

**The London Institute
of Banking & Finance**

Access and Participation Plan

2022-23 to 2026-27

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1 Introduction

The London Institute of Banking & Finance Limited (LIBF) was founded in 1879 as the Institute of Bankers and has since evolved to remain at the forefront of financial education. We are now a limited company and our mission is to be lifelong partners in financial education.

Our organisation is split into three business areas – Higher Education, Financial Education and Professional Education, and these are supported by Professional Services. Our Higher Education provision will be the focus for this Access and Participation Plan (APP); however, as noted under Section 4 Whole Provider Strategic Approach, we will demonstrate how all our business areas work collaboratively to support our mission, strategic aims and widening participation agenda.

2 Assessment of performance

LIBF has a small student body of predominantly full-time undergraduate students. We have processes in place to meet all data capture requirements, although our size means that it is not possible for us to publish data sets on all the student population priorities of the Office for Students (OfS). Often, we must aggregate our data in order to publish it within this report, for example aggregating ethnicity to BAME. Nevertheless, internally we do report on and discuss the detail. Whether published or not, the data we collect will be a core element in assessing our performance against our target criteria as set out in this Section.

We also have a small number of part-time undergraduate students who were registered on corporate programmes prior to our registrations with OfS. These students are therefore on the older fee system and fall outside of the remit of this plan. Should we start to offer part-time programmes to new students, then we would ensure they are covered within the remit of our APP.

For many years Higher Education Institutes (HEIs) have been looking at how they can narrow the disadvantage gap that leads to educational inequalities. It has been reported that rather than continuing to narrow, *“the gap between disadvantaged pupils and their non-disadvantaged peers has stopped closing”* (Education Policy Institute, 2020). The gap is not caused by one single issue, and this section outlines some of the key indicators of inequalities relating to access and participation in the sector, and within LIBF.

Since the outbreak of the Covid-19 pandemic we have seen a significant change in higher education delivery which has undoubtedly impacted the student experience. We are yet to be able to analyse the long-term impact, but we can already see that *“the introduction of remote working, necessitated by the pandemic, has offered more flexible provision to those with other responsibilities”* (OfS, 2021¹).

2.1 Low income/socioeconomic status students

2.1.1 Access

Research indicates that students’ socio-economic status (SES) has an impact on their academic attainment at school (Commission on Race and Ethnic Disparities, 2021¹), and that we can expect further challenges for young people from low-income homes as the fall-out from the pandemic is

realised: *“The economic impact of coronavirus is likely to increase poverty and the disadvantage gap”* (Social Mobility Commission, 2021).

Students’ socio-economic status has a notable impact on their achievements at school, which goes on to impact their access to Higher Education. According to the OfS (2020¹) *“Students who received free meals when at school are less likely to enter higher education than students that did not”*, and the data also shows that those with a lower SES are less likely apply to university:

	2018/19	2019/20
Higher managerial & professional occupations	265,190	265,055
Lower managerial & professional occupations	1,113,365	1,112,995
Intermediate occupations	151,350	149,580
Small employers & own account workers	81,555	82,325
Lower supervisory & technical occupations	51,245	51,675
Semi-routine occupations	138,960	139,020
Routine occupations	79,340	81,580
Never worked & long-term unemployed	5,300	5,315
Not classified	193,300	199,970
Unknown	40,490	53,465

Table 1, Office for Students, UK domiciled full-time HE student enrolments by participation characteristics

LIBF has significant involvement in raising the attainment and aspirations of young people from underrepresented groups. Our LiFE (Lessons in Financial Education) Programme is particularly beneficial for the most vulnerable or less privileged. By enhancing the financial capability of people through our direct links with schools and charities we believe that this is a key component to tackling financial exclusion.

Students who have successfully completed our schools’ qualifications are not only better equipped with essential life skills, but they also have an excellent progression route to studying for one of our degree programmes. Our financial capability qualifications are offered in over 850 schools. To encourage widening participation enrolments, LIBF offers financial support to potential students who want to attend our REACH and Summer University events (see Sections 5.4.5 and 5.4.6). This sustained engagement has resulted in LIBF Financial Education qualifications being delivered to 851 schools / community outreach centres with over 41,800 learners. Through these links we can target specific schools to deliver our outreach programmes to raise aspirations of students from widening participation backgrounds.

OfS published data for LIBF demonstrates that we have a widening gap between POLAR4 Q5 and Q1 (increasing from 4pp in 18/19 to 18pp in 20/21) and between IMD Q5 and Q1 (increasing from 3pp in 18/19 to 12pp in 20/21). We will therefore set challenging targets to reduce those gaps (see Section 3.2).

2.1.2 Success: non-continuation

Not only are students impacted by poverty and socio-economic status less likely to apply to study at university, but they are also less likely to continue their studies year-on-year. Those who had free school meals are 5.4 percentage points lower in continuation data than entrants who did not, and those whose parents were in intermediate occupations 2 points lower than those in higher managerial positions: *“These differences are even larger for students whose parents work in routine and manual occupations or have never worked or are long-term unemployed.”* (OfS, 2020¹).

Whilst we do collect this data, we are unable to share it because of our small numbers of non-continuation for POLAR4 and IMD quintiles 1. With these small cohorts of students any withdrawal has a significant impact on our statistics. Nevertheless, we have in place processes to monitor performance and provide all students, including those from a widening participation background, with additional support (see Section 5.4).

2.1.3 Success: attainment

This disadvantage is also seen with students’ degree classifications. Attainment data from the OfS (2020¹) indicates that students who were eligible for free school meals are 13.0 percentage points lower than those who were not eligible, and 5.2 percentage points lower for those whose students work in intermediate occupations compared to higher economic professions.

National Statistics (2021¹) suggest that the rise in the attainment gap is *“in part driven by a compositional rise in persistent poverty among disadvantaged pupils”*. At LIBF we have seen, during the pandemic, a high level of financial support needed amongst our students. We will be putting in place measures to reduce the attainment gap for those from low participation neighbourhoods reflecting our APP targets.

Our OfS data is suppressed, so we have used our inhouse data where possible (NB. Whilst we collect IMD data internally the numbers are too small to be able to share here). The data that we can share is aggregated, ie. covers POLAR Q1-2 and Q3-5, and shows that we have a widening gap (from 2pp to 7pp over 19/20 and 20/21). Reducing the gap for POLAR4 quintiles 1 and 2 compared with quintile 3, 4 and 5 will be a target for us.

2.1.4 Progression

Graduates have higher employment rates than non-graduates, and those with higher classification degrees are more likely to be in highly-skilled roles (National Statistics, 2021²).

This indicates that LIBF will need to be mindful of the likely impact of SES and poverty on the careers of graduates and collect data that will evidence whether the support we put in place for our students has a positive outcome. At LIBF we expect to maintain a progression rate of 90 per cent across all student populations or more and will address any drop below this level.

As a provider not previously funded by HEFCE, we were not required to collect progression data in 2016/17. We have been collecting this since 2019/20 and will therefore be in a position to report,

and act, on any inequalities in progression based on our students' income or socioeconomic status from 2023-24.

2.2 Black, Asian and minority ethnic students

For the purposes of this report, we refer to BAME students which is a combination of the black, Asian, mixed and other categories. We recognise the limitation of this terminology.

We collate each student's ethnicity but then aggregate it so that we can report ethnicity, using BAME rather than the different categories (whereby the numbers are too small). As we increase student numbers, we will be able to report disaggregated BAME data rather than just reviewing it internally. It is our hope that over the lifetime of this plan our numbers increase to such a level that we can report of disaggregated BAME data, i.e. from 2027/28 or sooner.

2.2.1 Access

The impact of ethnicity on students' education is multifaceted and complex. At GCSE level Gypsy-Roma students are almost 3 years behind white British students, and Chinese pupils are two years ahead (Educational Policy Institute, 2020). This report also indicates that the impact for some ethnic groups is growing: *"Black Caribbean pupils were 6.5 months behind White British pupils in 2011, but this gap has now regressed to 10.9 months"*.

As noted by UCAS (2018) we limit our understanding of educational inequalities by looking at each dimension separately. If we bring together SES and ethnicity data there is clear evidence that the lowest achieving students are White British and Black Caribbean students from low SES backgrounds (Commission on Race and Ethnic Disparities, 2021¹).

Whilst the sector data shows that there are fewer BAME students accessing Higher Education programmes than white British students, there has been an increase of BAME student registrations over the past 5 years.

	2015/16	2016/17	2017/18	2018/19	2019/20
White	1,437,880	1,450,020	1,449,165	1,449,855	1,444,450
Black	134,860	143,385	147,810	150,620	152,420
Asian	189,950	200,155	209,900	217,430	225,595
Mixed	65,985	70,800	74,785	78,600	82,370
Other	26,895	29,055	31,795	32,900	35,880
Not known	33,435	32,345	32,975	31,310	33,360

Table 2, HESA (2021) HE student enrolments by personal characteristics

In 2020/21 40 per cent of our students self-identified as BAME. Whilst not a target, we will continue to ensure the proportion of BAME students does not decrease.

2.2.2 Success: non-continuation

Regardless of their ethnicity, students at higher tariff universities are the most likely to continue with their studies although the size of this difference is greater when students are from a BAME background (OfS, 2020³).

BAME students, with the exception of Asian students, are more likely to drop out than white British students (Commission on Race and Ethnic Disparities, 2021²), and the lowest continuation rates of any ethnic group belong to black students at the non-higher tariff institutions (OfS, 2020³).

Our OfS data shows that continuation rates amongst white students have decreased from 91 per cent to 80 percent but our cohort size does not give us conclusive evidence as to whether BAME students are experiencing the same issue or not. We have therefore decided not to set any targets for continuation for any specific ethnicities, and instead focus on improving continuation rates across all student populations. If, during the lifetime of the plan, our data sets grow and show that one ethnicity is disadvantaged against the others, we will not wait for our next APP to act but will immediately implement support as appropriate.

2.2.3 Success: attainment

White graduates are more likely to achieve a first or upper second-class degree than their BAME peers and although this difference is decreasing it is still significant (OfS, 2020¹).

	First or upper second-class degree	Reference (white)	Observed difference	Unexplained difference
White	82.2%	82.2%	-	-
Black	60.4%	82.2%	-21.8pp	-17.3pp
Asian	71.7%	82.2%	-10.5pp	-9.5pp
Mixed	75.4%	82.2%	-6.8pp	-6.2pp

Table 3, OfS, 2020¹ Differences in student outcomes

As noted above, understanding why this happens is complex, and even once prior attainment, gender and age are accounted for “*there remains an unexplained difference between White and Black students of 17%, and of 10% between White and Asian students*” (Universities UK / National Union of Students, 2019).

In comparison, we had a 64 per cent attainment rate amongst our BAME student cohort. Noting the national data and the analysis we have undertaken on our internal data we will be putting in measures to reduce the attainment gap between BAME and white student populations.

Reducing the gap for BAME compared to White attainment will be a target for us.

2.2.4 Progression

As graduate level jobs usually require a 2:1 or above, and BAME students generally achieve a lower degree classification than their white British peers, we are likely to continue to see a progression to employment gap based on ethnicity (OfS, 2020²). Alongside this, National Statistics (2021²) report that *“Black, African, Caribbean or Black British graduates had the highest unemployment rate (8.6%), more than twice the rate of white graduates, who had the lowest rate of groups for whom we have data (3.4%)”*.

This indicates that LIBF will need to be mindful of the likely impact of ethnicity on the careers of graduates and collect data that will evidence whether the support we put in place for our students has a positive outcome.

We expect to maintain a progression rate of 90 per cent across all student populations and will formulate an action plan if the level drops.

As a provider not previously funded by HEFCE, we were not required to collect progression data in 2016/17. We have been collecting this since 2019/20 and will therefore be in a position to report, and act, on any inequalities in progression based on our students’ ethnicity from 2023-24.

2.3 Mature students

2.3.1 Access

There has been a 22 per cent drop in mature learners entering higher education from 2010/11 to 2018/19 (OfS, 2020⁴).

	2015/16	2016/17	2017/18	2018/19	2019/20
20 & under	941,030	963,045	980,705	986,230	1,003,760
21-24	626,700	651,815	975,455	699,295	732,615
25-29	264,835	266,475	269,950	274,355	289,360
30 years +	500,025	495,405	489,325	497,055	506,495
Not known	230	225	225	210	160

Table 4, HESA (2021) HE student enrolments by personal characteristics

In 2020/21, 13 per cent of LIBF's new cohort were mature learners. With our 'Mature Learners Scholarship' and our REACH events, we believe that we can have a positive impact on increasing the number of mature learners who enrol on our programmes. We recognise that this will be a challenge given the overall decline in the number of mature learners entering HE.

Increasing the proportion of Mature learners will be a target for us.

2.3.2 Success: non-continuation

The continuation rate for mature learners is significantly lower than that of younger students (OfS, 2020⁴). One reason might be that whilst *"higher education is transformative for mature students, it is not always geared towards their needs"* (OfS, 2021¹).

Our professional environment is ideally suited to mature learners and with the support we put in place we believe that we can have a positive impact on our students' success (see Section 5.4).

In 2020/21 we achieved a 67 per cent continuation rate with our mature learners compared to 80 per cent in 2019/20.

2.3.3 Success: attainment

Mature learners are more likely to have a poorer degree outcome than their younger peers. *"In 2018/19, 70.3% of full-time mature students graduated with a 1st or 2:1 compared to 80.2% of young students"* (OfS, 2020⁴), though in recent years this gap is narrowing (OfS, 2021¹). Our 2020/21 data demonstrates that we have an attainment rate of 76% for students under 21 but our data set is too small to report on the rate for our mature learners. This means that it is not appropriate for us to create any specific targets here.

Nevertheless, we will continue to monitor our own statistics to stay aware of any patterns relating to age and attainment and hope to have a large enough data set during the lifetime of this plan that we can report on this.

2.3.4 Progression

Whilst younger graduates are more likely to achieve a first or upper second-class degree, mature graduates are more likely to progress into highly skilled employment or further study than their peers (OfS, 2020¹). At LIBF we expect to maintain a progression rate of 90 per cent or more across all student populations and will address any drop below this level.

As a provider not previously funded by HEFCE, we were not required to collect progression data in 2016/17. We have been collecting this since 2019/20 and will therefore be in a position to report, and act, on any inequalities in progression based on our students age from 2023-24.

2.4 Disabled students

For the purposes of this report, we refer to disability / disabled and use it as an inclusive term that encompasses physical and mental health conditions that may be short or long term. It also covers Special Educational Needs (SEN). We recognise the limitation of this terminology.

We collate data relating to any disabilities that students declare but they numbers are too small to report. As we increase student numbers, we will be able to report disaggregated disability data. We will also begin to collect and analyse students disclosing a mental health condition from 2022-23.

It is our hope that over the lifetime of this plan our numbers increase to such a level that we can report disaggregated disability from 2027-28.

2.4.1 Access

As we have seen with other disadvantage gaps, the size of the gap for young people with SEN is significant. On average they end their secondary school education 3 years behind their peers (Education Policy Institute, 2020). This together with the fact that an increasing number of students are registering a disability (9.5% to 16.7%) or disclosing a mental health condition (0.9% to 5.1%) when they enrol at an HEI (OfS, 2020⁵) suggests that this is of increasing importance to the sector.

	2015/16	2016/17	2017/18	2018/19	2019/20
Known disability	361,745	285,160	311,210	340,445	368,815
No known disability	2,071,080	2,091,810	2,104,455	2,116,705	2,163,575

Table 5, HESA (2021) HE student enrolments by personal characteristics

In 2020/21, 9 per cent of LIBF's new students self-identified as disabled. We suspect this is a conservative indicator as not all students choose to disclose this information. We are therefore comfortable that our data indicates that we sit within the sector norm of 9.5 to 15.7 per cent and have consequently not identified a target in this area.

2.4.2 Success: non-continuation

Students with a declared mental health condition are more likely to think about dropping out of higher education than their peers (OfS, 2020⁵) and *“10.6% of 2016/17 first years with a reported disability were not in higher education a year later compared with 9.7% of those without a disability”* (House of Commons Library, 2021).

During 2020/21 we have seen many students affected by the pandemic and an increase in students requesting support, eg. Special Considerations. We have focussed our energies on supporting those students but to date have not collected data. As noted in 2.4 above, we will begin to collect data from 2022-23 so that we can better identify student requirements and measure the effectiveness of the support we have put in place.

2.4.3 Success: attainment

Disabled students are less likely to achieve a good degree than their peers (OfS, 2020⁵) and this disadvantage is also experienced by those who report a mental health condition (OfS, 2019¹).

We will continue to collect evidence to see whether our own cohort follows this national pattern to see whether the support we put in place for our disabled students has had a positive outcome. Our numbers are currently too small to make any meaningful observations about disabled students' attainment compared to the wider student population. It is our hope that over the lifetime of this plan our numbers increase to such a level that we are able to report on any gaps from 2027-28.

2.4.4 Progression

Graduates with a disability are less likely than their non-disabled counterparts to be in full-time employment (HESA, 2020), or postgraduate study (OfS, 2021⁵)

We expect to maintain a progression rate of 90 per cent across all student populations and will formulate an action plan if the level drops.

As a provider not previously funded by HEFCE, we were not required to collect progression data in 2016/17. We have been collecting this since 2019/20 and will therefore be in a position to report, and act, on any inequalities in progression based on our students' disability status from 2023/24.

2.5 Other students who experience barriers in higher education

A range of additional characteristics contribute to the higher education access and attainment gaps. These include sexuality, geographic location, and refugee status amongst others (OfS, 2019²).

Pupils who are in the care system are significantly behind their peers when they leave secondary school (Education Policy Institute, 2020), and are less likely to attend university, forming only 1 per cent of the student body (OfS 2021²).

There is a mixed picture relating to gender in HE. Women are 1.41 times more likely than men to apply to study at HE (UCAS, 2021) but then significantly less likely to achieve high-earnings potential than their male peers (HEPI, 2020).

LIBF intends, over the lifetime of this plan, to consider what additional data we can collect to understand how disadvantage impacts our student body. Our cohort size may limit the usefulness of quantitative data, so we will also consider the value of qualitative feedback.

2.6 Intersections of disadvantage

Using a single measure of disadvantage has limitations. There are, for example, subgroups of POLAR4 category students who would not be considered disadvantaged, but who are unlikely to enter higher education. These blind spots in the assessment of the educational gap means that *“the most disadvantaged students can be missed, because they are only identified as disadvantaged if multiple background characteristics are considered in combination”* (UCAS, 2018).

It is acknowledged that the sector needs to collate more detailed data on the impact of the intersections of disadvantage. For example, *“the OfS has proposed expanding the future record to capture a broader group of applicants with experience of care and splitting it into a number of subcategories”* (OfS, 2021²).

These combined statistics will aid HEIs in developing more focussed strategies. One such example would be looking at mature learners in more detail who are more likely to have additional disadvantages. They are *“more likely to be black, Asian or minority ethnic, have known disabilities, and have non-traditional qualifications than younger students”* (OfS, 2020⁴). Another would be looking at the characteristics of those recording mental health issues (OfS, 2019¹).

The OfS (2019²) recommend that HEIs explore the data intersections to understand how these combined characteristics impact their student body, but that they also identify any qualitative evidence that demonstrates the experience of students and its impact on their studies.

We do currently analyse intersections of disadvantage but because of the very small number and GDPR requirements we are unable to report them here. We currently look at gender within intersections of disadvantage, because this is recognised as a target within the financial services sector. We intend to analyse our intersections of disadvantage across all possible combinations of the four groups in 2022/23).

We hope to increase our numbers over the lifespan of this plan so as to make reporting possible and target-setting meaningful with a view to having a meaningful set of data on, or before, 2027/28.

We hope to increase our numbers so as to make reporting possible and target-setting meaningful.

3 Strategic aims and targets

Whilst we recognise that there is a lot that we can do to address all underrepresented student populations that our industry faces, we have formed our targets by using the OfS data dashboard recently published (e.g. for 2020/21) and, where this data is suppressed, we use our own internal data. Our current plans focus on those areas where this data demonstrates we can make the most impact.

Whilst we collect and review the data for other groups the numbers are small and cannot be shared here. Over the course of this plan, and beyond, we will monitor the statistics and adjust our actions accordingly. If we receive applications from those groups we will put in place support to ensure that they are not disadvantaged. It is our hope that our numbers increase over the lifetime of this plan

and that our targets will cover a broader range of student populations for 2027-28 and beyond. Additionally, increased student numbers will mean that we will be able to report on our internal disaggregated BAME data rather than just reviewing it internally.

The timescales for the actions below are broadly to achieve these targets during the lifespan of this plan where we hope to increase our numbers so as to make reporting possible and target-setting meaningful.

The APP Working Group has the responsibility to frequently monitor and review the targets and the APP Group can highlight at an early stage if they foresee any concerns early. Undoubtedly some will be achieved sooner, and we will keep this under review by the regular monitoring of the APP Working Group which reports to Academic Board.

We will focus our efforts on the following:

3.1 Access

Our Access targets will be to:

- **Reduce the gap between POLAR4 Q5 and Q1:** We used OfS APP data dashboard for this target. OfS published data for LIBF shows a widening gap between POLAR4 Q5 and Q1. It has increased from 4pp in 18/19 to 18pp in 20/21. We have therefore set challenging targets to reduce this gap to 8pp by 26/27. To do this we will have to achieve a 2pp reduction consistently for each of the next 5 years.
- **Reduce the gap between IMD Q5 and Q1:** We used OfS APP data dashboard for this target. OfS published data for LIBF shows a widening gap between IMD Q5 and Q1. It has increased from 3pp in 18/19 to 12pp in 20/21. We have therefore set challenging targets to reduce this gap to 4pp by 26/27.
- **Increase the proportion of Mature learners:** We used OfS APP data dashboard for this target. OfS published data for LIBF shows the proportion of Mature learners as 13% in 20/21. We will focus on increasing the proportion of mature learners and use our 20/21 data as a starting point. We will work on this over the next five years to achieve the position where in 26/27 25% of our learners are mature.

We recognise that we have seen a drop off in 20/21 for our access of disabled students. However, the prior three years demonstrated a steady increase, which aligns to sector increases. With our small data sets, (less than 10 students) we are unable to warrant setting this as one of our targets at this time. We will continue to monitor this situation and will consider including disabilities as one of our targets in the future.

To support our access targets, we work collaboratively with the financial services industry to deliver our REACH events targeting specific IMD and POLAR4 students as well as mature learners. We highlight the opportunities to study for one of our degree programmes and the career prospects upon graduation. We also run a Summer University Programme targeting Year 12 students with free places available to disadvantaged students. Whilst we acknowledge the numbers are small, of the bursary eligible students who attended our 2021 Summer University 50 per cent subsequently applied to study with us. In addition, we will offer scholarship programmes to support our access targets. To further encourage and support mature learners we have put in place progression

agreements with two leading awarding bodies to support students who successfully complete an Access to HE Diploma.

3.2 Success

Our Success targets will be to:

- **Reduce the gap between BAME and White attainment:** Our OfS data is suppressed, so we have used our inhouse data. Our inhouse data for 19/20 versus 20/21 shows an increasing gap between BAME and white achievement. We have therefore chosen to focus on reducing this gap and set a challenging target of reducing the gap to zero in the next five years.
- **Reduce the gap between POLAR4 Q1/Q2 and POLAR4 Q3-5 attainment:** Our OfS data is suppressed, so we have used our inhouse data. Our inhouse data is aggregated, eg POLAR Q1-2/Q3-5. Our data shows a widening gap from 19/20 (2pp gap) to 20/21 (7pp gap) so through targeted work over the next five years we will strive to reduce this gap to zero.

We will support the achievement of our success targets with a range of initiatives. The support services we provide (see Section 5.4), covering careers, welfare, and advice, are essential, and all staff involved are aware of our targets and the need to be aware of, and support, students from disadvantaged backgrounds.

Our STEPS (Support to Enhance Performance & Success) initiative is offered to students from widening participation backgrounds. It offers a Peer Mentor (current student) and an allocated Programme Support Officer for regular support meetings, and gives prioritisation to our Nano Placements in industry. Of those signing up to this programme from our 2020 cohort, all remain engaged and 75 per cent of those on the programme averaged 70 per cent plus across their modules.

In the first term, all students have access to online self-assessment tools for Maths and English (see Section 5.4.3) and this enables us to provide additional workshops and resources to those who need extra help. Our librarians undertake training on research and academic skills at a module level throughout the programme and provide support on a one-to-one basis.

Our links to industry mean that we can provide access to financial services practitioners. These guest lectures, networking events, and internship opportunities ensure that students are exposed to a range of activities that link what they are learning to their future careers. We believe that these activities both encourage students to continue with their studies, as well as supporting their skills and knowledge, and consequently their grades.

3.3 Progression

Whilst we have analysed the breakdown of our internal data across all student groups, our data size is too small to identify any specific targets. Our progression target will be to maintain a minimum 90 per cent success rate for students entering employment or further education and should we see this decrease, we will analyse this data to check whether this highlights any effect on specific groups – and then adjust our support accordingly.

4 Whole provider strategic approach

In tackling the educational gap for disadvantaged students, it is essential that we look at all areas of our work, and not limit our action to particular departments or specific areas of policy and strategy. This section highlights how we will go about this.

Our mission is 'to be an internationally recognised organisation delivering outstanding financial education' and our strategic aims are to:

- Develop a unique portfolio of academic programmes that are internationally recognised as market leading in the sector by all stakeholders.
- Attract and support focused students, faculty and staff to build an engaged community of the highest calibre.
- Provide all of our students with an exceptional student experience that establishes a life-long relationship.
- Build a network of international collaborations and partnerships that will enable our brand to be globally recognised and to place an international dimension at the heart of our staff and student community.
- Ensure that our policies, procedures, structures and infrastructure can operate efficiently and effectively to successfully compete in the international HE environment.

To help achieve our mission and strategic aims our focus will be on the following:

4.1 Financial capability

Our Financial Education qualifications help schools teach students the financial knowledge and confidence they need to make good financial decisions. Our qualifications range from Level 1 to Level 3. This sustained engagement has resulted in LIBF Financial Education qualifications being delivered to 851 schools / community outreach centres with over 41,800 learners. Through these links we can target specific schools to deliver our outreach programmes to raise aspirations of students from widening participation backgrounds.

4.2 Degree programmes

We offer a range of specialist financial programmes at undergraduate and postgraduate levels in both full-time and part-time modes and aim to build a diverse student population.

As a registered apprenticeship training provider, we deliver degree-level apprenticeships to levy-paying employers in the financial services sector. LIBF recognises this as a real opportunity to provide entry to the banking and financial services industry for a new type of applicant. For a variety of reasons, including concerns about student debt, a desire/need to earn immediately after post-compulsory education, a desire/need to remain living in the family home and for many from non-traditional backgrounds the unfamiliarity of university education, the apprenticeship route to a degree is an attractive one which LIBF is committed to support.

We continually work towards achieving our strategic aims and recent success is evidenced below:

- Graduate Outcomes 2018/2019 data:
 - LIBF is the number 1 University in the UK for Banking & Finance employment

- 91% of students are working or studying
- 0% of unemployment
- 100% of those working are in High or Medium skills roles
- 90% agree that their current activity fits in with their future plans

TEF silver award (June 2019).

4.3 Professional education

We work to continually broaden our remit to deliver specialist professional qualifications to the banking and finance sector. Our professional qualifications framework provides clear pathways for career development and professional recognition that can lead to Chartered status. Many of these qualifications do not have any specific entry criteria, and are delivered asynchronously, which in enables access to a wider population. In extending our global reach we have recently set up offices in Abu Dhabi and Singapore.

4.4 Membership

As a professional body, members have access to our Continuing Professional Development (CPD) Scheme and can gain professional recognition by achieving Chartered status. Other benefits include regular Prestige Lectures and Networking Events. These events, at no cost to our students, provide excellent opportunities to meet and network with those already working in the banking and finance industry.

Our HE students become members on enrolment and so have access to member benefits. Additionally, we offer all our students access to our e-Mentoring platform. Future-Self Mentors are made up of individuals with first-hand experience of the financial services industry and fully equipped to support students with study skills, motivation, and time management. This particularly helps those from widening participation backgrounds to be successful in completing their programme of study.

Our current membership body stands at over 24,000 individuals in over 120 countries worldwide.

4.5 Equality, Diversity, and Inclusion

We recognise the real educational and business benefits of having a diverse community of employees, students, members, and subscribers to any services and therefore we work towards building and maintaining an environment which values such diversity. Alongside developing targets and support to address the experiences of our students at each lifecycle stage they have with us, as outlined in this report, we also invite students to sit on our Equality, Diversity, and Inclusivity (EDI) Committee.

The student members attend regular meetings and undertake activities to support the EDI Committee with its three core objectives:

- Advisory: providing challenge to LIBF's approach to EDI and supporting a culture where all staff and students feel valued and understand the importance of EDI.

- Provide leadership: assisting colleagues in the integration of EDI in their own business areas, monitoring action, and keeping a watching brief of changing regulation.
- Communication: ensuring effective engagement with all staff and students on EDI – that their views are represented, and activities are informed by their priorities. To engage with national and international activities and raise awareness.

To ensure the EDI strategy aligns with the APP, the Chair of the EDI Committee will also sit on the APP working group and the EDI objectives will contain links to the APP where appropriate.

4.6 Learning, Teaching, & Assessment Strategy

Our Learning, Teaching and Assessment Strategy underpins our Code of Practice for Quality Assurance (Higher Education) (see Chapter 4 in the Code of Practice). The aims of our Learning, Teaching and Assessment Strategy for Higher Education are as follows:

- to define LIBF’s strategic approach to innovation and enhancement, focussing on development of the quality of students’ learning experiences and outcomes. The Strategy encourages all students to be independent, creative learners to achieve their full potential;
- to provide high-quality student learning experiences combining academic rigour, personal and professional development, and employability skills. Students have access to the most up-to-date knowledge to enhance and develop their skills for independent academic study and for subsequent practice; and
- to support a flexible learning experience to allow students to progress as their personal and work circumstances change.

5 Strategic measures

We aim to align our access and participation plan with the LIBF’s overall strategy and to take a holistic approach when considering activities across all levels including strategy, policy, governance, financial and operational which we believe will enable us to achieve our targets through frequent monitoring and review. Examples of which are outlined below:

5.1 Curriculum

We aim to continually enhance the student experience by undertaking reviews of our programmes to ensure that they remain current and relevant to the banking and finance industry. In doing this we can address our Progression targets by enhancing our graduates’ career prospects, as well as meeting the diverse needs of all our students by addressing their range of past educational and life experiences. This will aid us in addressing our Success targets.

These reviews consider diversity and inclusion to ensure that our curriculum is appropriate, and our learning experiences recognise and celebrate difference.

Our degree structure provides students with greater flexibility to tailor their learning and has given particular attention to the needs of students from non-traditional backgrounds to have more ownership of their programme of study. The introduction of an optional year in industry, which may be less available or accessible for some, is an especially valuable development.

The aim to ensure that all students, regardless of background and previous educational experience, are provided with a strong foundation in banking and finance core topics, has been achieved by the introduction of a common year one programme of study across the degrees. This also provides students with more flexibility in moving between programmes and to transition from years one to two.

For example, our Personal Development and Employability module, which all students on the full-time programme study explores the key skills required by students to achieve success in their academic study and ensuing professional career. This is synergetic with LIBF's Careers and Employability Strategy and particularly helpful for students from BAME and POLAR4 backgrounds without obvious personal access to business networks.

5.2 Pedagogy

LIBF uses a variety of teaching and learning theories in order that students with different backgrounds, experiences, and learning styles can develop and succeed. Pedagogically we are not didactic, instead preferring to include a range of inclusive and active teaching and learning practices such as:

Constructivist learning: for underrepresented groups this presents an opportunity to feel included and recognise their own valuable contributions. Students build on their mutual experiences by, for example, assessment methods that include group work. This enables all students to share their past knowledge and experiences, and, as a group, develop new understanding.

Experiential learning: an optional year in industry provides especially valuable opportunities for students from widening participation backgrounds to practise and build upon their academic learning and to recognise the applicability of concepts learned on campus.

Case-study based exercises: we are supported by our alumni to meld academic learning with industry practice. They join us as guest speakers, with a focus on the practical application of the learning in the workplace. Our alumni include past students from the underrepresented groups of BAME, IMD Q1, POLAR4 Q1/Q2 as well as mature entrants who act as role models to our students and encourage and inspire current students from similar backgrounds.

Enquiry-based learning: recognises the range of different learning styles within our cohorts, and the need to include learners from all backgrounds and different educational experiences.

In creating learning experiences that suit a diversity of student needs and preferences we are developing a teaching approach that had our Success targets at its heart.

We work to create a community of practice that helps us to both learn from students and to develop as a faculty. We encourage reflective activities in our communities to drive enhancement.

The evolution of our assessment methodology from the standard coursework plus exam approach has integrated new thinking in terms of addressing differential educational and employment outcomes.

We supplement traditional teaching methods with digital tools creating engaging learning experiences within and outside of the classroom. Teaching methods that we employed during the pandemic have offered flexibility to students and we have seen the benefit that they offer; we will continue to use these as we return to campus. Flipped video lectures have been particularly well received and whilst they support the entire cohort, they can address some of the challenges that more disadvantaged students face.

Fresh pedagogical initiatives including exam preparation sessions (face to face and webinar based), are a response to the recognition of the challenge of transition for some students from underrepresented groups into higher education, who, for example, may have had less exposure to exam-based assessment at Level 3 in schools and colleges.

5.3 Admissions

Our Admissions team are fully trained to ensure consistency and fairness in the admissions process. They actively engage with external admissions networks, e.g., UCAS, to ensure that they are remaining up to date, and are sharing best practice with external colleagues.

Complementing them, our Admissions Review Panel is in place to consider borderline applications ensuring consistency, transparency and removing the risk of individual unconscious bias.

To support our widening participation agenda, we look at applications holistically and, wherever, possible we will make offers or accept slightly lower grades from students from a widening participation backgrounds. This will directly support the Access targets we have set above.

We have an online test for those students who did not quite meet our maths entry requirements. The test gives potential students, often from a disadvantaged background, an opportunity to show us their mathematical ability in the type of maths needed to succeed on our programmes. For those who successfully passed the test an offer to study was extended. It is pleasing to note that of those who sat the test in 2021 we were able to make offers to 88 per cent of them and that 56 per cent of those students subsequently enrolled compared to 29 per cent the year before.

5.4 Student support

At LIBF we offer a range of services which ensure that supporting students is at the heart of our business and support our Success and Progression targets. We are pleased to note here that our internal data demonstrates that those from disadvantaged backgrounds have performed equally well against the population whole at the close of their first year. We believe the support we offer helps them to achieve this.

5.4.1 Student Centre

Our Student Centre provides students with a dedicated area to receive confidential support and advice. They provide help with non-academic areas, such as interpretations of university regulations and guidelines, as well as links to specialist support. Evidence has shown that students have extensively used the Student Centre to speak to staff about academic, welfare, financial and other personal matters and as such the centre forms a core part of our Success targets.

5.4.2 STEPS (Support to Enhance Performance & Success)

This initiative is offered to students from widening participation backgrounds (i.e. POLAR4, BAME, and IMD) and supports us in tackling our targets for Success. It includes an invitation to a pre-enrolment day to meet key staff members to specifically help these students transition to HE, offers a Peer Mentor (current student) and an allocated Programme Support Officer for regular support meetings, and gives prioritisation to our Nano Placements in industry.

Data from our 2020 cohort shows that the participation in the STEPS programme was disappointing, only 20 per cent of students accepted our invitation. However, of the 20 per cent, all students remain engaged, and their results so far are excellent with 75 per cent of students averaging 70 per cent plus across their modules.

Evidence so far indicates that the STEPS programme is achieving the desired outcomes, but we now need to focus on encouraging more students to take up our offer to participate. We plan to achieve that target during 2022-23 through enhanced activities and engagement. This could include podcasts from the STEPS coaches and contributions from previous students who went through the programme. We will continue to closely track the progress and engagement of STEPS students by monitoring their attendance and academic performance.

5.4.3 Maths and English support programmes

These support programmes include both on-line assessment tools and support classes. They are available for students to gain support early in the academic year and have been developed to make our degrees more accessible, and to improve students' continuation and success rates. These initiatives directly impact our Access targets as we are able to recruit students knowing that we have the means to develop these skills, as well as linking to our objectives around Success. We will strengthen measures in place to monitor the impact of this initiative during 2022/23.

5.4.4 Mental Health Strategy

We have seven Mental Health First Aiders to support students. They offer one-to-one guidance to students as needed, maintain the Mental Health and Wellbeing area on our virtual learning environment, and regularly send the Mind Matters newsletter to students. Additionally, training and guidelines are provided to all student-facing staff on mental health awareness to ensure that staff are adequately trained to deal with urgent and non-urgent situations.

We have an established link with the Charlie Waller Memorial Trust to keep up to date with sector information and relevant training, and a Professional Counsellor on staff who provides dedicated 1:2:1 support to students in need of counselling to complement the online and telephone counselling service already in place. Our Special Consideration Policy is in place to support students with extenuating circumstances. Our aim is to ensure that those students who experience poor mental health still have every opportunity to Succeed in their studies.

We plan to explore the interconnection between poor mental health and students from disadvantaged backgrounds during 2022-23. By monitoring this data we will identify whether we need to create any targets in this area.

5.4.5 REACH (Routes to Enhancing Achievements)

Our REACH events are designed specifically to recruit those disadvantaged students that we have identified as targets. They are a series of one day free workshops, with each one focussing on the groups detailed in our access targets. Each event includes a keynote speaker to talk about diversity within banking and finance, an industry professional panel, careers and employability, networking skills and trading simulations.

We use our data against our enrolment statistics and through to encouraging uptake of the STEPS Programme.

5.4.6 Summer University programme

A three-day programme that gives potential students, usually from Year 12, an opportunity to experience what university is like and to see whether banking and finance is an area they would like to study or choose a career in. This is a particularly valuable experience for widening participation students as it opens up opportunities that they may not have previously considered and gives them a chance to experience what it might be like to work in the City. For the institution this forms a key component of our strategy to achieve our Access targets.

To encourage their attendance, we offer several free places and support for students who meet at least one of the criteria below:

- Be living in a POLAR4 area of quintile 1 or 2
- Are in, or have been in, the care of the Local Authority
- Receives free school meals.

5.4.7 Financial support

We offer various financial support schemes that help our students from disadvantaged groups to access our programmes and succeed in their studies.

Our bursary scheme offers financial support to students in receipt of support from the Student Loans Company (SLC) to help reduce the burden of debt and help those from POLAR4 households. On average, 45 per cent of our student body are eligible for bursary support. Evidence from the 2021 Financial Survey, of our returning Year 2 and 3 students, shows the response to the question, *“How important do you think the bursary has been for your ability to financially continue with your studies?”* scored an 86 per cent rating between 4-5 (1 = not important to 5 = very important). This evidence supports the continuation of bursary provision to our students. Means Tested Bursaries are paid in two instalments directly to the students’ bank accounts. Payments are made at the end of each semester once the attendance registers have been reviewed and awards have been signed off.

In addition to bursaries, we also offer several scholarships on an annual basis. These directly link to our priority areas and targets for widening participation and will include support for those students from specific IMD and POLAR4 groups as well as for mature learners. Evidence from our 2021 Financial Survey demonstrates the importance of financial support to our students’ ability to continue with their studies. In response to the question:

“Which of the following would you have most likely have had to avoid or do less of if you didn't receive support from the university/college?”

Overwhelmingly, the greatest response was “*paying for essential living costs (food, rent, fuel bills etc)*”.

LIBF also has a Hardship Fund which aims to help students in financial difficulty i.e. those who are struggling with unexpected changes in their financial circumstances which would affect their ability to continue studying. It only covers living costs and does not include tuition fees. Inevitably this supports those from POLAR4 (and the majority of cases are from that group) but any student can fall into hardship. Evidence of Hardship must be presented with an application which will be reviewed by the LIBF Scholarship and Bursaries Committee.

Our [Scholarships, Bursaries and Prizes Policy](#), available via our website, sets out the support available and the criteria that students must meet.

Further information on the financial support available is detailed in Section 7.2.

5.5 Developing partnerships

We are committed to building links with organisations to help us meet our access and participation targets. LIBF is part of the Association of Graduate Careers Advisory services; it is through this professional body that staff within our career services keep up to date with current discourse on careers programming for widening participation students and this therefore helps us to achieve our Progression targets. Our careers team regularly attends the annual conference and our Head of Careers is also a quality reviewer for the new AGCAS quality award that focuses on initiatives that helps cater for the needs of underrepresented groups.

A specific example of our approach includes launching our Nano Placements programme that helps facilitate short, two weeks, paid placements for students from these groups.

We have also partnered with Sponsors for Educational Opportunity (SEO London) who help prepare talented students from ethnic minority or low socioeconomic backgrounds for career success. SEO London has regularly provided us with speakers for our careers’ events. Alongside this we work very closely with a major financial consultancy’s multicultural network that also provide speakers for various careers events and publicise internship and graduate roles via the Careers & Employability service.

We have been members of ISH (International Students House) for many years and have a partnership with them to provide two fully funded places (tuition fees and accommodation) to support students from widening participation backgrounds. Decisions on these places are made by the Scholarship, Bursaries, and Prizes Committee.

We partner with Amplify Trading, who provide information and exposure to trading platforms within our degree programmes. Amplify specifically support our REACH events to give opportunities for underrepresented student populations to experience and participate in trading simulations, raising awareness of the different roles and promoting opportunities that exist in the banking and finance sector. Students can use the knowledge that they gain from this experience to support their wider studies and impact their success in future modules, they are also able to develop workplace knowledge and skills that will support their progression into work.

We work with Linking London who identify as a partnership of educational organisations that work collaboratively to support widening participation, student engagement and success, social mobility and in pursuit of improvements in social justice through education. Through this we have built

connections with FE colleges, and we advertise our outreach programmes to this network. This opportunity forms part of our initiatives to realise our Access targets.

5.6 Student consultation

We have an APP Working Group that includes students from a range of populations to aid the development and monitoring of our plan. The Group ensures that measures put in place to meet our targets are closely monitored and evaluated. The Group feeds into our Student Experience Committee and reports to our Academic Board, both of which include student representation.

The Student Experience Committee is formed of student representatives from across all levels of our programmes, and which represent range of diverse backgrounds.

This Access and Participation Plan was presented to our Student Experience Committee for early feedback and thereafter the final plan was shared again with them. Whilst we had good engagement throughout this process, the students were supportive of everything proposed and therefore no action was required.

5.7 Evaluation strategy

Within LIBF we have used the Theory of Change methodology as a technical tool to help us develop a logical sequence of events in our intervention programmes to bring about the changes we seek to achieve. This forms part of our enhanced Monitoring and Evaluation Framework

Our Monitoring and Evaluation Framework (see Section 6) demonstrates that we have a robust strategy for continuous improvement throughout the APP. Our ambitions and goals are based on evidenced gaps in our data and national statistics. We will use baseline data to inform, set targets and measure against. Each intervention programme will target an identified gap with a desired outcome. Key performance indicators will be set over the five-year period and data will be collated and measured using a mix of qualitative and quantitative research methods. We will evaluate the impact of financial support measures by the Financial Survey conducted at the beginning of the academic year for our returning Year 2 and 3 students. This provides feedback on how the scholarships and bursaries granted have impacted students' ability to study. Results from the 2021 survey indicated a positive impact. We will continue to evaluate this and review accordingly.

Evaluation will be undertaken at regular intervals by key teams/groups in HE to ensure that our programmes are having the desired impact and monitored by our APP Working Group. Evaluation of impact will inform our future strategy. Key findings together with an action plan are presented to senior staff members and our Academic Board for oversight and approval.

6 Monitoring progress against delivery of the plan

We have developed ambitious goals for our organisation. The plans that we have outlined have been considered carefully and are aligned to our operational plans so that resources are allocated appropriately.

The Access and Participation Plan has been approved by our Senior Executive Team and governing body.

The details of the plans including resources and timelines will be considered at appropriate subcommittees, which are all attended by staff from the Executive Team, including:

The APP Working Group is responsible for the preparation, implementation, and monitoring of the APP. They assess progress against targets and monitor the evolving action plan by engaging with the wider team, which includes members from the higher education programmes team and faculty. They have a thorough understanding of statistical data, and feed into the following committees.

- Student Experience Committee
- Student / Staff Liaison Committee
- Learning and Teaching Committee
- Academic Board: with responsibility for oversight and approval

Responsibility for monitoring the Access and Participation Plan sits with the Academic Board who delegates the detailed work to the APP Working Group. An annual report on APP is presented to the Academic Board for discussion as well as being covered in the more general Annual Monitoring Report.

Our Academic Board monitors performance against our APP targets. Our Managing Director for Higher Education and Apprenticeships is responsible for our access and participation activities. They present progress against our APP targets to our Academic Board via a monitoring report. This report would include an action plan which would be discussed with and approved by the Academic Board should progress against the targets worsen. This action plan would include relevant objectives and milestones which would be reviewed and amended by the Academic Board where necessary.

The Academic Board is responsible for the integrity of our higher education and reports into our Governing Body. It thus receives updates from Academic Board and also receives an annual report from the Academic Board which includes a chapter on Access and Participation. We also engage Governing Body members when required, for example to review impact monitoring reports before submission to the OfS.

Monitoring and Evaluation Framework



7 Provision of information to students

7.1 General information

Information to prospective and current students is available in a variety of ways to ensure that we reach out to a wide range of students from diverse backgrounds so that as many students as possible have an opportunity to consider studying with us. Key resources are: the LIBF website, UCAS, UNISTATS, hardcopy marketing materials, SLC and via professional staff, academics, Outreach Ambassadors, and relationships with schools and corporate clients.

All web-based information resides on a platform that is designed with accessibility in mind. Print resources will be provided in different formats if requested.

We encourage all students who make an application to study with us to attend an Open Day or bespoke visit so that they have an opportunity to learn more about our programmes, the support we offer (both pastoral and financial) and whether the more professional learning environment is right for them.

7.2 Financial information including scholarships, bursaries, and prizes

Information relating to our student fees / funding is available on our [website](#) for all prospective and current students to access. Presentations at Open Days and bespoke visits provide information to prospective and current students on course fees and the funding available via the Student Loans Company and information about our scholarships, bursaries and prizes. For self-funding students we also provide additional information on flexible payment plans. Confirmation of an offer to study at LIBF also includes information on the annual course fees and any additional costs that students are likely to incur e.g. accommodation and books plus a link to our [Scholarships, Bursaries and Prizes Policy](#). The policy details the extent of financial support on offer and the associated eligibility criteria. Bursaries are paid to all students who meet the criteria. Financial help for underrepresented student populations includes Scholarships focussing on underrepresented groups, as detailed in the policy additional financial help is available as follows:

- Means Tested Bursaries where students must be in receipt of a tuition loan from Student Finance England (SFE). Total household income must be £40,000 or less per year. The amount available depends on total annual household income (please see table below).

Total Household Income per annum	Bursary Amount
Up to £25,000	£1,000.00
£25,000 - £30,000	£650.00
£30,000 - £40,000	£300.00

Students must also meet our minimum attendance criteria of 80 per cent.

- We offer bursaries of £75 that cover the full cost of the Summer University Programme. All students who meet at least **one** of the criteria below will qualify for this support:

- Be living in a [POLAR4 area](#) of quintile 1 or 2
- Are in, or have been in, the care of the Local Authority
- Receive free school meals.

LIBF also has a Hardship Fund which aims to help students in financial difficulty (i.e. those who are struggling with unexpected changes in their financial circumstances which would affect their ability to continue studying. It only covers living costs and does not include tuition fees. Inevitably this supports those from POLAR4 (and the majority of cases are from that group), but any student can fall into hardship. Evidence of hardship must be presented with an application which will be reviewed by the LIBF Scholarship and Bursaries Committee.

Mature Learners Scholarships are awarded to all first year students who have met their minimum terms of their offer conditions and are aged 21 or older. These scholarships of £1500.00 are paid at the end of Semester 1.

7.3 Advice and guidance

The HE Programmes Team is available to prospective and current students to provide advice and guidance on admissions, accessing the Student Loans scheme, eligibility for scholarships, bursaries and prizes. As a small HE provider, an integral part of our strategy is to build relationships with prospective students and provide essential 'hand holding' to those students who need some additional support.

We continue to work with our current student body to ensure that our information on tuition fees and financial support is clearly accessible on our website and comprehensible to students.

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