



Oakswood College

Empowering Through Education



Financial Support & Hardship Fund

Policy

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Student Financial Support and Hardship Fund Policy

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1. Definitions and Purpose

Definitions

The following definitions apply to this Policy:

- **Direct Funding Source** – any fund held internally by Oakswood College from which financial support awards can be made to students (e.g. the Hardship Support Fund)
- **Financial Support Mechanisms** – initiatives, interventions and processes of the College that include support around ensuring financial literacy, access to any means of financial support that is not a college direct funding source (e.g. discounts/vouchers), awareness of, and where possible, facilitating access to, external sources of funding
- **External Funding** – funding outside of the College’s jurisdiction (e.g. Disabled Students’ Allowance; sponsorships/scholarships/bursaries, etc.)
- **Auxiliary Support** – support that the College provides to its students with making applications to access discounts, subsidies, vouchers/benefits, external funding applications, and/or to make queries/complaints to an external funding body

Purpose of this Policy

Oakswood College is committed to supporting student access, continuation, and success. Further to this, the College recognises that students may experience unexpected financial hardship, which could adversely affect their engagement or continuation in higher education.

This policy therefore sets out the College’s approach to:

- Operating a proportionate **Hardship Support Fund (a direct funding source)**
- Supporting students to access relevant **external funding opportunities**
- Ensuring transparent governance and financial sustainability
- Clarifications around other financial support mechanisms beyond direct funding sources
- Aligning financial support mechanisms with the College’s Access and Participation objectives, as set out in the institutional plan.

This policy supports compliance with the registration conditions of the Office for Students, including, in particular:

- Condition A1–A3 (Access and Participation)
- Condition B1–B3 (Student Outcomes)

It also aligns with the Equality Act 2010 as well as OfS and legal consumer protection requirements relating to transparency of student information.

2. Scope

This policy applies to:

- All enrolled students of Oakwood College
- Hardship funding administered by the College
- Advice and guidance provided in relation to external funding

The College does not currently operate institutional bursaries or merit scholarships. This position will be reviewed annually as part of strategic planning.

3. Principles

Student financial support at Oakwood College is delivered in accordance with the following principles:

3.1 Proportionality:

Support arrangements reflect the College's size, funding model, and student demographic.

3.2 Transparency:

Eligibility, award limits, and processes are clearly published on the College website.

3.3 Fairness and Objectivity:

Decisions regarding awarding specific or targeted support from the College are evidence-based and made against published criteria.

3.4 Targeted Impact:

Support is directed towards students whose continuation or engagement is at risk due to financial hardship.

3.5 Financial Sustainability:

Awards are made within approved budgets and subject to annual Board approval.

4. Hardship Support Fund

4.1 Purpose

The Hardship Support Fund provides short-term, emergency financial assistance to students experiencing unexpected financial difficulty that could otherwise jeopardise their continuation or academic engagement.

The fund is not intended to replace mainstream student finance, nor to provide long-term income support. Its key purpose is to provide emergency support with the aim of mitigating acute risks to a student's access, continuation and progression of study.

4.2 Eligibility

To be eligible, a student must:

- Be fully enrolled at Oakswood College
- Demonstrate genuine and evidenced financial hardship
- Show that no reasonable alternative source of funding is available

Each application is assessed individually, and the College uses a risk-based approach as the underpinning basis for its decision-making regarding the awarding of financial support from the Hardship Support Fund.

4.3 Examples of Supported Hardship Circumstances

The following are examples (not exhaustive) of situations that may be considered in the event of an application for an award from the Hardship fund:

1. Delay or disruption to Disabled Students Allowance (DSA) funding
2. Emergency housing costs (e.g. rent arrears, risk of eviction)
3. Utility arrears where services are at risk of disconnection
4. Urgent replacement of essential study equipment (e.g. laptop failure)
5. Emergency childcare costs are preventing attendance
6. Emergency medical or health-related costs not otherwise covered
7. Domestic crisis or safeguarding-related relocation costs

The examples set out above are not indicative of any likely success of an application or potential financial amount awarded to a student from the Hardship Fund following an application.

The College may request supporting evidence appropriate to the nature of the claim. Applicants and students can request a support meeting to discuss their circumstances before

deciding to make an application, if they wish. To request a support meeting, email:
support@oakwoodgroup.co.uk

4.4 Award Value

- Awards issued under this Policy from the Hardship Fund will vary according to the factors involved, and students may receive more than one awarding in an academic year;
- The maximum amount awarded per student per academic year will not normally exceed **£500**;
- Awards are discretionary and subject to the availability of funds;
- Awards are normally non-repayable. However, where an award has been made subject to clearly communicated conditions, the College reserves the right to recover all or part of the award where those conditions are not met, or where false or misleading information is later identified.

4.5 Forms of Payment

Support may be provided through:

- One-off direct payment to the student
- Payment to a third party (e.g. landlord, utility provider)
- Purchase of essential equipment
- Travel support
- Vouchers/subsidy arrangements

The College will determine the most appropriate form of support based on the circumstances and available evidence.

4.6 Funding Constraints

Where demand exceeds available funds:

- Applications will be prioritised based on urgency and severity of hardship
- Evidence of risk to continuation or engagement will be considered
- The acuteness of the risk level to continuation of the study or engagement will be considered in reviewing the case
- Applications may close once allocated funds are exhausted, however students will be encouraged always to disclose challenges and support needs to the College's Student Support Services, and we undertake to review all matters appropriately, even when applications are no longer being accepted for the academic year in question.

Hardship Support Fund funding availability is subject to annual approval by the Board of Governors.

5. Support with External Funding Applications

Oakswood College recognises that students may be eligible for external financial support, including charitable grants, hardship schemes, or sector-specific bursaries.

The College will:

- Provide guidance and signposting to relevant external funding sources
- Support students with completing applications where appropriate
- Assist with the provision of supporting documentation or references
- Publish relevant opportunities on the College website where available

External funding:

- Is subject to the criteria of the awarding body
- Is not guaranteed
- May vary year-to-year

The College does not control external award decisions, and any concerns or complaints students may have pertaining to an external award decision or arrangement must be taken up with the external funding body directly by the student. The College's Student Complaints Procedure cannot be used for these purposes, as such decisions do not fall within the scope of that policy.

- The College can support a student who wishes to query or complain about an external funding decision by proofreading any written submission intended for the external funder. However, any support provided by the College in producing a written query or complaint is in no way an indication that the College believes there are any grounds for complaint or any merit in the communication. The College remains strictly neutral in such matters.

6. Hardship Support Fund Application and Assessment Procedures

6.1 Publication

Information regarding hardship support is published on the College website, including:

- Eligibility criteria
- Application process

- Required evidence
- Decision timelines
- Award limits

Please see also Appendix 1 to this Policy ‘Hardship Support Fund – Eligibility and Assessment Framework’.

6.2 Application Requirements

Students must:

- Submit a completed application form, downloaded from the College’s website
- Provide relevant supporting evidence that confirms circumstances, such as (but not limited to):
 - Letters or emails from official bodies/personnel.
 - Medical evidence
 - College staff testimonials where staff have been involved
- Confirm that the information provided is accurate and true to the best of the applicant’s knowledge

On receipt of an application, it will be initially reviewed to check for completeness. Incomplete applications may delay the College’s assessment of an application or lead to its dismissal. No student will be disadvantaged as a result of failing to fill the form out correctly, and where an incomplete application is received, the College will follow up with the student in question to endeavour to ensure that the application is completed. However, in the event that the College has attempted to secure completion of an incomplete application and the student does not engage satisfactorily with this process, the application will normally be declined without further assessment.

6.3 Assessment Process

Applications are:

- Reviewed by designated College officers
- Assessed against published eligibility criteria
- Considered in line with available budget

Where appropriate, assessors may request additional information to decide on an application.

Any actual, potential, or perceived conflict of interest in relation to an application must be declared immediately and managed in accordance with the College's Conflict of Interest Policy.

6.4 Communication of Decisions

On receipt of an application, this will be initially reviewed to check for completeness, and if necessary, request more information/evidence. Initial Reviews normally take place within 3 working days of receipt of the application, unless a student has been referred internally as an urgent case.

Once a completed application has been accepted for consideration, applicants will receive an email with an indicative timeframe for when the consideration is expected to be completed.

Application Decision Letter

Students receive written confirmation of:

- The decision
- The award amount (if applicable)
- Any conditions attached

The College aims to:

- Acknowledge receipt of an application within 5 working days; and
- Issue a decision within 10 working days of receiving a complete application.

Where applications demonstrate acute or exceptional hardship, the College will prioritise review and aim to issue a decision within **5 working days** where reasonably practicable.

These timeframes are indicative and may be extended where further evidence is required. Applicants will be informed where delays occur.

Where the College's assessment of an application does not result in an award from the Hardship Support Fund, the College will nonetheless consider whether the application demonstrates that there may be other support/interventions which would be of benefit to the applicant. Details of these options, and/or an invitation to a support meeting to explore them, will be included in the decision communication.

6.5 Fraudulent or Misleading Information

Where false or misleading information is identified, the College may:

- Refuse to make an award, including any future award
- Withdraw funding from a student, with potential consequences for future awards/support
- Recover payments made by the College from the student in question
- Take disciplinary action against a student under the Non-Academic Misconduct Policy
- The College may also refer suspected fraud, forgery, or deliberate deception to relevant external authorities where appropriate.

6.6 Liaison with third parties, including validating bodies

Any processes and/or actions taken under this Policy may be subject to liaison with third parties, where necessary.

6.7 Data Protection and Confidentiality

The College will process all personal data, including special category data where relevant, in accordance with the UK GDPR, Data Protection Act 2018, and the College's Data Protection Policy.

Information submitted under this Policy will be accessed only by authorised staff involved in assessment, support, governance oversight, audit, fraud prevention, or safeguarding.

Data will be retained in accordance with the College's records retention schedule.

7. Review of Decisions and Service Complaints

Students may request a review of a hardship funding decision on one or more of the following grounds:

- Procedural irregularity
- New material evidence
- Error in assessment

Students wishing to request a review of a hardship funding decision may do so by following the process below:

7.1 Right to Request a Review

Students may request a review of a hardship funding decision on one or more of the following grounds:

- Procedural irregularity in the consideration of the application.
- New material evidence which was not reasonably available at the time of the original decision.
- Demonstrable error in the assessment of eligibility or calculation of the award.

A review is not a resubmission of the original application and will not normally be considered solely based on dissatisfaction or disagreement with the outcome.

7.2 How to Request a Review

Students wishing to request a review of a hardship funding decision must:

- Submit a written request within **10 working days** of the date of the decision letter.
- Clearly state the ground(s) for review.
- Provide any supporting evidence relevant to the review request.

Requests must be submitted to the designated College email address for financial support reviews at support@oakswoodgroup.co.uk

Late requests will only be considered where there is a good reason for the delay.

7.3 Review Process

- The review will be conducted by a senior member of staff who was **not involved in the original decision**.
- The reviewer will consider:
 - The original application.
 - The decision rationale.
 - Any new evidence submitted.
 - Compliance with this Policy.
- The reviewer may:
 - Uphold the original decision.
 - Amend the award.
 - Refer the application for reconsideration.

The College will normally issue a written outcome within **10 working days** of receiving a complete review request.

The outcome of the internal review is final.

7.4 Complaints About Service

Where a student wishes to complain about the **administration of the process** (rather than the funding decision itself), this will normally be handled under the College's Student Complaints Procedure.

7.5 Completion of Procedures

Where a student has exhausted the internal review process, the College will issue a written confirmation that internal procedures have been completed, and a Completion of Procedures Letter will be issued.

8. Monitoring and Review

The College monitors the Hardship Support Fund to ensure:

- Fair and consistent decision-making
- Appropriate targeting of need
- Financial sustainability
- Alignment with Access and Participation objectives

Oversight is provided by:

- Academic Board
- Board of Governors (ultimate accountability)

Operational monitoring responsibility rests with the Head of Governance, Quality, Compliance & Information Systems, reporting to the Academic Board on appropriate student-related matters and student experiences/circumstances (anonymised) arising from the College's financial support mechanisms for students. Anonymised data relating to these mechanisms, including that on the Hardship Support Fund, will be monitored by the Academic Board and the College's Board of Governors.

The College will monitor application and award patterns by protected and underrepresented characteristics, where lawful and proportionate, to ensure fairness, identify differential access, and support Access and Participation objectives.

Application data (anonymised where appropriate) may also be shared where necessary with the applicable validating body for the intended award of the student.

Monitoring outcomes informs strategic review and future consideration of whether broader bursary provision is required. An annual anonymised Hardship Fund effectiveness report will be presented to the Academic Board and Board of Governors, covering demand, budget

utilisation, equality indicators, student outcomes linkage, and recommendations for strategic enhancement.

9. Review of Strategic Position

The College will annually review whether to introduce additional/alternative financial support measures (such as institutional bursaries or scholarships) as part of its Strategic Plan and Access and Participation objectives.

The College's approach to financial support for students includes a variety of approaches, including educational as well as direct funding sources such as the Hardship Support Fund. Any future expansion of financial support mechanisms or initiatives that fall outside a direct funding source will require:

- Student consultation
- Academic Board consultation
- Board of Governors approval

Any future expansion of financial support direct fund schemes will require:

- financial modelling and risk assessment
- an Equality impact assessment
- approval from the Board of Governors
- The publication of revised eligibility criteria

APPENDIX A

Hardship Support Fund – Eligibility and Assessment Framework

1. Purpose of the Fund

The Hardship Support Fund provides short-term, discretionary financial assistance to enrolled students experiencing unexpected financial difficulty that risks impacting their continuation, attendance, or academic engagement.

The Fund is intended to:

- Prevent withdrawal due to short-term financial crisis
- Support student wellbeing and continuation
- Mitigate risk to student outcomes in line with the College's Access and Participation objectives

The Fund is not intended to:

- Replace mainstream student finance
- Provide long-term income support
- Fund lifestyle or non-essential expenditure

2. Core Eligibility Requirements

To be considered for an award, students must:

1. Be fully enrolled and actively studying at Oakwood College
2. Demonstrate genuine and evidenced financial hardship
3. Show that reasonable alternative funding options have been explored
4. Provide accurate and complete supporting documentation

Failure to meet these core requirements will normally result in the application being declined.

3. Eligible Circumstances

Applications will be assessed against evidence of financial hardship arising from circumstances such as:

1. Delay or disruption to Disabled Students Allowance (DSA) funding
2. Emergency housing costs (e.g. rent arrears, risk of eviction)
3. Utility arrears where services are at risk of disconnection
4. Urgent replacement of essential study equipment (e.g. laptop failure)
5. Emergency childcare costs are preventing attendance
6. Emergency medical or health-related costs not otherwise covered
7. Domestic crisis or safeguarding-related relocation costs

This list is not exhaustive. Each case is assessed individually.

4. Ineligible Expenditure

The following will not normally be funded:

- Tuition fees
- Debt repayment unrelated to immediate risk
- Fines or penalties
- Non-essential purchases
- Ongoing living costs without evidence of exceptional circumstances

5. Evidence Requirements

Applicants may be required to provide:

- Bank statements
- Tenancy agreements
- Utility bills
- Employer confirmation of income change
- Evidence of safeguarding, medical or other affecting circumstances (where relevant)

The College reserves the right to request further clarification where necessary.

6. Assessment Criteria

Applications are assessed against:

- Severity and immediacy of hardship
- Impact on attendance and continuation
- Availability of alternative support
- Proportionality of the requested amount
- Previous Hardship Fund awards (if any)

Awards are discretionary and subject to available funds.

7. Award Limits

- Maximum per academic year: £500
- Normally, one award per academic year would be granted
- A second award within the same academic year may only be approved in exceptional circumstances where new evidence demonstrates acute hardship and where approved by a senior authorised officer.

8. Form of Payment

Awards may be provided through:

- Direct payment to the student
- Payment to a third party (e.g. landlord or service provider)
- Purchase of essential items
- Travel support
- Vouchers/Subsidy arrangements

The College determines the most appropriate payment method.

APPENDIX B

Hardship Support Fund Application and Decision-Making Procedure

1. Application Process

Students must:

1. Complete the official Hardship Fund application form
2. Submit all required supporting evidence
3. Confirm the accuracy of the information provided

2. Incomplete Applications

- An application will be considered incomplete where:
 - Required sections of the application form have not been completed.
 - Mandatory supporting evidence has not been provided in accordance with Section 6.2.
 - The applicant declaration has not been confirmed.
- All applications will undergo an **initial completeness check** before formal assessment.
- Where an application is incomplete:
 - The student will be notified in writing and informed of the missing information or evidence.
 - A reasonable timeframe (normally **5 working days**) will be provided to submit the outstanding information.
- The assessment timeframe (as outlined in the main policy) will commence **only once a complete application has been received and confirmed**.
- The College will provide reasonable support to ensure that students are not disadvantaged due to minor administrative errors or misunderstandings of requirements.
- Where the College has made reasonable attempts to obtain missing information, and the student does not respond or engage within the specified timeframe, the application will normally be declined without further assessment.

- Students may submit a new application at a later date where circumstances remain relevant and required evidence is available.

3. Assessment and Decision-Making

- Applications are reviewed by designated College officers
- Decisions are made against the published criteria in Appendix 1
- Conflicts of interest must be declared and managed
- Records of decisions are maintained for audit purposes

The College reserves the right to limit awards where funding is constrained. Students are assessed on their individual needs, and awards from the Fund are normally non-repayable unless recovery is justified under this Policy.

Awards up to the normal annual threshold may be approved by authorised Student Support and Finance officers.

Any exception above the standard limit, repeat award, or high-risk case must be approved by the Chief Executive Officer or nominated senior officer.

4. Communication of Decisions

Students will receive written notification outlining:

- The decision
- Award amount (if applicable)
- Any conditions attached
- Information about review/appeal rights

5. Conditions of Award

Where applicable, continued eligibility may require:

- Satisfactory attendance
- Academic engagement
- Compliance with College regulations

Failure to meet conditions may result in withdrawal or recovery of funding.

6. Fraud and Misrepresentation

If an applicant provides false or misleading information:

- The award may be withdrawn

- Funds may be recovered
- Disciplinary procedures may be initiated
- External authorities involved if required.

APPENDIX C

External Funding Support and Signposting Overview

1. Purpose

Oakswood College provides guidance and signposting to external funding opportunities to support widening participation and student success.

2. Types of External Support

Students may be directed to:

- Charitable trusts and foundations
- Sector-specific hardship funds
- Disability-related grants
- Refugee or estranged student support charities
- Professional body bursaries
- Travel or equipment grants
- Sector-specific subsidy/discount programmes

Availability and criteria are determined by the awarding organisation.

3. College Support for Applications

The College may:

- Guide eligibility
- Assist with completing application forms
- Provide supporting statements or references
- Supply confirmation of enrolment

The College holds no jurisdiction over external funder arrangements or decisions, and cannot guarantee the success of any application for, or the amount awarded from, external awards.

4. Governance and Oversight

Monitoring of hardship awards includes:

- Number of applications
- Award values
- Broad equality and participation indicators
- Budget usage

Operational responsibility rests with the Head of Governance, Quality, Compliance & Information Systems.

Oversight is provided by the Academic Board and the Board of Governors.