



FRA Higher Education Bursary Policy

Policy Owner	Operations Manager
Version	2026/27
Date	1 June 2026
Review Due	1 June 2027

Purpose

The purpose of this policy is to outline the eligibility criteria and application process for the Higher Education (HE) Bursary offered by the Fashion Retail Academy (FRA). The Bursary is intended to provide financial support to eligible learners from lower-income households to assist with the costs associated with higher education study.

This policy applies to all undergraduate and postgraduate learners enrolled on Higher Education programmes at the FRA.

Eligibility Criteria

To be eligible for the FRA HE Bursary, learners must:

- Be enrolled on an undergraduate or postgraduate programme at the FRA;
- Have a household income that falls within the bursary income thresholds identified by the FRA;
- Maintain satisfactory attendance and engagement with their studies;
- Meet any additional enrolment or registration requirements set by the FRA.

Household Income Assessment

The household income thresholds used to determine bursary eligibility may change each academic year depending on the funding available and the assessed level of support required. In previous years, learners with a household income of up to £40,000 have typically been eligible.

Automatic Assessment

Household income assessments will initially be conducted by Student Finance England (SFE) as part of a learner's student finance application.

Where consent has been provided, SFE will share assessed household income data with the FRA. The FRA will use this information solely for the purpose of determining eligibility for the HE Bursary.

Learners whose assessed household income falls within the bursary income thresholds identified by the FRA will automatically be assessed for a bursary award.

The FRA aims to complete the automatic assessment by the November of each academic year and learners will be informed accordingly. For more information on next steps, please see section on [Payment of Bursary](#).

Application Process

Learners who have not been awarded a bursary under the automatic route may apply directly for a HE Bursary. This may be the case where:

- The learner is on a postgraduate course;
- The learner did not submit household income information to the SFE;
- SFE has not shared household income information with the FRA; or

- The learner has experienced a change in financial circumstances since their SFE assessment.

In such cases, learners will be required to submit a HE Bursary application.

Learners should contact the bursary team (frabursaryandloans@efigroup.ac.uk) who will provide the HE Bursary Application Form. The application form must be completed and submitted alongside supporting documentation relating to household income and study-related expenses.

The FRA Bursary team will assess the learner's household income based on the information provided to determine eligibility. HE Bursary applications will be assessed in accordance with the EFI Group's FE 16–18 Discretionary Bursary assessment process. Further details can be found within the FE Bursary Policy.

Students aged under 25 at the start of the academic year are usually considered 'dependent' and are therefore expected to provide details of their parent(s)' income as part of the household income assessment. Where parental income information is not relevant or cannot be provided, estranged students can apply as 'independent students'. To be assessed as an independent student on the grounds of estrangement, supporting evidence will be required. The simplest way to provide this is by completing the 'Confirmation of Estrangement Form'. This form can be accessed through a student finance account once an application is submitted.

The Bursary Team are available to support you through your application and will be in contact should they need further information to support your application. For more information on next steps, please see section on [Payment of Bursary](#).

Attendance Requirement

All learners are expected to engage with their studies and maintain satisfactory attendance throughout the academic year.

Bursary recipients whose attendance falls below 40% may have their bursary withheld until the learners' attendance improves and reaches the minimum threshold of 40%.

In cases where low attendance is due to verified personal or medical circumstances, the Bursary Officer will review the learner's individual situation and may authorise continued bursary payments where appropriate.

Payment of Bursary

Learners who are assessed as eligible will receive a HE Bursary Entitlement Letter.

This letter will confirm the bursary amount awarded, the scheduled payment dates, and request the learner to provide their bank details for the payments to be made into.

Once bank details have been received, the FRA will make every effort to ensure payments are made in line with the payment dates stated in the entitlement letter.