

Hardship Fund Policy 2025-27

LCCA Governance

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Section 1: Introduction

- 1.1 The College maintains a small fund to support the maintenance of students who suffer an unexpected and unpredictable financial setback after enrolment, for example: a serious accident/illness preventing work for a period; destruction of uninsured property by flood or fire; non-payment of wages by an employer; being a victim of banking or credit card fraud, Delays to student finance out of the students' control. This list is not exhaustive but is intended to illustrate the types of serious and exceptional circumstances which would enable eligibility for a hardship award.
- 1.2 The Hardship Fund is intended to meet short-term, urgent needs and thus enable students to continue at the College when they could not otherwise do so without suffering significant hardship. The fund is not suitable for bridging a long-term shortfall between a student's income and expenses or to compensate for poor planning or lax money management; to comply with charity law, hardship must be real.

Section 2: What is Student Hardship Funding?

- 2.1 The College's Student Hardship Fund provides limited discretionary financial support to undergraduate and postgraduate students who are experiencing sudden and unexpected financial difficulty and are unable to meet basic or unexpected additional costs from other sources of support. The fund can also offer limited support to students who have experienced a short-term change in financial circumstances due to unforeseen events.
- 2.2 The Student Hardship Fund is intended to act as a safety net for those in financial difficulty rather than a main source of income. The size of the fund is limited, and the financial support may not be able to meet the student's need in full. Nor can the College guarantee that funds will always be available; new applications will be rejected after the funds are exhausted. Awards are discretionary and are paid in the form of a repayable loan. Student Hardship Funding is not to be used to pay tuition fees or to pay for optional "extras", such as college organised trips.

Section 3: Student Hardship Fund Policy

- 3.1 Students are expected to have in place appropriate funding at enrolment to cover their tuition fees and living expenses for the duration of their study. This may be through an approved student loan, personal savings, work, scholarships or family contributions. In order to be eligible for hardship funds students must be able to demonstrate that they had in place reasonable financial arrangements and that their hardship is due to unforeseeable circumstances beyond their control.

Section 4: Repayment

- 4.1 Students are expected to repay the loan as soon as their financial circumstances improve or in the case of delayed student finance payments as soon as the expected payment has been made to the students' account. Final grades or transcripts will not be conferred by LCCA to the awarding body if there are still outstanding amounts owed from this loan.

Section 5: Priorities for assistance

- 5.1 The maximum award payable is £500. The College will prioritise the following students when deciding how to allocate funding:
 - Students with children (especially one parent families)
 - Students with caring responsibilities
 - Students with disabilities
 - Care leavers

Section 6: Applicant Eligibility

- 6.1 Before applying to the Student Hardship Fund students should have exhausted all other reasonable means of addressing their financial difficulties. The student must have applied for (if applicable) and received the maximum amount of statutory funding available i.e. maintenance loan to which they are entitled during the academic year. Students who choose not to apply for their full entitlement will not be eligible for an award from the Student Hardship Fund.

Section 7: When can students apply?

- 7.1 Applications are accepted throughout the academic year.

Section 8: Application Process

- 8.1 The Student Hardship Funding is means-tested. Applications must be supported by clear evidence that the student had in place reasonable arrangements to cover their tuition and living costs and that unforeseen and uncontrollable events have led to financial hardship.

Step 1: Preparing your application

- 8.2 Students will need to complete a Hardship Fund application form setting out their income and expenses. The form will require them to explain what circumstances led to their current hardship.
- 8.3 Students with questions, or who want assistance with a hardship application, should make an appointment to see Student Support team. Application forms can be requested from the administration department admin@lcca.org.uk

Step 2: Apply for a hardship loan

- 8.4 If the student meets the eligibility criteria mentioned above, please complete and submit the application form to esther.hardy@gus.global

Step 3: Assessment of your application

- 8.5 Applications are assessed on the difference between accepted reasonable expenditure and expected income for the academic year.

Step 4: Decision

- 8.6 Once the application has been reviewed, a decision is made by the hardship fund committee made up of nominees from the CEO and approved by the Director of Student Services / Experience. The student will be informed of the outcome as soon as possible, normally within two weeks of submission of the application.

Appealing a decision

- 9.1 A student can make an appeal against a Student Hardship Fund decision if they do not feel it is reasonable, because:
- New information (which was not available at the time of the submission) has subsequently been made available.
 - There is evidence of bias or a reasonable perception of bias in the decision making.
- 9.2 When an appeal is submitted, the original application will be considered with the opportunity to provide further explanation or evidence.

How to appeal a decision

- 9.3 In order to make an appeal the original Student Hardship Fund application must have been fully assessed and the outcome decision communicated to the student, only then will the option to appeal be available.
- 9.4 All applicants who wish to appeal must write a letter explaining their concerns about the Student Hardship Fund outcome to the Hardship Fund Appeal Panel at esther.hardy@gus.global within 10 working days of being informed of the decision.

The Hardship Fund Appeal Panel is:

- Chief Executive Officer (or nominee)
- Director of Student Services / Experience

- 9.5 The appeal letter will be considered alongside the original Hardship Fund application. If new additional documentation is provided, it must be accompanied by an explanation as to why it was not possible to include it with the original hardship fund application.
- 9.6 The Hardship Appeal Panel will normally conduct a paper only review of the decision- that is they will consider the documentation only. However, the Panel will have the authority to interview the student if they consider this to be necessary to fully

understand the case. Students will normally be given 5 working days' notice of a request to be interviewed by the panel. The Student Hardship Fund appeal will be considered as soon as possible and normally within three weeks of receipt of the appeal. The student will be informed of the outcome of the appeal as soon as the Panel has met and concluded their deliberations.

9.7 The decision of the Appeal Panel is final.

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