



Education For Industry Group FE Bursary and Loans Policy

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Contents

1.Introduction and Context	3
2.Policy Principles	3
3.Scope.....	3
4.16-19 Bursary Fund	4
5.Free Meals in Further Education	6
6.Care to Learn	6
7.Advanced Learner Loan Bursary.....	6
8.Application and Assessment Process.....	7
9.Payments.....	7
10.Conditions of Award.....	7
11.Appeals Procedure	7
12.Monitoring, Compliance and Governance	8
13.Data Protection and Confidentiality	8
14.Review and Amendment	8



BURSARY AND LOANS POLICY

16–19 Discretionary Bursary | 16–19 Vulnerable Bursary | Free Meals | Care to Learn | Advanced Learner Loan Bursary

1. Introduction and Context

This policy sets out the framework of **Education for Industry Group (EFI Group)** for the administration, assessment, award, monitoring and governance of financial support provided to learners through bursary and loan-related schemes.

This policy applies to all eligible learners enrolled at:

- **Fashion Retail Academy (FRA)**
- **London College of Beauty Therapy (LCBT)**

FRA and LCBT are both operating divisions of EFI Group and are collectively referred to within this policy as “EFI Group institutions”.

EFI Group administers funding in accordance with guidance issued by the Education and Skills Funding Agency (ESFA), the Student Loans Company (SLC), and relevant UK Government regulations.

The purpose of this policy is to ensure that financial hardship does not present a barrier to participation, retention, achievement or progression in education. Financial support is intended to remove or reduce financial obstacles that may prevent learners from engaging fully in their programme of study.

All financial support awards made under this policy are discretionary and subject to the availability of allocated funds for each academic year.

2. Policy Principles

EFI Group is committed to ensuring that financial support is:

- Fair, transparent and consistently applied across FRA and LCBT
- Based on clearly defined eligibility criteria
- Allocated in accordance with national funding regulations
- Targeted toward learners who demonstrate financial hardship
- Subject to appropriate financial controls and audit processes

EFI Group values diversity, equity and inclusion and will apply this policy equitably across both institutions. No learner will be disadvantaged on the basis of protected characteristics as defined under the Equality Act 2010.

Funding decisions will be evidence-based and proportionate to demonstrated financial need.

3. Scope

This policy applies to:

- Learners aged 16–18 enrolled on ESFA-funded study programmes at FRA or LCBT
- Eligible learners aged 19–24 with an Education, Health and Care Plan (EHCP)

- Learners aged 19+ at FRA or LCBT in receipt of an approved Advanced Learner Loan
- Eligible young parents applying under the Care to Learn scheme
- Learners eligible for Free Meals in Further Education

This policy does not normally apply to:

- Apprenticeships
- Work-based learning
- Higher Education provision (separate funding arrangements apply)

The policy applies equally to both FRA and LCBT unless explicitly stated otherwise.

4. 16–19 Bursary Fund

The 16–19 Bursary Fund consists of two elements administered by EFI Group across FRA and LCBT:

1. Discretionary Bursary
2. Vulnerable Bursary

Funding is provided to support participation-related costs and is not intended to replace statutory benefits.

4.1 16–19 Discretionary Bursary

4.1.1 Purpose

The Discretionary Bursary is designed to assist learners who face financial hardship that may otherwise prevent them from participating fully in education at FRA or LCBT.

4.1.2 Eligibility

To be eligible, learners must:

- Be aged 16–18 on 31 August of the relevant academic year (or aged 19–24 with an EHCP where applicable)
- Be enrolled on an eligible ESFA-funded programme at FRA or LCBT
- Meet residency requirements
- Not be enrolled on Apprenticeship or Higher Education provision
- Demonstrate household income within the published threshold (normally up to £45,000 gross per annum, subject to annual review)
- Provide complete and verifiable supporting evidence

EFI Group reserves the right to exercise discretion in exceptional hardship cases across either institution.

4.1.3 Categories of Support

Support may contribute toward:

- Travel costs
- Course materials, books, specialist equipment and uniform
- Compulsory educational visits or trips
- Meal support (where applicable)
- Other essential course-related expenditure

Where possible, payments may be made in kind or directly to suppliers.

4.1.4 Attendance and Performance Conditions

Ongoing payments are conditional upon:

- Minimum attendance of normally 90%
- Acceptable punctuality and behaviour
- Continued academic engagement and progress

Authorised absences (e.g., medical appointments) may be considered where appropriate evidence is provided, or an absence has been logged with us by the Wellbeing team.

4.2 16–19 Vulnerable Bursary

4.2.1 Purpose

The Vulnerable Bursary provides enhanced financial support to learners within defined vulnerable groups enrolled at FRA or LCBT.

4.2.2 Eligible Groups

Learners aged 16–18 who are:

- In care
- Care leavers
- Receiving Income Support or Universal Credit in their own right
- Receiving Disability Living Allowance (DLA) or Personal Independence Payment (PIP) in their own right, together with Employment and Support Allowance or Universal Credit

Official documentation must be provided to evidence eligibility.

4.2.3 Award Value

Eligible learners may receive support that covers the total cost of their travel and other associated costs up to and including the value of £2,500.

The actual award will reflect assessed financial need and eligible costs. In exceptional

circumstances, additional support may be considered through the Discretionary Bursary allocation.

5. Free Meals in Further Education

Learners at FRA or LCBT may qualify for Free Meals if they or their parents are in receipt of specified means-tested benefits as defined by national guidance.

Eligible learners will receive a daily meal allowance for each timetabled attendance day, including approved work placement days.

Where necessary, EFI Group may supplement Free Meals funding through its discretionary allocation.

6. Care to Learn

The Care to Learn scheme supports young parents under the age of 20 at the start of their course with registered childcare costs.

Applications are made directly to us using the same process as the Discretionary Bursary and Vulnerable Bursary.

This support is available to eligible learners at both FRA and LCBT.

7. Advanced Learner Loan Bursary

The Advanced Learner Loan Bursary supports learners aged 19 and over at FRA or LCBT who have an approved and active Advanced Learner Loan.

7.1 Eligibility

Learners must:

- Have an approved Advanced Learner Loan (post-liability)
- Be enrolled and in active attendance at FRA or LCBT
- Meet the household income threshold (normally up to £45,000 gross per annum, subject to review)
- Provide full supporting evidence

7.2 Categories of Support

Funding may contribute toward:

- Travel
- Course materials and equipment
- Childcare
- Residential costs (where applicable)

7.3 Award Structure

Awards are calculated using fixed support rates and accrue only while the learner's loan remains active, and attendance conditions are met.

8. Application and Assessment Process

Applications must be submitted via the EFI Group designated online application system. Applicants are required to:

- Provide complete and accurate information
- Upload all required supporting documentation
- Respond promptly to requests for additional evidence

Incomplete applications will not be assessed until all required evidence has been received. EFI Group aims to process complete applications within 10–25 working days. Funding is awarded on a first-come, first-served basis, subject to available allocation across both FRA and LCBT.

9. Payments

Payments will normally be made via BACS to a bank account in the learner's name.

In certain circumstances, payments may be:

- Made directly to suppliers
- Transferred internally to curriculum departments
- Provided in kind

Payment schedules are communicated to successful applicants. EFI Group reserves the right to adjust award values if funding becomes limited.

10. Conditions of Award

All financial support is conditional upon:

- Continued enrolment at FRA or LCBT
- Satisfactory attendance
- Positive behaviour
- Academic engagement

Funding may be suspended or withdrawn where:

- Attendance falls below required thresholds without authorised reason
- The learner withdraws or completes early
- False or misleading information is provided

- There is abusive or threatening behaviour toward staff

11. Appeals Procedure

Learners have the right to appeal funding decisions within 90 calendar days of notification.

Stage 1: Written appeal to the EFI Group Bursary and Loans Coordinator and Head of Admissions and Student Registry.

Stage 2: Escalation to the Director of Partnerships and Operations (final decision).

Appeals must include additional supporting evidence. The Stage 2 decision is final.

12. Monitoring, Compliance and Governance

EFI Group will:

- Monitor attendance and financial compliance across FRA and LCBT
- Request receipts and proofs of travel from learners on a termly basis
- Maintain accurate records for audit purposes
- Conduct internal and external reviews where required
- Adjust awards where allocations are oversubscribed

Misuse of funds may result in recovery action.

13. Data Protection and Confidentiality

All personal data collected for the administration of financial support will be processed in accordance with UK GDPR and the EFI Group Data Protection Policy.

Information will be handled confidentially and shared only where lawful and necessary.

14. Review and Amendment

This policy will be formally reviewed on an annual basis or earlier if changes to ESFA or SLC guidance require amendment.

All amendments are subject to approval through the EFI Group governance framework and apply equally to both FRA and LCBT.