

Year 1 participant hardship fund guidance: Cohort 2026

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Introduction

The Approach Social Work hardship fund is a financial reserve that has been set aside to assist year 1 participants who are experiencing severe financial difficulty, so that they are supported to complete year 1 of the programme. The 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 2026 cohort, as well as provisionally and fully registered year 1 participants from our 2026 cohort.

As part of our commitment to equality and diversity, our financial assistance is primarily targeted at individuals and groups who are more likely to face hardship. This assistance is by way of two routes: a bursary advance, **normally up to a maximum of £500**, and in qualifying cases, a non-repayable grant. Details of both routes, and how to apply, are set out in the following guidance.

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. It is expected that individuals have set aside adequate financial provision to cover any additional costs that may be incurred throughout the duration of the programme. All participants receive a Department for Education bursary during their first year on the programme (please see our [Bursary and Finance policy](#) for further information). No bursary is paid in year 2 and year 3 of the programme 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.

Please note that the information in this document is accurate at the time of publication. However, the processes set out in this guidance may be subject to change. Where there are significant changes to the application or assessment process, this will be communicated promptly by Frontline to all participants.

There is a finite amount of money available for our year 1 hardship fund, meaning that once funds are exhausted, applications will no longer be accepted.

Eligibility Criteria

In line with [government university and college hardship fund guidance](#), both of our financial assistance routes (the **bursary advance** and non-repayable **grant**) are primarily targeted at groups who are more likely to face financial hardship:

- Carers with dependents who are financially reliant on them;
- Individuals with children who are financially reliant on them, especially single parents;
- Career changers with existing financial commitments;
- Individuals from low-income families;
- Individuals with a disability (for anything in addition to [Disabled Students' Allowance](#));

- Individuals who were previously in care (a 'care leaver');
- Individuals who are homeless or living in transitional housing;
- Individuals from a racialised minority group.

Where none of the above apply, but a participant has exceptional circumstances that they believe makes them eligible for financial assistance, they may apply to the Approach Social Work year 1 hardship fund. Evidence will however be required to demonstrate exceptionality.

It is important to note that, even where you are an individual who falls into one or more of the above groups listed, this alone does not make you eligible to receive financial assistance. Individuals must also be in financial hardship, and this will be assessed by Frontline through the [outlined criteria](#) and via the [supporting evidence that applicants provide](#).

Approach Social Work Bursary Advance Scheme

About

The bursary advance scheme ('the **bursary advance**') has been set up to provide an interest-free advance on future bursary payments to participants who are without access to other sources of financial support. The bursary advance that participants receive upfront, will consequently be deducted in equal instalments from future bursary payments, which commence in August. Prior to applying, we ask that participants consider the implication of deductions to their monthly bursary payments across the academic year. Before you apply for a bursary advance, please consider all other funding options available to you, including your own support networks.

Terms

Recipients agree to equal deductions being made from each of their bursary instalments, which are distributed by Frontline. If you receive a bursary advance during the Readiness for Practice (RfP) Stage, but consequently defer, intercalate, or withdraw prior to completing this stage, you will be required to return the bursary advance to Frontline. For bursary advances received during your practice learning experience, where you withdraw or intercalate from the programme within three months of receiving the advance, you may be asked to return the bursary advance to Frontline. Any non-contractual obligations arising out of, or in connection with the bursary advance scheme, shall be governed in accordance with the laws of England and Wales, and the English courts shall have exclusive jurisdiction to determine any dispute.

Frontline Grant Scheme

About

In addition to the Bursary Advance Scheme, Frontline operates a Grant Scheme for participants who are experiencing severe financial disadvantage and challenges. Participants who are deemed eligible for this

receive a financial award ('the **grant**') that **does NOT** need to be repaid. Please note that there is a very limited amount of funding available for this, as the grant is set aside specifically for participants experiencing severe financial disadvantage and challenges, and we therefore encourage you to consider all other options before applying for a grant.

Terms

The grant is designed to assist participants who can demonstrate that they would be in a position of financial disadvantage were a bursary advance to be recovered through deductions to future bursary payments and need these funds in addition to the bursary. Where Frontline decides to award a grant, the sum shall be determined by Frontline at its absolute discretion and its decision shall be final.

If you receive the grant during the Readiness for Practice (RfP) Stage, but consequently defer, intercalate, or withdraw prior to completing this stage, you will be required to return the grant to Frontline. For grants received during your practice learning experience, where you withdraw or intercalate from the programme within three months of receiving the grant, you may be asked to return the grant to Frontline. Any non-contractual obligations arising out of, or in connection with the grant scheme, shall be governed in accordance with the laws of England and Wales, and the English courts shall have exclusive jurisdiction to determine any dispute.

Important information for all financial assistance applications

How to apply

To apply for either Approach Social Work's Bursary Advance Scheme or the Grant Scheme, please use our online [participant hardship application form](#).

Applications will be accepted from April 2026, and will be reviewed on a **rolling basis**. Please note, there is a finite amount of money available for our year 1 hardship fund, meaning that once funds are exhausted, applications will no longer be accepted.

How long will it take for my application to receive an outcome?

We normally aim to give applicants an outcome on their submitted financial hardship application within three weeks. However, where information submitted is incomplete and/or we request further information from you to clarify part of your application, timeframes will be slightly longer.

How will my application be assessed?

Whether applying for a bursary advance or a grant, alongside meeting the listed [eligibility requirements](#), all applications will be assessed against the following four criteria:

Criteria #	Details
1	The applicant has fixed financial costs they are responsible which are at risk of not being met.
2	The applicant has evidenced that they have specific additional costs associated with the programme, which cannot reasonably be covered independently.
3	The applicant has evidenced that there is a clear risk that they will be unable to complete the first year of the programme without receiving financial support.
4	The applicant has evidenced that they are currently or were previously in active receipt of government benefits that they are now no longer eligible for due to joining the programme.

What evidence am I required to provide as part of my application?

For Frontline to fairly assess applications, applicants will be asked to attach supporting evidence to their [participant hardship application](#). We therefore advise prior to commencing an application, that you have relevant evidence and documentation to hand. Examples of some documentation that you may wish to have prepared include:

- Three recent bank statements to show evidence of income and outgoings;
- Evidence of mortgage payments (where relevant);
- Evidence of childcare costs (where relevant);
- Evidence of relocation costs (where relevant);
- Evidence of changing eligibility for government support since joining Frontline programme (where applicable).

We ask that individuals provide as much supporting evidence as possible, with applications which do not include the above information (to the extent that is applicable) not considered.

Within the application form, you will be asked to set out the exact amount of funding you require and provide a full breakdown of how this will be used. Where you fail to provide sufficient details of your requirements, Frontline will be unable to offer you a bursary advance or a grant.

Where I am successful in being awarded financial assistance how can I expect to receive this?

Funding decisions will be communicated via email, so please ensure we have your correct email address on record. If successful, Frontline shall make a transfer by BACS, direct to your bank account. Payments for grants will either be made in one single transfer or in monthly instalments depending on the total amount awarded.

The first scheduled payment date for individuals who have been successful in being awarded either a bursary advance or grant will be on the first day of the Readiness for Practice Stage. Individuals who receive financial assistance in this first payment run will need to have submitted their application to us no later than 11.59pm on Sunday 7th June 2026.

Applications that are successful in being awarded financial assistance after the above deadline, will consequently be paid in line with the monthly bursary instalment rhythm, which again is 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. Where you are notified of your financial hardship application being successful at a point where it is too late to pay you within an imminent scheduled payment run, you will receive your financial assistance in the following month.

Are all applications that are submitted awarded funding?

Frontline's decision to award bursary advances and grants will be made entirely at its discretion; the decision shall be final and binding. All applications will be considered carefully on a case-by-case basis and the amount awarded will be determined based on the evidence provided, and how an application scores against Frontline's cited criteria. If in Frontline's reasonable opinion no eligible applications are received, Frontline is under no obligation to award any bursary advance or grant.

Can I apply for both a bursary advance and a grant?

Subject to meeting the qualifying [eligibility criteria](#), participants must apply for **either** a bursary advance or a grant.

Can I apply for financial assistance more than once?

Where an application is rejected, you **will not** be able to apply again *unless* there has been a substantial change in your circumstances.

Where an application is accepted, you **will not** be able to apply again *unless* there has been a substantial change in your circumstances.

Are there other financial assistance schemes open to me?

Once fully registered with Lancaster University, participants are also eligible to apply for two of [Lancaster University's support funds](#) during year 1 of the programme: [Lancaster's Opportunity and Access Fund \(LOAF\)](#), and the [emergency loan](#). For year 1 participants who experience significant and unexpected changes to their financial circumstances, they are directed in the first instance to apply to Lancaster's Opportunity and Access Fund (LOAF) and/or Lancaster University's emergency loan.

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.

What is Disabled Students' Allowance?

Disabled Students' Allowance (DSA) is funding provided by the government for disabled students that

can be applied for through Student Finance England (SFE). Disabled Students' Allowances (DSA) may cover any extra study-related costs you incur due to your impairment, mental health condition, or learning difficulty. It is neither a benefit nor a loan, so it doesn't need repaying. The amount you'll receive depends on your individual needs not on your income, nor that of your parents or partner. DSA is typically used for things such as software, hardware, or human non-medical support/helpers.

We have been advised that you are currently only able to apply for and receive funding during the first year of the programme due to SFE's eligibility criteria. For further information on how you can apply for DSA and its eligibility requirements, please refer to the government's [DSA guidance](#).

Where you are a year 1 participant with a disability applying to Approach social Work's participant hardship fund, your application should not include requests that would be covered through [Disabled Students' Allowance](#). Where individuals with a disability apply for financial assistance with requests that would be covered through DSA, these elements will not be considered.

Who should I contact where I have questions about the Bursary Advance or Grant?

If you have any queries regarding the bursary advance and grant schemes, please email either southregion@thefrontline.org.uk (where you are or will be working at a local authority in London or the surrounding areas, the South East or the South West) or northregion@thefrontline.org.uk (where you are working at a local authority in the Midlands, North East, or North West).

Data Protection: GDPR Privacy Notice

The Frontline Organisation is a company limited by guarantee incorporated in England and Wales with registered company number 09605966 and a registered charity, number 1163194. Frontline is committed to the fair and proper use of data or information that is submitted through the Bursary Advance and/or Grant application.

If you have any questions regarding your information or this privacy notice, please contact the Data Protection lead at DPO@thefrontline.org.uk.

Frontline cannot decide your application for a bursary advance or grant without reviewing and analysing the information and supporting evidence that you provide (which amounts to personal data). The lawful basis for collecting and processing your personal data is 'contract' and 'legitimate interest'. This means that Frontline has made an assessment:

- that it is necessary to process your personal data before it is able to enter into a contract for your application of a Bursary Advance and/or Grant;
- further that we have identified a lawful business objective;

- that processing is not likely to result in unwarranted harm or distress to you; and
- that the processing is in your interest; and the processing would be expected by you.

You can object to this processing at any time and Frontline will no longer process the personal data unless we can demonstrate compelling legitimate or legal grounds. For example, after a payment has been made we may need to retain a record of payment amounts you received for a period of six years as a legal requirement under UK charity law.

If your application contains any special category data such as medical, religious, sexual orientation or political opinions, then we require your consent to collect and process this information. Please tick the consent box on the application form if you agree to this. You can withdraw your consent at any time by contacting Frontline but this may mean your application will no longer be considered.

The data we collect is stored on our secure server. It can only be accessed by authorised staff in relevant teams. Your personal data is retained by Frontline for no longer than is necessary and is deleted in line with Frontline's data retention policy.

We do not share any individually identifiable information from the financial assistance application form with any third parties. Data will however be aggregated or anonymised and periodically shared with the Department for Education for reporting purposes.

In the event that you wish to make a complaint about how your personal data is being processed by Frontline or how your complaint has been handled, you have the right to lodge a complaint directly with the Information Commissioner's Office (ICO), Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF Tel 0303 123 1113 or through their website: <https://ico.org.uk/make-a-complaint/>