

# LCCM HARDSHIP AND BURSARY FUND POLICY AND PROCEDURE

1. This policy applies to students applying for financial support directly from LCCM through the Hardship Fund or Bursary Fund. The aim of the policy is to ensure consistent and fair treatment for all people applying for financial assistance.
2. The sum available for financial assistance is determined annually. ***Application does not guarantee an award will be granted.*** Awards are determined by a panel of Senior Management from LCCM based on recommendations from Programme team members and a combination of financial need, merit and availability of funds.

## 3. TYPES OF AWARDS

The types of financial support available are bursary grants, hardship grants and hardship loans.

4. Bursary: These grants are for students of lower income families who are having difficulty covering the course fees in excess of that covered by the student loan scheme. They are able to apply for partial fee waivers as follows:
  - Course fee waivers (up to the amount of £1500)
5. Hardship Grants and Loans: The LCCM Hardship Fund aims to assist students who experience unexpected financial difficulties due to circumstances which could not have been predicted at the start of their course. Examples of support available include:
  - Travel award to mitigate costs (up to the amount of £500)
  - Study award for SpLD support or other study materials (up to the amount of £200)

## 6. PRINCIPLES

Unless otherwise stated, bursaries, grants and loans awarded under this policy are only available to full-time students on LCCM award bearing validated programmes and, where other requirements are satisfied and unless otherwise stated, for no longer than the normal length of their programme.

## 7. COURSE FEE WAIVER

Applicants for course fee waivers through this scheme must submit the LCCM Bursary Application Form to LCCM Programme Administration in order to be considered.

Applications should include evidence of household income to support the request.

## 8. Regulations:

- a. The LCCM Course Fee Waiver may be awarded to 'home' (UK) undergraduate students and to EU undergraduate students classified by the SLC as 'home' for student support purposes who fall within the scope of this policy and whose household income in the relevant academic year is less than or equal to the qualifying threshold.
- b. For students whose household income is less than or equal to £25,000, any LCCM award will not exceed £1,500 in each year of study, where household income remains equal to or less than £25,000 in each year.
- c. For students whose household income is between £25,001 and £42,620, any LCCM award will not exceed £1,000 in each year of study where household income remains between £25,001 and £42,620 in each year.
- d. Course fee Waiver Awards and other, smaller awards (i.e. travel support) may be awarded by the panel throughout the academic year based on need and according to funds available. These awards must be applied for using the LCCM Bursary application form on the LCCM web site.
- e. Where a Course Fee Waiver has been awarded, the waiver will be applied in its entirety to the course fee due for the given academic year. Where a student on an undergraduate programme of study withdraws from their programme or suspends their study, the waiver applied to the programme fee will be adjusted in accordance with the table below. The LCCM Withdrawal and Refund policy will apply in all other respects.

From	To	Proportion of Tuition Fee Waiver Applied
September	December	25%
January	March	50%
April	June	75%

- f. Awards made are for the specified academic year only and cannot be applied to any outstanding financial balance owing to LCCM.

- g. Misrepresentation of qualifications: LCCM will require the repayment of any award based on entry qualifications where a student has willfully misrepresented their qualifications. The student may also be reported for investigation under the Student Conduct and Disciplinary Procedure.

## 9. HARDSHIP FUND

Students applying for finance from the Hardship Fund must complete the application form available on the LCCM student portal.

10. The application must demonstrate the following:

- a. How their financial situation has changed since their studies began
- b. Why these changes are unexpected and could not have been predicted at the start of the course
- c. What steps the student is taking to find alternative funding.
- d. Students will be expected to demonstrate that they have thought about how they are going to fund the rest of their studies.

11. Awards made under this category will usually be a combination of a grant and a loan. Students in their final year will normally be given a loan as it is expected that they will be able to take on paid employment on completion of their studies.

12. How does LCCM define unexpected circumstances?

The following are not considered unexpected and will not result in an award:

- Students who, in the opinion of LCCM, had inadequate funding at the outset of their course;
- Students who have not made academic progress in accordance with expectations and have subsequently run out of funds. It is expected that students will have made provision for the realistic length of their studies;
- Students who have been affected by fluctuations in exchange rates. LCCM will generally only consider awards where this has been catastrophic or combined with other circumstances;
- Students who require assistance with childcare costs, where this has not been taken into account at the outset of their studies;

- Students who need assistance repaying debts that were in existence prior to starting their course;
- Assistance will not normally be given to support maternity or paternity leave for children born whilst a student is on a course, unless there are exceptional circumstances;
- Students who require funding to replace damaged or stolen belongings will be expected to report losses to police and make any insurance claims before applying to the Hardship Fund;
- Students whose parents or sponsors have allegedly withdrawn their support unless there are exceptional circumstances.

### **13. CHANGES TO REGULATIONS**

LCCM reserves the right to alter or add to these regulations in the following circumstances:

- a. To adjust income thresholds to reflect inflation or other financial changes.
- b. In response to changes external to the institution, for example those made by the Higher Education Funding Council for England (HEFCE), Student Finance England (SFE), the Student Awards Agency for Scotland (SAAS), Student Finance Wales (SFW), Student Finance Northern Ireland (SFNI), or the SLC.
- c. Where, at its absolute discretion, LCCM believes that an error or omission has been made in the regulations. Where changes are made to these regulations LCCM will notify all appropriate students by email prior to any change coming into effect.

### **14. PROCEDURE**

Students wishing to apply for support must complete the correct application form with the required evidence.

15. Awards will be announced within the following time frames.

- a. Course Fee Waiver Awards will be announced no later than 6 weeks after application.
- b. Awards under the smaller award categories will be announced within 30 days.

16. All decisions made by the panel will be final. The panel will be formed from members of the Senior Management Team.
  
17. Awards for financial support are made for the specified academic year only. If support is required in subsequent years, students must apply annually using the correct procedure. Applicants are reminded that awards are contingent upon funds available. An award in one academic year does not automatically guarantee an award in subsequent years.
  
18. In submitting an application to the Hardship or Bursary scheme, the applicant confirms that all information provided is genuine, accurate and complete. In the event LCCM discovers, subsequently to any award being granted, that the information provided was in any way inaccurate, the award will be withdrawn and the student will be required to pay the full fee for their programme in accordance with the payment terms and conditions.

This policy is reviewed annually by the Senior Management Team