Academic Quality Assurance and Enhancement
Policy Coversheet

Hardship Fund Policy and Procedure

Author: Academic Registrar
Approved by: Academic Board
Approval date: 5th March 2026

Review frequency: 2 years
Next review due: August 2028

Current version: 1

Date	**Author**	**Summary of Changes**	**Version**	**Authorised**
06/01/2026	Jagori Bandyopadhyay	-	1	
Policy Management and Responsibilities				
Policy Owner: The policy is overseen by the Academic Registry Committee. Day-to-day implementation and communication responsibilities are delegated to Academic Office.				
Additional Responsible Parties: Everyone governed by this framework must engage with and comply with its provisions.				

Assessment	**Relevant Details**
Equality Analysis	Complies with UKMC's policy on Equality, Diversity and Inclusion
Legal	Not Applicable
Information Governance	Guidance given to integrate content into a new policy template on 09/06/2025
Student Facing Procedures	Circulated to Associate Dean, Head of Academic Services and Head of Wellbeing for comments
Consultation	**Relevant Contributions**

Student association	Not Applicable
Students	Not Applicable
Relevant External Stakeholders	Not Applicable
Other (if applicable)	Not Applicable
Authorisation and Version Control	
Authorised by:	
Authorisation Date:	
Effective From: January 2026	
Next Review Date: August 2027 (Annual review reminder to be issued by Quality and Compliance)	
Document Access and Communication	
Document Location:	UKMC website
Dissemination Plan:	The document will be distributed through staff communication channels, operational leadership meeting, relevant training events and staff induction events

1. Purpose

UK Management College (UKMC) (hereafter the 'College') seeks to maintain high standards both in the quality of the education offered through its teaching to students, and through the administration and other services which support the academic provision. The purpose of this policy is to define the framework through which UK Management College provides short-term financial assistance to students experiencing unforeseen financial hardship that may adversely affect their ability to continue and succeed in their studies.

2. Regulatory and Quality Alignment

This policy is aligned with the expectations of the Office for Students (OfS) and the Quality Assurance Agency for Higher Education (QAA) and supports institutional compliance with sector standards on student support, fairness, transparency, and continuation.

This policy supports the OfS Regulatory Framework, particularly:

Condition B – Quality and Standards

- The provision of financial hardship support enables students to engage effectively with learning and assessment, supporting academic quality and outcomes.

Condition C – Student Support, Retention and Completion

- The Hardship Fund operates as a targeted retention measure, reducing the risk of withdrawal due to financial difficulty.

- Decisions and awards are monitored to support oversight of continuation and completion risks.

Fairness, Transparency and Accountability

- Clear eligibility criteria, documented decision-making, and an appeal process ensure procedural fairness.
- Funds are awarded based on evidence and recorded to ensure appropriate stewardship of resources.

This Hardship Fund supports the UKMC Inclusive Curriculum Framework (ICF) by addressing structural barriers to access, engagement and continuation.

3. Scope

This policy applies to:

- All currently enrolled students at UK Management College
- All applications submitted to the College Hardship Fund

This policy does not apply to:

- Tuition fees or fee waivers
- Long-term financial support arrangements
- Top up of maintenance loan

5. Principles

The Hardship Fund operates on the following principles:

- Fairness and consistency
- Confidentiality and data protection
- Transparency of process and outcomes
- Allocation based on **demonstrable financial need and available funding**

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6. Eligibility Criteria

Applicants must:

- Be currently registered and actively studying
- Demonstrate genuine, immediate financial hardship arising from unexpected circumstances
- Provide appropriate documentary evidence
- Have explored other sources of financial support where reasonably possible

Examples of hardship may include:

- Sudden loss of income
- Medical or personal emergencies
- Unexpected housing or essential living costs

- Any unforeseen financial event which threatens your ability to continue your studies, to ensure fairness we must see clear evidence that the need is both genuine and unpreventable.

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7. Exclusions

The Hardship Fund will not normally support:

- Tuition fees
- Non-essential expenditure
- Repayment of personal debts
- Hardship arising solely from poor financial management

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8. Application Process

8.1 Submission

Students must:

- Complete the official Hardship Fund Application Form (available separately on UKMC website)
- Provide a written statement explaining:
  - The nature of the hardship
  - The amount requested and intended use
- Submit supporting evidence (e.g. bank statements, income proof, tenancy or medical documentation)

- Applications are submitted to **studentfinancialsupport@ukmc.ac.uk**

Where appropriate, hardship support may sit alongside existing academic and wellbeing support processes to ensure coordinated support, while remaining clearly separate from academic judgment or assessment decisions.

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9. Assessment and Decision-Making

9.1 Assessment Panel

Applications are considered by the **Hardship Fund Assessment Panel**, appointed by the College.

9.2 Assessment Criteria

The Panel will consider:

- Severity and urgency of hardship
- Evidence provided
- Student engagement and attendance

- Availability of funds

9.3 Timescales

- Decisions are normally made within **2 to 4 working weeks** of receipt of a complete application. This can rise to 8 weeks depending on the volume of applications
- Further information may be requested from students, where required.

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10. Notification of Outcome

Students are notified in writing via their official College email. Notifications include:

- Decision outcome
- Amount awarded (if approved)
- Any conditions attached
- Right to make complaints

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11. Payment and Claiming of Funds

11.1 Acceptance

Approved students must confirm acceptance of the award in writing.

11.2 Payment

- Payments are made by bank transfer to **the student's registered account**
- Funds are normally released within **15 working days** of acceptance

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12. Conditions of Funding

- Funds must be used solely for the approved purpose
- Evidence of expenditure may be requested
- False or misleading information may result in:
    - Withdrawal of funding
    - Disciplinary action under college regulations

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13. Complaints

Students can use the UKMC Complaints procedure if they want to raise any concern regarding the decision or any procedural issues, within **5 working days**

Complaints to reassess the application will only be considered if the student is able to provide any new or additional evidence related to the form.

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14. Data Protection and Record Keeping

All records are:

- Treated confidentially
- Stored securely in accordance with data protection legislation
- Retained for audit, monitoring, and regulatory purposes

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15. Monitoring and Review

The College will:

- Monitor applications, awards, and outcomes
- Review the effectiveness of the fund in supporting student continuation
- Review this policy periodically to ensure regulatory compliance and effectiveness
- Evaluate the fund in the context of its contribution to equitable access and student success, in line with the ICF and the wider Student Experience and Employability evidence cycle.

Linked External Institutional Policies

Provide links to any external or validating partner institutions whose policies relate to or influence this one. This may include awarding body, partner university, or collaborative organisation policies.

University of Wolverhampton	This is an internal policy, students are not eligible to apply for hardship funds to the University.
Canterbury Christ Church University	Same as above
Health Sciences University	Same as above
Arts University Bournemouth	Same as above

10. Related UKMC Policies

Related Policy Title	Link or Reference

Equality Diversity and Inclusion Policy	https://ukmc.ac.uk/web/images/policies/file/UKMC-12g024Z761-equality-diversity-and-inclusion-policy-pdf.pdf
Student Discipline Procedure	https://ukmc.ac.uk/policies/Student-Discipline-Procedure%20V2.pdf

11. External Reference Points

In this section, include relevant legal, regulatory, or sector standards the policy aligns with: Office for Students, Quality Assurance Agency	https://www.officeforstudents.org.uk/publications/regulatory-framework-for-higher-education-in-england/ https://www.qaa.ac.uk//en/the-quality-code/2024

Appendix A: Standard Operating Procedure (SOP)

Hardship Fund Administration (Staff Use)

Responsible Team: Academic Services (the process should be completed within 2-4 working weeks)
Decision Body: Hardship Fund Assessment Panel

1. Receive Application

- Log application and acknowledge receipt within 4 working days

2. Initial Checks

- Confirm enrolment and attendance
- Check completeness and evidence
- Request further information if required

3. Assessment

- Submit complete applications to Panel
- Panel: Registrar, Associate Dean, Head of Academic Services, Head of EDI and Wellbeing, Head of Quality and Compliance
- Panel reviews need evidence, urgency, and funds available
- Record decision and rationale
- Final decision of the amount to be agreed with CEO/Provost

4. Notify Student

- Issue decision by official email
- Include outcome, amount, conditions, and appeal rights

5. Process Payment (if approved)

- Obtain written acceptance
- Verify bank details
- Arrange payment via Finance
- Record payment details

6. Record Keeping & Monitoring

- Store records securely
- Maintain anonymized monitoring data
- Feed trends into student retention review