

Bursary and Financial Policy

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Section 1: Overview

1.1 Purpose and scope

- 1.1.1 This policy is applicable only to Year 1 participants.
- 1.1.2 Approach Social Work is committed to assisting participants throughout their studies including financially. The Department for Education provides a bursary to eligible Year 1 participants. Payment of the funds is subject to the Department for Education continuing its funding of Approach Social Work.
- 1.1.3 The bursary is not a salary and does not include benefits. Participants are student trainees for the duration of Year 1 of Approach and at no time during Year 1 of Approach should a participant hold himself or herself out as being an officer, employee, or worker of the local authority or of Frontline. For the purposes of clarity, Year 1 includes the Readiness for Practice (RfP) Stage and the first year of placement in a local authority.
- 1.1.4 Participants receive the bursary to contribute to living and travel costs associated with completing the first year of the Frontline Programme. This includes travel to and from the Readiness for Practice Stage, teaching days and other requirements that are part of completion of the Year 1 Approach.
- 1.1.5 No bursary is paid in Year 2 and Year 3 of Approach when participants are employees of the local authority. In Year 2, participants are paid a Newly Qualified Social Worker salary, whilst in Year 3 participants' salaries will normally be commensurate to other social workers in their local authority of comparable experience and role.
- 1.1.6 Participants are not required to pay tuition fees to complete the Approach Social Work Master's Degree. Frontline covers all costs associated with tuition fees for the duration of Approach.
- 1.1.7 In Year 1 participants are permitted to have up to 25 days' holiday as approved by their Consultant Social Worker. These 25 days are not paid and are not a benefit of the bursary. You will not receive payment for any days of holiday not used.



1.2 Responsibilities

- 1.2.1 This policy is owned by the Programmes Operations Director who is responsible for its implementation.
- 1.2.2 Frontline's Finance team, Programme Management team and Delivery team are responsible for enacting the procedures outlined within the policy.
- 1.2.3 It is applicants' and participants' responsibility to provide their bank details to Frontline for the purpose of the bursary payment, and to ensure these details remain up to date.
- 1.2.4 Applicants and participants should familiarise themselves with the following policy so that they are familiar with the terms set out below.

Section 2: Policy and procedures

2.1 Additional financial support while on Approach Social Work

- 2.1.1 The bursary is intended to contribute towards living and travel costs for the first year of Approach during which participants are training for qualification as social workers. It is expected that individuals starting Approach have set aside adequate financial provision to cover any additional costs that may be incurred throughout the duration of the programme.
- 2.1.2 Frontline recognises that in exceptional circumstances, additional financial assistance may be required to support individuals to complete year 1 of Approach. There are therefore a limited number of financial assistance schemes that applicants and/or participants can apply for during their first programme year, subject to eligibility and availability.
- 2.1.3 Frontline's participant hardship fund is a limited financial reserve that has been set aside to assist year 1 participants who are experiencing financial difficulty, so that they are supported to completed year 1 of Approach.
- 2.1.4 The Frontline participant hardship fund is only open to applicants who hold a conditional offer and are taking up a place on the programme as part of our incoming year 1 cohort, as well as provisionally and fully registered year 1 participants actively completing year 1 of the programme.



In line with [government university and college hardship fund guidance](#), Frontline's participant hardship fund is primarily targeted at groups who are more likely to face financial hardship:

- Individuals with dependents who are financially reliant on them;
- Single parents with a child/children;
- Career changers with existing financial commitments;
- Individuals from low-income families;
- Individuals with a disability;
- Individuals who were previously in care (a 'care leaver');
- Individuals who are homeless or living in transitional housing;
- Individuals from a racialised minority group.

Details about Frontline's participant hardship fund will be provided to all participants prior to the Readiness for Practice stage, normally launching in mid-April. There is no guarantee of the outcome of applications to this fund, and these should not be relied upon in advance of starting the programme.

2.1.5 Once they are fully registered with Lancaster University, participants are also eligible to apply for two of [Lancaster University's support funds](#) during Year 1 of Approach: [Lancaster's Opportunity and Access Fund \(LOAF\)](#), and the [emergency loan](#).

2.1.6 Please ensure that prior to applying for [Lancaster's Opportunity and Access Fund](#) or [emergency loan](#), you read the supporting terms and conditions for each support option and these general principles may also assist further:

- There is an expectation that all postgraduate students will have secured appropriate funding to cover their costs, for the duration of Approach, prior to commencing their study. The LOAF grant is only intended for those who experience **significant** and **unexpected changes** to their incomes stream/funding during their studies. As participants receive a bursary and do not pay tuition fees it is less likely that you will be eligible unless there is a sudden and unexpected change in circumstance.
- Participants are advised to budget for any gap they may experience between their last August bursary payment and first salary when commencing employment. Failure to plan for this is not grounds for a loan or grant.



- 2.1.7 Individuals on Approach Social Work are unlikely to be eligible for Universal Credit, as the bursary amount exceeds what would otherwise have been payable by way of Universal Credit. There are some exceptions to this if a person has additional needs, where they may also be eligible for Universal Credit and the bursary. For more information, please visit Universal Credit and students - GOV.UK or Benefits calculators - GOV.UK. Alternatively, individuals should contact The Department for Work and Pensions (DWP). Frontline cannot advise on whether individual participants will be eligible for Universal Credit or other additional government support.
- 2.1.8 Participants are encouraged to contact Frontline if they are experiencing difficulties that arise from financial considerations. Advice and guidance is available to all participants from Frontline; there may be additional support or advisory services available from the local authority, but Frontline cannot guarantee such provision.
- 2.1.9 As students of Lancaster University (LU), participants will also have access to LU's Student Assistance Programme (SAP), where they are able to get debt management support and a legal information team who provide Citizens Advice Bureau type information. Access to this support is available through Moodle.

2.2 Terms of payment and repayment

- 2.2.1 The bursary, which is paid in monthly instalments, commences from the 1st August onwards and is normally paid on the 1st working day of each month. If that day is a weekend or a bank holiday, you will receive the payment on the next working day.
- 2.2.1 To receive the bursary, Participants must:
- a) have fully registered with Lancaster University;
 - b) remain enrolled and be actively participating in Approach Social Work;
 - c) submit all assignments and ensure attendance and engagement meets programme requirements in line with Frontline's policies and procedures
 - d) abide by the procedures and regulations of Frontline and of the local authority as applicable;
 - e) provide Frontline with any evidence relating to their health, character and criminal convictions as reasonably requested by Frontline.



- 2.2.3 If a participant stops attending all taught and practice-based elements of the programme with no explanation provided, then Frontline reserves the right to discontinue and revoke the bursary, as per the Attendance and Engagement policy.
- 2.2.4 During Year 1 when a participant's maternity, paternity or adoption leave is for an extended duration which prevents/prohibits their ability to complete the programme requirements within the academic year that they joined, the bursary payments will cease upon the commencement of the leave. If the participant returns to the programme, in the next available academic year, the bursary payments will recommence in accordance with the policy.

2.3 Bursary amount

- 2.3.1 The Frontline bursary is £18,000 or £20,000 depending on the allocated region. The bursary amount is subject to change each year and is dependent on funding being made available to Frontline from the Department for Education. Frontline will advise participants each year of the amount of the bursary for that year. Frontline uses the London Councils website to guide decisions on London weighting. These amounts are subject to change each year.
- 2.3.2 Participants based in London will receive London weighting. These weightings will affect the bursary as below:
- a) Participants based in London local authorities will be paid a total bursary of £20,000
 - b) Participants based outside of London local authorities will be paid a total bursary of £18,000.
- 2.3.3 If for any reason a participant moves local authority, their bursary may be subject to change to reflect the appropriate amount for the new local authority location.

2.4 Mode of payment

- 2.4.1 Frontline disburses the bursary in monthly instalments.
- 2.4.2 Frontline will pay the bursary to Participants directly into their bank accounts.
- 2.4.3 It is the Participants' responsibility to provide their bank details to Frontline for the purposes of bursary payment, and to ensure these details remain up to date.



- 2.4.4 It is Frontline's responsibility to ensure the bursary is disbursed in a timely manner to participants.
- 2.4.5 The bursary is paid in 13 equal monthly instalments, in advance, over the course of Year 1 of Approach.
- 2.4.6 Your first employment payment in Year 2 will arrive between 15-30 September (local authority depending). You should make provisions for this gap in payment.
- 2.4.7 For questions relating to your bursary payment, please in the first instance contact finance@thefrontline.org.uk.

2.5 Bursary recoup

- 2.5.1 Frontline is a registered charity that receives funding from the Department for Education. Because of this, we are regularly audited and held accountable to ensure we consciously manage the charity's finances.
- 2.5.2 Whilst participants are in placement, they receive bursary payments in advance of a new month starting so that they can cover their living costs for the month ahead.
- 2.5.3 Because we process cohort bursary payments in advance of a new month commencing, there will be instances where participants have already officially left the programme and are not in placement and wrongly receive a bursary payment. In these instances, we will require participants to return their bursary payment.
- 2.5.4 Participants for whom this repayment may create a financial challenge should contact Frontline to discuss their circumstances so that an acceptable arrangement can be reached.



2.6 Taxation

- 2.6.1 Frontline understand that the bursary is not considered earnings by Her Majesty's Revenue and Customs (HMRC). As such the bursary is not subject to income tax or National Insurance contributions.
- 2.6.2 However, applicants and participants should be aware that this is open to review by HMRC and could change. Frontline aims to keep participants updated and to clearly communicate the implications of any changes.
- 2.6.3 Participants must take responsibility for their own tax affairs.

2.7 Student loan

- 2.7.1 The bursary does not count as income that is subject to student loan repayments; however, participants who have a student loan are responsible for contacting the Student Loans Company if required to complete a form evidencing current means of support.
- 2.7.2 Please note that as you will be receiving a bursary in Year 1, you will not be eligible to apply for a Student Finance Loan through Student Finance England.

2.8 Bursary status during Intercalation, Deferral, Suspension and Extension

Intercalations and Extensions

- 2.8.1 The total period for which the bursary is payable to any participant is 13 months including Readiness for Practice stage (constituting Year 1 of the Programme).
- 2.8.2 It is the participants' responsibility to ensure they can meet their financial commitments during any extension or similar period.
- 2.8.3 Participants who intercalate their Practice Learning Experience due to illness or other personal circumstances are not eligible to receive the bursary during the period of intercalation. Bursary



payments are only reinstated once the participant recommences their Practice Learning Experience.

- 2.8.4 Participants should be aware that if they fail to meet and complete the Year 1 Approach requirements following 12 months in the practice learning setting, and an extension of the Practice Learning Experience is required, they will not receive extra bursary funding to cover the period of extension.

Deferral

- 2.8.5 If an applicant defers prior to commencing Year 1 and re-joins Approach the following year with the subsequent cohort, they are treated as any other participant on Approach and receive pro-rata bursary payments under the same terms as any other Year 1 participant in the same local authority. If an applicant is granted a deferral prior to commencing Year 1, they are not eligible to receive the bursary during their period of deferral.

Suspension

- 2.8.6 Participants who are suspended pending an investigation under one of our policies remain eligible to receive a bursary from the first day of their suspension until the matter has been concluded. The final decision on the continued payment of the bursary will depend on the outcome of the investigation.



Section 3: Relevant references

3.1 [Frontline policies and documents](#)

3.1.1 This policy should be read in conjunction with the following policies and other documents:

- Attendance and Engagement policy
- Intercalation policy
- Transfer policy
- Withdrawal policy
- The Participant's Practice Learning Agreement
- Participant Discipline Policy
- Fitness to Practise Policy
- Supported Study and Fitness to Study Policy
- Recruitment and Admissions Policy