



HARDSHIP FUND (DISCRETIONARY): POLICY

Area	Student Services
Reference Number	STS/014
Directorate	Client Services

Issue No	Date	Details	Author	Approved	Next Review
001	April 2010	First Issue	JMCK	BD	2010-11
002	Sept 2010	Changes to 4.3 – Timetable for Applications	JMCK	BD	2011-22
003	May 2011	Changes in line with DEL Circular FE 04/11	JMCK	BD	2011-12
004	Aug 2012	Changes in line with DEL Circular FE 07/12	JMCK	BD	2013-14
005	Aug 2013	Changes in line with DEL Circular FE 06/13: Appendix 1 Revised	JMCK	BD	2014-15
006	Aug 2014	Changes in line with DEL Circular FE 06/14: Appendix 1 Revised	JMCK	BD	2015-16
007	Oct 2014	Minor wording amendments for clarification purposes	JMCK	BD/EC	2015-16
008	Oct 2015	Changes in line with DEL Circular FE 04/15	JMCK	JQ/BD	2016-17
009	Jun 2016	Changes in line with Dept. for the Economy Circular FE 05/16	RS	Gov Body	2017-18
010	Aug 2017	Changes in line with Dept. for the Economy Circular FE 02/17 and FE 02/17 Addendum	RS	Gov Body	2018-19
011	Aug 2018	Changes in line with Dept. for the Economy Circular FE 04/18	RS	Gov Body	2019-20
012	Aug 2019	Changes in line with Dept. for the Economy Circular FE 05/19	RS	Gov Body	2020-21
013	Aug 2020	Changes in line with Dept. for the Economy Circular FE 05/20	RS	Gov Body	2021-22
014	Aug 2021	Changes in line with Dept. for the Economy Circular FE 06/21	RS	Gov Body	2022-23
015	Aug 2022	Changes in line with Dept. for the Economy Circular FE 08/22	RS	Gov Body	2023-24
016	Sept 2023	Changes in line with Dept. for the Economy Circular FE 07/23	AMH	Gov Body	2024-25
017	Oct 2024	Changes in line with Dept. for the Economy Circular FE 06/24	RS	Gov Body	2025-26
018	Oct 2025	Changes in line with Dept. for the Economy Circular FE 05/25	RS	Gov Body	2026-27

If requested, the College will make the policy available in alternative formats to accommodate visual impairments. The policy can also be downloaded from the College website and made available in alternative languages upon request.

1. POLICY STATEMENT

The College Hardship Fund (Discretionary) exists to provide support for students who are faced with significant financial difficulties that might otherwise prevent them from undertaking their chosen programme of study. It is specifically designed to respond to hardship needs, particularly those that arise through sudden changes in circumstances where other administrative schemes are not able to respond in year. Priority will normally be given to students, for whatever reason, who are economically or socially disadvantaged.

Hardship Funds are subject to the terms and conditions and requirements, including those outlined in this policy, as the Department for the Economy may prescribe.

Prior to awarding a Hardship Award the College is required to ensure that due account is taken of the availability and extent of support to the individual student from other sources such as the Student Loans Company (SLC) or social security benefits such as Income Support, Income Related Job Seeker's Allowances, Working Family Tax Credits, Universal Credit, Educational Maintenance Allowance, Employment Support Allowance or Housing Benefit. Students must have exhausted all other avenues of assistance before applying to the College Hardship Fund.

The Hardship Fund may be used for emergency purposes in the case of students entitled to a Higher Education student loan or Further Education Award but who, for various reasons, have not received their payment at the beginning of term.

This policy has been developed in line with the Department for the Economy's Circular FE 05/25. Hardship Fund awards are discretionary and are subject to availability of funds.

2. SCOPE

This policy applies to students enrolled at the College on full or part time accredited courses, from entry level 1 to level 6, that are listed on the Register of Regulated Qualifications (RRQ), Qualifications Credit Framework (QCF) the Department for the Economy prescribed list of accredited courses or from the approved list of higher-level courses. A prescribed list of FE courses can be found on <https://register.ofqual.gov.uk>

Student hardship will be assessed on the overall eligibility criteria as outlined in the DfE FE 04/24 Circular - FE Residency and Funding requirements. The level of funding and financial assistance available to applicants will be based on the household income levels as detailed in the DfE Circular 05/25.

3. DEFINITIONS

Course	A full-time or part-time nationally accredited professional and technical course, entry level 1 to level 6, which is listed on the Qualifications and Credit Framework and can be found on the Register of Regulated Qualifications, or prescribed list of FE courses, at https://register.ofqual.gov.uk ; or is an approved higher-level course or one listed on the Department for the Economy prescribed list of accredited courses. A Course of study can be made up of individual modules or a group of modules.
Campus Services Team	The campus-based support staff whose responsibilities include advising on student financial support services.
Course Fees	This relates to the tuition, registration and examination fees due to the College.
Course Related Costs Books equipment and transport	This refers to the living costs a student will normally incur whilst attending the programme but does not include childcare, which is reviewed independently.
SLC	Student Loans Company.

4. PROCEDURE FOR IMPLEMENTATION

4.1 Promotion

The College aims to ensure that students have the necessary information to enable them to apply for financial assistance at the earliest possible point. The College will therefore take every possible step to promote the Hardship Fund to its student body.

The Campus Services team will provide information and guidance to all applicants at the point of entry. Additional advice sessions will also be provided at key stages in the year including admissions, enrolment, induction and on-course.

Additional methods to promote the Hardship Fund with current and prospective students include:

- College Prospectus
- Student Finance Leaflets/Guide
- Website
- Social Media
- Plasma Screens
- SRC PC Screens
- Student Finance Drop in Sessions
- Staff Training
- VLE Induction Pack
- SharePoint

Literature produced to promote the Hardship Fund will advise students that payments may affect their entitlement to social security benefits, particularly Employment Support Allowance, Income Support, Income Related Job-Seekers Allowance, Housing Benefit and Universal Credits and may also have implications for tax liability. All advertising literature will also provide details on the timetable for receiving applications, the decision-making process and details of payments.

Application forms/information will be made available from:

- Campus Services/ Reception areas
- Student Services facilities
- Student Handbook
- SharePoint
- VLE
- College Website

4.2 Application Process

Students can make an application for Hardship through an online portal on the College VLE or obtain a paper application form at any Campus Reception.

Before completing an application form, applicants must have made application to all other mandatory and discretionary awards for which they are eligible. It is the responsibility of the individual student to provide supporting evidence to demonstrate the outcome of such applications.

Recipients of such awards will not be barred from applying to the College Hardship Fund (Discretionary), however failure to make an application, or to disclose the outcome of any such application, will result in a delay in processing a Hardship Fund application and may also lead to the application being rejected.

4.3 Timetable for Applications

The timetable for accepting applications from full-time and part-time students is outlined below; (excluding those part-time students meeting criteria at the point of enrolment):

- 1st Term – accepted until **19 December 2025** (All students).
- 2nd Term – accepted until **10 April 2026** (All students).
- 3rd Term – accepted until **15 May 2026** (All students).

Approved funding for support will be backdated to the date of receipt of a fully completed application. However, in the first term the Committee may agree to back-date payment to the start of term. After term one payment from the Hardship Fund cannot be backdated to before the start of the term in which the application is made.

4.4 Hardship Fund Committee

The College Hardship Fund Committee is responsible for the management and monitoring of the Hardship Fund. The Committee consists of:

College Hardship Fund Committee	Representative
Chairman	Principal and Chief Executive or delegated authority
Student Services	Campus Services Manager
Finance Department	Financial Controller or delegated authority
Governing Body	Nominated Governor

This Committee will meet at the start of the academic year to agree eligibility criteria and award levels in line with DFE guidelines. The Committee is responsible for reviewing the Hardship Fund Policy and Criteria annually and presenting this for approval to the Education Committee of the Governing Body and Governing Body.

The Hardship Fund Committee will submit interim reports to the Principal and Chief Executive and Senior Management Team providing details on:

- number of applications received by campus and mode of attendance;
- number and level of awards;
- emergency cases and loans;
- number of applications refused;
- number and outcome of appeals;
- other special cases for the attention of the Committee;
- remaining balance of funds.

4.5 Hardship Fund Sub-Committee: Decision Making Process

Applications for financial support will normally be processed on a monthly basis by a sub-committee of the Hardship Fund Committee. The Hardship Fund Sub-Committee will consist of the following representatives:

College Hardship Fund Sub-Committee	Representative
Sub-Committee Chair	Assistant Director of Student Services and Marketing or delegated authority
Campus Services	One representative or more from each campus services team
Student Finance	Designated Student Finance Officer
Finance Section	Financial Controller or delegated authority
Administration Support	Student Finance or other Assistant
A quorum will consist of at least four representatives from the committee including the Chairman.	

Campus Services Staff have responsibility for the promotion, collation and processing of applications across each of the campuses. All applications will be checked, and date stamped on receipt. All relevant supporting evidence must be submitted with the application to assist the panel in the decision-making process. Applicants may be required to attend for interview.

The committee will meet on a monthly basis to:

- ratify interim decisions made for part time students by Campus Services personnel at the point of enrolment using evidence of extreme hardship (Exceptional Circumstances);
- assess all other applications in line with agreed criteria;
- receive a monthly report on the balance of funds;
- monitor and evaluate expenditure against available funds;
- review procedures in light of any changes requested by the Department for the Economy and
- record the outcome of any student hardship appeals.

4.6 Campus Hardship Verification Panel

The Campus Hardship Verification Panel will consist of the Campus Services Coordinator and one of the following: Campus Services Manager; SRC Finance Officer; Assistant Director of Student Services and Marketing and will work at Campus level.

The panel will review all of the applications on campus and has the delegated authority to process any emergency applications on behalf of the Sub-committee. The panel has a quality assurance role in which it checks the quality and appropriateness of the information provided by students at the point of application prior to it being submitted to the Hardship Sub-Committee for consideration.

Emergency applications will be approved at the Hardship Fund Sub-Committee on the recommendation of the Campus Hardship Verification Panel. An emergency application is deemed to be one in which the student is faced with **immediate** financial difficulties that may impact on their continuation on the programme of study.

4.7 Processing Applications

Applications will be assessed by the Campus Hardship Verification Panel and will normally be processed within 6 weeks from the date of receipt of the application. Students will be notified via their College email (or by letter if appropriate) by the Hardship Fund Sub-committee of the decision made and the level of support provided.

Applications will be received and processed on a 'first come – first served' basis and are subject to the availability of available funds.

While priority will be given to applications received in line with published deadlines, late applicants will be considered only in exceptional circumstances, namely:

- where an individual only meets eligibility at date of application;
- in cases of extreme hardship; and
- other exceptional circumstances agreed by the Hardship Fund Sub-Committee.

In the case of students attending a yearlong programme of study, payments will normally be made during each of the 3 terms defined in the academic calendar.

Fees Support for Part time Students

Applications from part-time students demonstrating extreme hardship at the point of enrolment (**Exceptional Circumstances**) will be considered for Fees Support on an individual basis by the Campus Hardship Verification Panel. Hardship support provided at the point of enrolment, for fees, will be on a loan basis until ratified by the Hardship Fund Sub-Committee and the applicant in line with College Fees Policy.

This special arrangement is restricted to the related programme of study for the applicant. A student completing a range of modules or related courses can be supported. The Campus Hardship Verification Panel will confirm the programme of study for which support is based at the time of application. Any changes to a student's programme of study that will impact on the level of support provided must be verified and approved by the panel. It is the student's responsibility to inform the panel of any change to the agreed programme of study at the point of application.

4.8 Monitoring Attendance

To receive full financial assistance from the Hardship Fund eligible students must have a **minimum of 80% attendance** each term. Electronic attendance registers will be used **where possible** to verify a student's attendance prior to each hardship payment.

If an eligible student's attendance is less than 80% the level of financial assistance will be determined by the percentage of attendance. However, where attendance is between 60-80%, the SRC student finance officers can apply discretion if there are extenuating circumstances, which are validated by the student and where there is evidence that the student will still be able to successfully complete their course. The SRC student finance officer should consult with the personal tutor/tutor to confirm evidence. However, if attendance falls below 60% the details should be referred to the SRC Hardship Fund Panel for the consideration of removing financial assistance from the student.

4.9 Emergency Approvals

In the case of genuine emergency, applications may be accepted and referred to the Campus Hardship Verification Panel on each Campus for immediate consideration.

Where an immediate payment is recommended by the Campus Hardship Verification Panel, the Finance Department will arrange payment by the earliest possible date on receipt of an appropriate instruction from the Campus Co-ordinator.

4.10 Payments (Schedule Change)

a) Full-time applicants

Financial assistance awarded by the College will:

- be paid in a single lump sum for receipts submitted for course related expenditure through BACS;
- be paid termly through BACS for maintenance and travel assistance;

- be dependent upon ongoing and satisfactory academic progress;
- be dependent on satisfactory attendance – normally a minimum of 80%.

b) Part-time applicants

Financial assistance awarded by the College will:

- be paid in January 2026 for reimbursement of course fees;
- be paid in a single lump sum (for receipts submitted for course related expenditure) through BACS;
- be paid termly through BACS for travel assistance;
- be dependent upon ongoing and satisfactory academic progress;
- be dependent on satisfactory attendance – normally a minimum of 80%.

Fees – these include tuition, registration and examination fees. The amounts disbursed in respect of fees must not be more than the fees normally charged in respect of the courses being followed and should take account of any reduction for concessionary fees in line with SRC Fees and SRC Fees Refund Policy.

In order to seek financial assistance for childcare costs, applicants must demonstrate that they made an FE Grant application with the Education Authority before the College will consider an application for childcare support through the hardship fund.

4.11 Appeals Procedure

If an applicant wishes to appeal the decision of the Hardship Fund Sub-committee, they must put this in writing to the Assistant Director Student Services and Marketing within 1 month from the date of notification of the outcome.

The Assistant Director of Student Services and Marketing together with the Campus Services Manager will arrange a meeting with the applicant to discuss and explain the decision arrived at by the Campus Hardship Verification Panel and allow the individual to submit any additional information in support of their application. The student may be accompanied by another student or a course tutor. In the case of a student with special educational needs, they may be accompanied by a Safeguarding Officer or a member of the Learning Support team.

If following the outcome of this meeting the applicant is still not satisfied, they have the right of a further appeal to the Director of Client Services. The decision of the Director will be final.

5. DISTRIBUTION

- SRC Website
- SRC SharePoint
- SRC VLE
- All Clients

6. RELATED DOCUMENTS

- SRC - STS 018 Student Charter
- SRC - FIN 002 Fees Policy
- DEL 10/14 Circular - Definition of Full Time Student 08/08/14
- DfE FE 04/24 Circular - FE Residency and Funding requirements
- DfE FE 04/25 Circular - FE Grants (formerly known as FE Awards)
- DfE FE 05/25 Circular - Hardship Fund Discretionary
- DEL FE 4/07 Educational Maintenance Allowances (EMA) 2007
- SENDO Guidelines
- Student Finance NI: Disabled Students' Allowance (DSA)
- Further Education (NI) Order 1997 (NI 15)
- The Further Education (Student Support) (Eligibility) (Amendment) Regulations (Northern Ireland) 2025

7. REVIEW

This policy will be reviewed annually.