

STUDENT PROTECTION PLAN¹

OVERVIEW:

The following document provides an overview to students of the plans the FRA has in place to ensure continuation and completion of studies should a course, campus or the provider close.

The FRA sets out an assessment of the risks to the continuation of studies that may apply, and the protections that we have put in place for students.

The measures outlined below are not intended to replace any student protections covered under consumer protection law and are in addition to these rights and protections.

This is compliant to any Awarding Body, Franchise, or employer agreements we have in place for our provision.

1.0 ASSESSMENT OF RISKS:

The following section outlines an assessment of the range of risks to the continuation of study that may occur, how these risks may differ based on students' needs, characteristics and circumstances, and the likelihood that those risks will transpire.

THE FRA OFFER

The FRA provides specialist educational programmes from its London campus. Its core mission is to inspire and develop talent for a career in fashion retail, which is achieved by delivering high quality educational programmes across further education, higher education and apprenticeships. We work with a number of leading retailers, involving them in the design and delivery of our offering.

There are several features of our offer and position which serve to substantially reduce risk in a number of areas:

- **Single, central location.** We operate from our Moorgate campus in London. Risks associated with college closure are for this reason minimal and mitigated through a robust Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP); all of which is audited and scrutinised by the FRA Audit Committee and reported to Board. The risk of the FRA as a whole being unable to operate is very low.
- **Duration of our offer.** We offer programmes from Level 2 to Level 7. We work in partnership with Falmouth University who validate our Degree provision. Our degrees are undertaken as two year accelerated offers (with the exception of our MA International Fashion Marketing and Communications programme which is one year of study). The accelerated nature of our provision enables us to commit to 'teaching out' all students enrolled with a high level of confidence. The risk that we will be unable to deliver any programme is low given the oversight of financial health and scrutiny from ESFA to provide safeguards for our FE provision, and our franchise agreement in relation to HE.
- **Subject specialisation.** The FRA is a specialist provider of further and higher education, as well as apprenticeship provision. Our offer focuses on the industry specific disciplines of fashion retail, management and design within a wider educational framework. We have a small number of programme areas to maintain, all of which fall within our overall mission. We, as part of business continuity and risk management, continuously review the risk of cessation and find this to be minimal.

FINANCIAL STANDING

The FRA's financial performance is strong, having achieved stable and diversified growth in recent years. This has, in turn, allowed capital investment in our new modernised campus to ensure the needs and requirements of future cohorts are met. Our accounts are audited, reviewed, signed by nominees of our Board annually. As the FRA is a registered charity, these accounts can be found on the Charities Commission website [here](#). Furthermore, the ESFA's annual financial health check of Independent Training Providers (ITPs) has consistently found the FRA to be 'outstanding'.

Given the strength of our financial position, verified through external assurance, enduring success in attracting

¹ Reviewed annually in March

candidates to our programmes and the nature of our offering, we assess there to be a very low likelihood of the unplanned cessation of provision.

UNPLANNED COURSE SUSPENSION OR CLOSURE

The FRA regularly monitors the viability of individual programme offerings and the relevance of these offerings to the goal of facilitating progress to the labour market or higher-level study. Risks of viability are regularly assessed as part of our risk assessment framework and allied monitoring processes.

In the unlikely event that a course was recommended for closure, where students had commenced delivery, the FRA is clear that a comprehensive organisational consideration would be required. Course closures would have to be signed off by the Principal and CEO and the context for this scenario would be scrutinised by the Board.

Wherever possible, it is the FRA's policy is to 'teach out' provision for currently enrolled students. This is written in our Business Continuity Plan (BCP). As no programme exceeds a two-year duration, this option is assessed as well within normal operational capacity.

Where, for whatever reason, the 'teach out' approach is deemed to be inappropriate the FRA will make every reasonable effort to accommodate affected students by sourcing and brokering provision with nearby partners to provide comparable content and parity of experience. This process would be undertaken in consultation with affected students, to ensure that adverse impacts on their academic ambitions are limited as much as possible and that any alternatives meet their needs.

FALMOUTH UNIVERSITY

All Degree programmes at the FRA are validated and awarded by Falmouth University. The risk for students not being able to complete their studies in the event of an incident is low and the Partnership Contract between FRA and Falmouth details the responsibilities for teaching out where discontinuation of the partnership occurs. In particular, the Partnership Contract provides for a Teach Out Period whereby, should the Partnership Agreement terminate, the students already enrolled on a course (listed in Schedule 2 of the Partnership Contract or other such courses as may be agreed between the parties from time to time) will have the opportunity to complete their course – referred to in Class 26 of the Partnership Contract. Contact details for assurance related to the partnership with Falmouth University can be provided on request.

Falmouth University have a strong financial standing, with their own Student Protection Plan being formally approved by the OfS. The risk of the university losing degree awarding powers is low; it maintains a consistent record of meeting all associated requirements for this designation. Falmouth University operates a robust system of quality assurance, mapped against sector quality expectation. The University achieved Silver in the Teaching Excellence and Student Outcomes Framework (2023).

OTHER MATERIAL CHANGES OF COURSE CONTENT

The FRA is committed to ensuring that all provision delivered remains current and aligns with the expectations of industry whilst also maintaining the academic rigour and standard of overarching Awarding Body qualifications. Curriculum teams are therefore encouraged and facilitated to regularly review the content to ensure these standards are maintained. For our Level 4 provision, changes will always be in line with the regulatory framework of the appropriate Awarding Body and/or funding regime. For our Degree programmes, changes to curriculum content is governed by a robust modification and revalidation process which is overseen by Falmouth University in terms of approval.

In the event of any changes to the curriculum, the impact on students is a fundamental consideration. No material changes would be made to the curriculum of current, enrolled students without a documented process of discussion and agreement with students. The FRA would always take a consultative approach in such instances which allows students to effectively raise any concerns and consider whether the changes will be of benefit to them, prior to agreement being taken by the appropriate Board.

LOSS OF TIER 4 LICENSE

If our Tier 4 sponsor licence is suspended or revoked, we will take the necessary steps in order to minimise the disruption to students. We will work with the UKVI to try and resolve any issues that arise.

- We will assist those international students that wish to transfer institutions in the case of suspension.

- Students will have the opportunity to 'defer' applications pending a resolution of the suspension.
- In the event of suspension, we would ensure that any of our current international students who complete elements of the course will receive an exit award from the relevant awarding body where appropriate.

2.0 MEASURES TO MITIGATE RISKS:

The risk of students not being able to complete their studies, or the FRA being unable to recruit learners, is deemed to be low across all FRA areas. The following section outlines the measures that the FRA have put in place to mitigate those risks that we consider to be reasonably likely to transpire.

To meet such challenges and mitigate the risk to the applicant or student, the FRA has a number of processes and policies in place in order to safeguard the applicant/student in the unlikely event that a course cannot be continued or the organisation as a whole is unable to continue its business of delivering education.

- Factors relating to course closures are covered in the above section (1.0) under the sub heading 'Unplanned Course Suspension or Closure'.
- The FRA has a 'teach out' policy included within the BCP under which we commit to ensuring the course of study can be completed by all currently enrolled students, even where the course is being discontinued and we will not be taking on further cohorts. The BCP is designed to cover all business eventualities whereby the FRA as a provider is unable to recruit or teach students in either a single course or across the whole business.
- As far as possible, any teach out arrangements will be in the original location at the FRA.
- If, in an exceptional case, teaching location needs to move, students will be informed as early as possible to allow both staff and students to plan an effective transition.
- The FRA is committed to ensuring the quality of provision is maintained for students who may find themselves studying on a course that is effectively 'running-out'. In order to assure this, the FRA will apply special monitoring arrangements which will be overseen by the Associate Director of Quality Assurance and Enhancement, alongside the Head of Delivery (as appropriate).
- The FRA recognises that the closure of a course or related component may have a differentiated impact upon a diverse group of students and may potentially present a differing set of challenges or concerns for students who may have protected characteristics (under the 2010 Equality Act). To mitigate against any specific adverse impact on particular students, Equality Impact Assessments will be embedded within an proposal to discontinue a course.
- The risk presented to students by the departure of academic staff members is considered to be low. The FRA encourages courses to be developed in order to instill the knowledge and skills required for professional practice and industrial engagement; they do not rest on individual members of staff. There are a number of full-time permanent academic staff who have multi-disciplinary skills in order to ensure continuation of quality education.

In the event that it is necessary to discontinue any provision at the FRA, the relevant Awarding Body policy and procedure for course cessation and suspension (as outlined in the approved Falmouth Student Protection Plan) would be followed.

3.0 REFUNDS & COMPENSATION

The following section outlines information relating to the policy we have in place to refund tuition fees and other relevant costs to our students and provide compensation where necessary in the event that we are no longer able to preserve continuation of study.

The FRA maintain cash reserves and appropriate insurances to cover any refund or compensation that may become payable. Specific arrangements for refunds and compensation for FRA provision are detailed below.

REFUND AND COMPENSATION ARRANGEMENTS

For all Level 4 programmes, refunds are mediated through the [Fees Policy](#) and the [Complaints Policy](#) as described below. Specific scenarios relevant to the student protection plan are outlined below, with reference to these policies.

- **Refunds for students who pay their own tuition fees (or who are paid by sponsors).** Conditions of eligibility for refunds are determined as described in section 7.4 of the FRA Fees Policy, regardless of the intended source of payment i.e., via Advanced Learner Loans, sponsors or privately.

- **Payments of additional travel costs for students affected by a change in the location of their course.** The FRA has only one location, so this provision is not made explicitly in our Fees Policy. However, we commit to reasonable compensation in the unlikely event that a similar scenario arises as a result of unplanned cessation of a programme.
- **Commitment to Bursaries.** Details of the bursary support available for students is given on the FRA course page [website](#).
 - Publicly funded bursaries from the ESFA
 - Reinvested bursaries from protected funds as per our agreement with Falmouth University
 - The FRAs own charitable bursary funds

Each bursary has conditions of award which are centrally administered and managed per the requirements of the funding body, contract or in line with internally determined priority areas. In the event of unplanned cancellation of studies, the FRA commits to securing a comparable level of support to any award granted after assessment.

- **Compensation for maintenance costs and lost time where it is not possible to preserve continuation of study.** In the event that the FRA was unable to continue to offer the course of study, it would in effect be treated as a cancellation. In this circumstance our policy is clear that students would be eligible for a full refund of all tuition fees. Maintenance costs and lost time are not explicitly treated in our Fees Policy, but could be considered separately through raising a complaint in exceptional cases.
- **Compensation for tuition and maintenance costs where students have to transfer course.** Where a student transfers from one course to another, their fee contributions are explicitly protected in relation to the costs of their new course (section 7.2).
- **Ability to meet compensatory arrangements.** The FRA have sufficient reserves to meet any likely financial obligation in relation to student compensation, as will be evidenced in our financial statements. In addition:
 - We operate a contingency budget annual which may be used to meet refund obligations.
 - We hold Public and Products Liability insurance with specific provisions for inefficacy of services. This policy covers personal injury or denial of access claims to the maximum amount.

REFUND AND COMPENSATION ARRANGEMENTS - FALMOUTH

For undergraduate and postgraduate students the FRA who enrol in partnership with Falmouth University, the relationship and compensatory scheme is mediated by their policies. This covers, indirectly, all students in receipt of a tuition fee loan provided by Student Loan Company (for the purpose of prescribed HE). A link to the relevant policies can be found [here](#).

4.0 COMMUNICATION & REVIEW OF STUDENT PROTECTION PLAN

COMMUNICATING THE PLAN TO STUDENTS

The FRA is committed to ensuring transparency to students in relation to our Student Protection Plan and all documents referenced herewith.

The Student Protection Plan is publicized to current students via the HE VLE page (Canvas) and is also included within the annual FRA HE Regulatory Handbook, available to students digitally. Hard copies and accessible versions are available on request. In addition, the plan is published to the Terms and Conditions section of our FRA website.

ANNUAL REVIEW & CONSULTATION WITH STUDENTS

The Student Protection Plan is reviewed annually through the FRA QAE Committee Framework with direct responsibility for this articulated in the Terms of Reference for the Quality Steering Groups via the Associate Director of QAE Report. Student-led enhancement is a critical component of our framework and we are committed to ensuring the student voice is captured within this annual review and reapproval.

This involvement is formalized through engagement with nominated Course Executives who are asked to contribute to the review of the plan annually in March following the review of the Fees Policy.

In addition, and where appropriate (for example where there are significant changes to the plan proposed or required), additional student focus groups may be held. Furthermore, student feedback provided across the academic year through activities such as surveys, course executive meetings, and focus groups continuously inform and feed into this annual review.

Oversight of the plan is also provided by the Governors with any amendments relating to discontinued funding or provision offered by the FRA reported to the full Board of Governors as appropriate.

COMMUNICATING WITH STUDENTS IF THE PLAN IS TRIGGERED

The FRA commits to notifying students of any changes that may impact on their studies in a timely manner. Should any measures within this Student Protection Plan need to be enforced, students will be notified by the relevant Head of Delivery (or nominated representative). This will include any intermitting students. Normally this would result in affected students being contacted within 10 working days of our becoming aware of the need to implement the plan.

As part of our commitment to student leadership and enhancement, the FRA undertakes a consultative approach with students in relation to in-year course changes, and/or the potential to discontinue a course. Where applicable, the FRA will work closely with the elected Student Body should this Student Protection Plan need to be invoked in order to maximize the communication and advice offered to students. Details will also be provided to students (including those who may be intermitting) in writing.

For students undertaking degree programmes currently validated by Falmouth University, information regarding the Falmouth Student Protection Plan and related policies are provided to students alongside the Terms and Conditions of enrolment. To this end, it is available both to prospective and current students.

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Author	Director Operations & Partnerships/Associate Director of QAE
Approved by	Principal & CEO