developments.
- Sector practice.
- Institutional strategic priorities.
- Available resources.

The outcomes of such reviews may inform future scheme design, eligibility criteria, funding priorities and operational arrangements.

9.6 Equality of Opportunity

The College is committed to promoting equality of opportunity and reducing barriers to participation and success.

Where appropriate, the College may monitor the distribution and impact of financial support across different student groups to inform future planning and ensure that support arrangements continue to align with institutional objectives and student needs.

10. Fraud, Verification and Recovery of Funds

10.1 Verification of Information

The College reserves the right to verify information provided as part of any application for financial support.

Verification may include review of supporting documentation, confirmation of student status, assessment of academic engagement, verification of financial circumstances, or consultation of relevant institutional records where appropriate and lawful to do so.

Applicants may be required to provide additional information or supporting evidence to enable the College to assess an application fairly and consistently.

10.2 Applicant Responsibilities

Applicants are responsible for ensuring that all information provided in connection with an application is accurate, complete and not misleading.

The submission of false, incomplete or misleading information may result in:

- Refusal of an application.
- Withdrawal of an award.
- Recovery of funds already paid.
- Referral under relevant College regulations, policies or procedures.

10.3 Review of Awards

The College reserves the right to review, amend, suspend or withdraw financial support where:

- Eligibility requirements are no longer met.
- Material changes in circumstances occur.
- Conditions attached to an award are not satisfied.
- Information provided during the application process is subsequently found to be inaccurate, incomplete or misleading.
- An administrative or processing error has occurred.

The College will normally seek to notify the student and provide an opportunity to respond before a decision is made.

10.4 Recovery of Funds

Where an award has been made in error, obtained through the provision of inaccurate information, or paid contrary to the requirements of this policy or any associated scheme guidance, the College reserves the right to recover all or part of the funds provided.

Recovery arrangements will be managed proportionately and may take account of individual circumstances.

10.5 Assurance and Audit

The College may undertake periodic reviews, audits or assurance activities to maintain the integrity of financial support schemes and ensure that institutional resources are allocated appropriately and in accordance with approved arrangements.

11. Confidentiality and Data Protection

11.1 Confidentiality

The College recognises that applications for financial support may involve the disclosure of sensitive personal and financial information.

Information provided as part of an application will be treated confidentially and accessed only by those members of staff who require the information for the administration, assessment, approval, payment, review or monitoring of financial support arrangements.

11.2 Data Protection

Personal data collected and processed under this policy will be managed in accordance with applicable data protection legislation, including the UK General Data Protection Regulation (UK GDPR), the Data Protection Act 2018, and the College's Data Protection Policy and associated procedures.

Information will be used only for legitimate purposes connected with:

- Administration of financial support schemes.
- Assessment of eligibility and need.
- Verification and assurance activities.
- Payment processing.
- Monitoring and reporting.
- Compliance with legal and regulatory obligations.

11.3 Information Sharing

Information may be shared internally on a need-to-know basis where necessary to support the administration of financial support schemes.

Information will not normally be disclosed to external parties unless:

- The student has provided consent.
- Disclosure is required by law.
- Disclosure is necessary to protect the interests of the College or the student.
- Disclosure is required in connection with audit, regulatory or legal obligations.

11.4 Record Retention

Application records, supporting evidence and related decision-making documentation will be retained and disposed of in accordance with the College's records management and data retention policy.

11.5 Monitoring Data

The College may use anonymised or aggregated information derived from financial support applications for monitoring, evaluation, planning, equality analysis and reporting purposes.

Such information will not normally identify individual students.

Version History

Version	Date	Author	Summary of changes	Approved by
1.1	23 October 2026	Head of Registry	Internal consistency corrections to governance and cross references; front sheet, footer and cross references updated for approval. Section 2 amended so that scheme guidance is published annually by the Student Support and Experience Team (staff comment of 21 October 2026). External reference points completed, in line with GA 3.1 (26 October 2026).	Quality of Education Committee