



The LCK Academy Hardship Fund

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1. Background and Purpose

- 1.1. The LCK Academy ('LCKA', 'the Academy') is aware that some students, for various reasons, can find themselves in financial hardship with regard to general living costs, travel, accommodation, course materials (for example, stationary) and/or childcare. The Academy has therefore set up a Hardship Fund to provide discretionary financial help for students who find themselves in such a situation. A Hardship Grant from the Hardship Fund is means-tested; a grant does not have to be repaid because it is not a loan. As the budget for the Hardship Fund is limited there is no guarantee that recipients of a Hardship Grant will be awarded the maximum amount of Hardship Grant. Applications for a Hardship Grant will be assessed for a whole academic year and successful applicants will receive three payments over the academic year. Applicants should note that the Hardship Grant is available for maintenance purposes only and that the Grant cannot be used for paying tuition fees.

2. Aims and Objectives

- 2.1. The main aim of this policy is to provide clear and easily understood guidance for those students who wish to apply for a Hardship Grant. This policy has the following objectives:
- 2.1.1. To lay out what support is available.
 - 2.1.2. To provide guidance on who is eligible to apply for a grant from the Hardship Fund while ensuring that all applicants wishing to apply for a Hardship Grant are given an equal opportunity to apply while treating those applicants fairly, equitably and inclusively regardless of their personal circumstances, background, disabilities or special needs.
 - 2.1.3. To show what information is required to support an application for a Hardship Grant.
 - 2.1.4. To provide information regarding how applicants may apply.
 - 2.1.5. To clarify how decisions are made, how decisions are communicated, and what unsuccessful applicants may do.

3. Application of this Policy

- 3.1. This policy is open to LCKA students only at all Academy study locations.

4. LCKA Hardship Fund Support Available

- 4.1. LCKA has allocated a budget for a Hardship Fund for those students who experience unexpected financial hardship during their course of study at the Academy. The maximum award is £500 for students in financial hardship. The purpose of the award is to help students refocus and finish their studies so that they can receive the appropriate academic award for their programme of study.

5. Eligibility

5.1. To be eligible for a Hardship Grant, a student must meet the following criteria:

- 5.1.1. The student must be enrolled on a full-time Academy programme (HND or degree).
- 5.1.2. Prior to applying for an LCKA Hardship Grant, students must be in receipt of all potential sources of funding. This includes the maximum entitled amount for the means tested maintenance loan¹ and any allowances from Student Finance England, or where eligible welfare benefits (such as Universal Credit²). Usually, students should have received their first instalment of student finance and shared their Student Finance England assessed household income with the Academy. Applicants should note that the Academy cannot determine the Grant applicant's household income³.
- 5.1.3. Self-funding students must show that they made reasonable arrangements at the start of their course to fund their studies.
- 5.1.4. The student's tuition fees must have been paid and the student must be able to show how they intend to pay their tuition fees and any living costs.
- 5.1.5. The student must have maintained a minimum attendance record of at least 85% over a semester.
- 5.1.6. The student must have submitted all assignments prior to the set deadlines for those assignments.

6. How to apply for a Hardship Grant

- 6.1. All parts of the LCKA Hardship Fund application must be completed and all required supporting documentation must accompany the application form.
- 6.2. Applications must be complete at the time of application. Should any application be incomplete then the applicant will be contacted by Student Services and they will be asked to resubmit the application. Any such application will not be considered until the outstanding information is received.
- 6.3. Complete applications will be considered in the order that the applications are received. All complete applications will normally be considered within a calendar month.
- 6.4. Students will be informed of the outcome of their application via their LCKA email account.
- 6.5. Students can only apply for relief from the fund once per academic year. However, if a student's personal or financial circumstance has changed significantly since the original application was made then an exception may be made at the discretion of the Chief Executive Officer (further supporting information will be sought from the applicant).

7. Information to be provided for the application

¹ Except for religious reasons where usury is forbidden.

² See: <https://www.gov.uk/browse/benefits>

³ Follow this link to find out further information regarding how to provide Student Finance England with your household income: <https://www.gov.uk/apply-for-student-finance/household-income>

- 7.1. Students applying for a Hardship Grant will need to provide information showing their complete income and their living expenses. See pages 9 and 10.

8. How an assessment of the application will be made

- 8.1. Applicants to the Hardship Fund will be financially assessed. This assessment compares the household income to the applicant's expenditure. Where household expenditure exceeds household income, then the Academy can see the level of financial support required. Consideration of the required amount then takes into account the personal circumstances of the applicant and a decision can be made. Typically, if there is a shortfall then a grant of between 50% of the shortfall up the maximum Hardship Grant values of £500 students will be made.

9. Communication of a decision

- 9.1. Students will be notified, via their LCK Academy email address, of a decision by the Student Services Department. Payments for successful applications will be made via bank transfer so students will need to provide their bank details (see page 10).

10. Unsuccessful applications

- 10.1. If a student's application for a Hardship Grant is unsuccessful then they may request more information from the Head of Student Services at:
ateefa.irshad@lckacademy.org.uk
- 10.2. If a student wishes to appeal against the outcome of an application then they may submit an inquiry to the Head of Student Services at the email address shown under 10.1 above. The appeal should state:
- 10.2.1. Why the student believes that they have been incorrectly assessed, and/or
- 10.2.2. Show how their finances or personal circumstances have changed since the original application; and
- 10.2.3. Any further but relevant information to support their appeal.
- 10.3. The Academy will aim to respond to an appeal within 5-10 working days. If the appeal should take longer than expected the Student Services Department will inform the appellant via email as to why a decision has yet to be made and when the appellant may expect a decision.
- 10.4. An appeal on a Hardship Grant outcome will be reviewed and reassessed by the Head of Advancement and Operations or a member of the Senior Leadership Team whose decision will be final.

11. Reporting and Review

- 11.1. This policy must be approved by the Senior Leadership Team. The implementation of the policy will be monitored and reviewed for all required action by the Head of Student Services, who reports to the Academy Advancement Committee every quarter. The policy is reviewed annually by the Head of Student Services.

A copy of the application form for a Hardship Grant may be found overleaf in the attached Appendix A.

Appendix A: Hardship Grant Application Form

The information provided for your application must be for the academic year in which you are applying for a Grant.

How long does the application process take?

The Academy works to a target of one calendar month for completing the Hardship Grant Application process. If your form is incomplete or the required evidence is not provided then Student Services will need to contact you to obtain the missing information. To avoid any delay in your application for a Hardship Grant please make sure that you fill-in all of the requested information boxes and that you provide the required evidence. If any of the requested information does not apply to you then please write n/a in the requested information box.

Reason for application

You must be able to show that you are in financial hardship for one or more of the following reasons:

1. You are in financial hardship. Failure to alleviate that hardship may mean that you will have to either withdraw from the Academy, interrupt your studies, or prevent you from returning to your studies.
2. Unforeseen circumstances, expenditure, or loss of salary/income have occurred.
3. Unexpected additional costs have occurred as an outcome of changes to your study conditions.
4. For unforeseen reasons, you are unable to pay for materials or equipment that are essential requirements for your course of study. For example, a laptop, software or core textbooks.

Please state below which of the 4 reasons above are applicable to you and provide an explanation as to why your situation merits financial assistance:

Please state the amount of money requested from the Hardship Fund: £...

Personal details

1	Your title (please circle the correct title)	Mr Mrs Miss Ms Other - if other then please state that title here:
2	Student ID Number	
3	First name (surname)	
4	Middle name(s) (if applicable)	
5	Last (family) name	
6	Date of birth (DD/MM/YYYY)	
7	Correspondence address as recorded in your student record (including the postcode)	
8	Telephone/mobile number	
9	Email address (LCKA email address)	

Special medical requirements/Disability

10	Do you have any form of medical condition or disability? (Please circle the correct answer)	Yes No
11	Have you applied for Disabled Students' Allowance (DSA)?	Yes No
12	Are you seeking financial assistance towards specialised equipment or materials that are not covered by DSA?	Yes No If you ticked yes then please provide details here:
13	For dyslexic students: are you seeking assistance with the cost of a diagnostic tests.	

Please continue to the next page to give details of your accommodation arrangements, dependants and programme of study.

Accommodation arrangements and dependants

14	Please circle with whom you live	Alone With a partner/spouse With parents/guardian In shared accommodation – if you have circled shared accommodation then please state how many other adults live at your address and state whether you share household bills:
15	Please state whether you have any children or adults who depend on you financially. Please give their full names and the date of birth for any dependent children.	

Programme of study

16	Please state the name of your programme and the awarding body (Strode College, University of Portsmouth or LCK Academy).	
17	Please circle your mode of study	Full-time Part-time
18	Please circle your Fee status	Home EU International (non-EEA)
19	Year of course of study (1 st or 2 nd)	

Please continue to the next page to complete the details of your household income.

Please fill out the Household Income and Expenditure tables on this page and the next respectively. If any of these required pieces of evidence do not apply to you (for example, a sponsorship letter) then please write n/a in the amount per year box.

Household income	Amount per year
Student Finance England (SFE) Entitlement Summary and Higher Education Institution Payment Advice (For example, Strode College, University of Portsmouth or LCK Academy). These documents may be downloaded from your online SFE account.	
Scholarship letter or sponsorship letter	
Bank statements covering the last three months. These statements should include all types of bank accounts, investments, trusts, ISAs and crypto-currencies. Any transactions over £100 must be explained.	
All state benefits should be listed. For example, the most recent welfare benefit entitlement letter covering Universal Credit, or a letter confirming funding for a Disabled Student's Allowance.	
Payslips or a bank statement showing a partner or spouse's income for the last three months.	
The applicant's payslips covering the last three months.	
Some form of evidence to show any weekly amount of Childcare Grant that has been paid to the applicant's registered Childcare Grant provider. The payment history information can be downloaded from the SFE Childcare Grant payment service.	
Total	

Please continue to the next page to complete the expenditure table.

Expenditure	Amount per year
Rent/Mortgage	
Council Tax	
Contents insurance	
Childcare costs	
Travel costs (home to institution)	
Travel costs (daily travel during term time)	
Private vehicle costs (road tax/fuel/insurance/maintenance etc)	
Books/equipment/course costs (including photocopying)	
Disability costs not covered by DSA (please specify)	
Insurance (excluding car/contents insurance)	
Food and housekeeping	
Electricity	
Gas	
Laundry	
Water	
Telephone	
TV licence	
Any other costs not specified above (please state what these are below):	
Total	

For office use only
Household income – expenditure =

Please turn over to provide your Bank or building society details.

Bank or Building Society Details

Full name of the bank account holder (this should be in the name of the applicant and should also be as the name is stated on the bank account.	
Sort code*	
Account number**	
Name of Bank	
Branch title and complete bank address	
If payment cannot be received in pounds sterling (GBP) then please indicate an alternative currency for payment to be made in.	

*=if you hold an overseas bank account then please provide your SWIFT code

**=if you hold an overseas bank account then please provide your IBAN.

Confidentiality

All information provided for this application will be treated with the utmost confidence. All confidential information will be deleted after one year.

Submission of form

This form along with all supporting evidence should be submitted to the Head of Student Services at:

ateefa.irshad@lckacademy.org.uk