Cardiff Academy

POLICY /// GOVERNANCE AND CORPORATE

Student Protection Plan

What Cardiff Academy will do to protect students' studies and fees if a programme, module, campus or partnership changes or closes, if the Academy loses its sponsor licence or accreditation, or if it can no longer operate.

REFERENCE	**CA-GOV-08**	VERSION	**1.0 (Approved)**
POLICY OWNER	**Chief Executive Officer**	APPROVED BY	**Board of Governors**
ISSUE DATE	**October 2026**	APPROVAL DATE	**October 2026**
REVIEW CYCLE	**Annual**	NEXT REVIEW DUE	**October 2027**
APPLIES TO	**Applicants, students, parents, sponsors, partner universities**	PUBLISHED	**Website (public); referenced in offer letters and Terms and Conditions**

RELATED POLICIES CA-ADM-02 Fees, Payments, Refunds and Cancellations; CA-GOV-03 Risk Management; CA-GOV-04 Business Continuity; CA-ADM-03 UKVI Sponsor Compliance; CA-ACA-02 Curriculum Design and Review

LEGAL ENTITY Cardiff Education Group Ltd, trading as Cardiff Academy (Company No. 14569122). Registered office: 168 City Road, Cardiff CF24 3JE. Teaching premises: 8 Drake Walk, Cardiff CF10 4LG

1 Purpose

Students and their families invest significant money and time in a pathway programme, often moving to the UK to do so. This plan sets out the risks that could disrupt a student's studies, how likely we consider them to be, and the specific measures we will take to protect students' academic progress and money if one of those risks happens.

2 Risk assessment

Risk	Likelihood	What it could mean for students
The Academy as a whole cannot continue to operate (for example insolvency)	Low	Studies interrupted; fees at risk
Loss or suspension of the UKVI Student sponsor licence	Low	Sponsored students unable to continue on their visa at the Academy

Risk	Likelihood	What it could mean for students
Loss of ISI Educational Oversight or British Council accreditation	Low	Impact on sponsor licence; reputational impact
A programme or pathway is closed or not run because of low numbers	Medium	Student unable to start or continue chosen programme
A partner university ends or changes a progression agreement	Medium	Change to progression routes or entry conditions
Loss of premises	Low	Temporary relocation or online delivery
Loss of key teaching staff in a specialist subject	Medium	Change of teacher or delivery method for a module
Material change to a programme after an offer is made	Low to medium	Content, timetable or assessment differs from what was described

The risk assessment is reviewed annually by the Board alongside the Strategic Risk Register.

3 Our commitments

3.1 Before a programme starts

- If we decide not to run a programme, we will tell applicants as early as possible and in any case **at least 6 weeks before the start date**, unless exceptional circumstances apply.
- Affected applicants will be offered: a place on a suitable alternative programme or intake; or a **full refund of all fees and deposits paid**, including any fee normally non-refundable; and help to find an alternative provider.
- Where we have issued a CAS, we will withdraw it promptly and give the applicant written confirmation for their visa records.

3.2 During a programme – teach-out

If we need to close a programme or the Academy has to stop teaching:

- We will **teach out** the programme for all currently enrolled students to the end of their current programme wherever possible.
- If teach-out is not possible, we will help students transfer to a comparable programme at another provider, provide transcripts of credit achieved and references, and **refund the fees paid for any part of the programme not delivered**.
- We will work with partner universities to protect students' progression opportunities, including asking partners to honour existing conditional offers for students who complete or transfer.

3.3 Partner university changes

- Progression agreements require partners to give notice of termination, and to honour arrangements for students already enrolled with the Academy at the time notice is given.
- If a partner changes entry requirements, we will tell affected students promptly, offer additional advice and support, and help them apply to alternative universities.

3.4 Loss of sponsor licence or accreditation

If our sponsor licence is suspended or revoked, we will:

- inform every sponsored student in writing as soon as we are permitted to do so, explaining what this means for their visa
- follow Home Office instructions and support students to find an alternative sponsor, including providing academic records, attendance records and references within five working days of request
- refund unused fees in line with section 4

3.5 Material changes to programmes

We will not make a material change to a programme after an offer has been accepted unless it is necessary for reasons beyond our control or to maintain academic standards. If we do, we will consult affected students, explain the change and its reasons, and allow students who are materially disadvantaged to withdraw with a refund of fees for the undelivered part of the programme.

4 Refunds and compensation

- Refunds under this plan are made within **28 days** to the original payer, in line with CA-ADM-02.
- In addition to refunds, the Academy will consider reasonable compensation for direct, evidenced additional costs (for example additional travel or visa costs) where the disruption was within the Academy's control.

5 Financial protection

- The Board monitors cash and reserves monthly and maintains a minimum reserve sufficient to fund at least one term of teaching for currently enrolled students.
- Advance tuition fees received for programmes that have not yet started are held as restricted funds and are not used for other purposes until the programme begins.
- The CFO reports on compliance with these arrangements to the Board termly.

6 Communicating with students

- This plan is published on our website and referred to in offer letters and the Terms and Conditions.
- If this plan is activated, the Principal will write to affected students (and parents of under-18s, and sponsors) within **five working days**, setting out the options available, deadlines and a named contact.
- Students can make a complaint under CA-WEL-08 if they are dissatisfied with how this plan has been applied.

7 Review

The CEO reviews this plan annually, and whenever there is a material change in the Academy's risk profile, ownership or partnerships.

Compliance mapping

This policy has been written to meet, and to evidence, the following external requirements. Inspectors and university partners can use this table to locate the relevant provisions.

ISI Educational Oversight (PFE) standards	Standard 48 (sound financial management); Financial sustainability check; Standard 52 (fee complaints)
British Council Accreditation UK criteria	M21, M23–M24 (accurate information on courses and costs); M16 (accurate payment records)
UKVI Student sponsor guidance	Student sponsor guidance – actions where a sponsor licence is suspended or revoked; informing students; CAS for affected students
University partner due diligence	Partner due diligence – teach-out commitments, financial sustainability, protection of student interests on termination of an agreement
Legislation and statutory guidance	Consumer Rights Act 2015; Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013; Digital Markets, Competition and Consumers Act 2024; CMA consumer law guidance for higher education providers

Document control

Version	Date	Author / reviewer	Summary of changes
0.9	Pre-2026	Various	No equivalent Cardiff Academy policy
1.0	October 2026	Chief Executive Officer	New policy written for university partnerships, ISI Educational Oversight and British Council Accreditation UK. Supersedes all previous versions.

APPROVED ON BEHALF OF THE BOARD	SIGNATURE	DATE
Chair of the Board of Governors		