



# Student Protection Plan

## Introduction

In line with Office for Students expectations, Cranfield University publishes a Student Protection Plan which sets out the University's approach to ensuring the continuation and quality of study for students should a risk to the continuation of their study crystallise.

The Plan outlines the University's assessment of potential risks to the continuation of study of a student or group of students, the likelihood these will crystallise, and the mitigation the University would put into place to ensure continuation and quality of study for all affected students. The Plan also includes the University's Refund and Compensation Policy, and details on the communication, consultation and review of this Plan.

## 1. Risk Assessment

Cranfield University has identified the risks which exist that may affect the continuation of study for registered students, and assessed the likelihood that these will crystallise at Cranfield as follows:

### Closure due to financial ill health / financial performance

Cranfield has a history of good financial performance year to year, and a sound financial balance sheet. The University has risk management policies and procedures in place to monitor its financial performance and risk of failure. **It is therefore considered that the risk of closure for financial reasons is very low.**

### Loss of degree-awarding powers

Cranfield is empowered to award degrees by Royal Charter. It has held degree-awarding powers since 1969. The University is in good standing with the Office for Students (OfS) and is not subject to any intensive monitoring or specific conditions of registration. **It is therefore considered that the risk of Cranfield losing its degree-awarding powers is very low.**

### Loss of our sponsorship licence for international students

Cranfield has a good track record of compliance with UK Home Office requirements and has robust systems and processes in place to ensure that it meets its sponsor responsibilities. These include international student recruitment and admissions practices, monitoring academic engagement, record keeping, and reporting changes to UKVI. In addition, The Student Immigration team carries out checks (at least once a year) of record keeping to make sure that the University has passport and visa records for all students who require a visa to be in the UK. The University works with applicants to reduce the risk of visa application refusals, especially for those from high-risk countries and applicants with a previous student visa refusal. The University's Audit Office also carries out regular internal audits to ensure our procedures comply with our sponsorship responsibilities. **It is therefore considered that the risk of Cranfield losing its sponsorship licence for international students is low.**

### Loss of institutional ability to allow apprentices to complete their apprenticeship

Cranfield is registered on the Education and Skills Funding Agency (ESFA) Apprenticeship Provider and Assessment Register (APAR) as both a Main Provider and End Point Assessment Organisation (EPAO) and is subject to external regulator Audit and /or inspection by ESFA, Ofsted and the OfS to assure the quality and compliance of all of its apprenticeship provision. The University closely monitors its compliance with relevant regulatory expectations through regular internal and external assurance mechanisms, under the auspices of dedicated apprenticeship quality groups within the University's governance structure. Cranfield's apprenticeship provision was audited by ESFA in September 2023 and rated as "Satisfactory"<sup>1</sup> in relation to funding compliance, and the provision was also judged 'Good' by Ofsted following a routine full inspection in January 2024. **It is therefore considered that the risk of Cranfield losing its ability to allow apprentices to complete their apprenticeships is low.**

### Closure of a particular academic centre or subject area within the University

Cranfield has a wide variety of academic centres of a range of sizes operating within the University, each offering a number of courses. As part of strategic planning, the development of subject specialisms or changes in the marketplace it is possible that the University may make a decision to close an academic centre offering a subject or group of subjects. **It is therefore considered that the risk of closure of a particular academic centre within the University is that it is possible.** The University is however committed to delivering the courses it offers places to students and enrolls students on, and measures (detailed below) will be put into place to mitigate the closure should this happen.

### Loss of a staff group associated with a particular course

Cranfield aims to attract, develop and retain the best people, and provide a fulfilling, stimulating working environment, with a diverse international community and a stimulating, knowledge-based environment. The University acknowledges, however, that individual staff or groups of staff may choose to leave for a variety of reasons. **It is therefore considered that the risk of the loss of a staff group associated with a particular course is that it is possible.** The University is however committed to delivering the courses it offers places to students and enrolls students on, and measures (detailed below) will be put into place to mitigate the loss of key staff should this happen.

### Loss of a research degree supervisor

Cranfield aims to attract, develop and retain the best people, and provide a fulfilling, stimulating working environment, with a diverse international community and a stimulating, knowledge-based environment. The University acknowledges, however, that individual staff may choose to leave for a variety of reasons. **It is therefore considered that the risk of the loss of an individual student's research degree supervisor is that it is possible.** The University is however committed to providing research degree students with sufficient supervisory support in order to complete their intended award, and measures (detailed below) will be put into place to mitigate the loss of key staff should this happen.

### Closure or suspension of a particular course or mode of study of a course

As part of strategic planning, the development of subject specialisms or changes in the marketplace, the University may make a decision to withdraw or suspend a course or mode of study which is unviable for financial, logistical or educational reasons. **It is therefore considered that the risk of closure or suspension of a particular course or mode of study on a course is that it is possible.** The University is however committed to delivering the courses it offers places to students and enrolls students on, and measures (detailed below) will be put into place to mitigate the closure or suspension should this happen.

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<sup>1</sup> ESFA outcomes are either Satisfactory or Unsatisfactory.

### Amendment to, removal of or serious disruption to a particular module or group of modules

Both academic and practical factors may mean that modules offered on courses need to be removed or amended, and the University reserves the right make variations due to circumstances outside of its control as detailed in the Terms and Conditions of a student's offer. The University also reserves the right to make changes to modules on courses where the change is deemed to be beneficial to the learning experience. The University's practice is that such changes should be carried out to apply to the next admitted cohort of students. Where in-year changes are required, the University has a policy which requires consideration of the impact of the changes, evidence of engagement with affected students and the explicit approval of the University Senate's Education Committee, which will consider whether the proposed changes are reasonable and have given due consideration to the best interests of the student cohort in general. **It is possible that changes to modules will occur during a student's course of study, however such changes will not lead to a discontinuation of a student's study.**

### Full or partial closure of a particular University site or campus, or relocation of academic provision

Cranfield presently operates on two main sites in the UK for postgraduate education: Cranfield, in Bedfordshire, where the majority of courses are delivered and which is owned by the University ('Cranfield campus'); and at the Defence Academy of the United Kingdom in Shrivenham, Oxfordshire, where the University currently delivers some of its Defence and Security courses ('Shrivenham site'). The University is currently contracted to deliver courses at the Shrivenham site to student intakes up to and including 2028. It is possible that some academic provision currently delivered at the Shrivenham site may be relocated to the Cranfield campus during this time. **It is therefore considered that the risk of some academic provision relocating from the Shrivenham site is that it is possible.** The measures that would be put into place to mitigate this are detailed below. The Cranfield campus is the University's main campus, and the University has no intention of closing or relocating from this campus. **It is considered that the risk of full or partial closure of the University's Cranfield campus is very low.**

In addition, the University delivers undergraduate apprentice provision as MK:U at Bouverie House in Milton Keynes, c. 9 miles from the Cranfield campus. Bouverie House is owned by Milton Keynes City Council via its Development Partnership (MKDP) and is currently leased to MK:U until 2026. It is possible that MK:U will expand beyond the capacity of Bouverie House before the end of the lease, and the University is actively looking at new longer-term locations. Should undergraduate provision need to relocate it would do so either to nearby premises in Milton Keynes or to the Cranfield Campus. **It is considered that the risk of relocation by MK:U is that it is likely.**

### Loss of access to a specific item of equipment or research site

Over time, and for a variety of reasons, it is possible that some access to equipment or research sites may be restricted or become unavailable, although wherever possible such equipment will be relocated or access sourced. It is also possible that a student may lose access to their research site or materials, through a breakdown of agreement, political unrest or other force majeure. **It is therefore considered that the risk of loss of access to a specific item of equipment or research site is that it is possible.** The measures that will be put into place to mitigate this are detailed below.

### Individual student's loss of access to funding

Students funded by Cranfield University, a sponsor organisation or through the UK Government's Apprenticeship Levy should be aware of the individual requirements for continuation of that funding. Any postgraduate student who at any point in their studies becomes ineligible for the continuation of such funding will normally be given the opportunity to self-fund the remainder of their studies. All students who cannot continue on their course, for example because of becoming ineligible for Apprenticeship Levy funding, will be provided with a record of any credit achieved which could be used towards future study at Cranfield or another university.

Cranfield has a small number of arrangements for academic provision with partner organisations. The above risk assessments apply to students studying as part of these arrangements. However, additional risks to the continuation of study for students studying within these partnerships include:

#### Loss of a contract with a partner organisation to deliver academic provision

The nature of commercial contracts means that it is possible that the University's contractual arrangements/obligations with partner organisations may change. Where the University is no longer contracted to deliver academic provision, the University will aim to put into place arrangements to ensure all students who enrol on a course leading to a Cranfield award have the opportunity to complete their award with Cranfield, through the teaching-out of the provision to existing students. Where this was not possible, Cranfield would arrange the transfer of study (and any learning credits already achieved) of any students to a new academic delivery partner. **At present, the University considers the risk of the loss of any of its contracts for academic provision involving an external partner to be possible.**

#### Termination of a contract with a partner organisation to deliver academic provision

The University may seek to end a contract that it has entered into with a partner organisation, for reasons such as commercial, legal, academic or national security factors or concerns. Where the University decides to terminate a contract to deliver academic provision for a partner organisation, and unless force majeure applies, the University will seek to fulfil its contractual obligations to existing students. Where this was not possible, Cranfield would arrange the transfer of study (and any learning credits already achieved) of any students to a new academic delivery partner. **At present, the University considers the risk of the termination of any of its contracts for academic provision involving an external partner to be possible.**

#### Loss of access to the country where academic provision is being delivered

The University carries out full risk assessments when agreeing a new partnership to deliver academic provision. However, political unrest, natural disaster or other force majeure may exceptionally mean University staff cannot access a country where academic provision is being delivered. In addition, access to countries may be restricted temporarily or on an ongoing basis due to public health emergencies. **The risk that the University may lose access to any country where it currently delivers academic provision, either temporarily or on an ongoing basis is that it is possible.**

With due regard to the Equality Act 2010, the University is aware that certain groups of students may be more at risk of non-continuation of study as a result of the crystallisation of any of the above risks. As per the duty the Equality Act places on higher education institutions, Cranfield will ensure that the specific protected characteristics of our student body are taken into account when making decisions likely to affect their continuation of study, and that, where required, specific mitigation is put into place to ensure that all students are treated equitably and fairly.

## 2. Mitigation

The University has identified a number of risks it is considered may be reasonably likely to crystallise within the foreseeable future. The measures to mitigate such risks are given below:

#### It is considered likely that the University's undergraduate provision will relocate from its current site at Bouverie House

The University is aware that it may outgrow the current site it occupies for its undergraduate apprentice provision, and will mitigate for this by prioritising a nearby location to relocate to or, if no viable alternative is available, by relocating the undergraduate provision to the Cranfield campus and providing travel support between Milton Keynes and Cranfield.



### It is possible that Cranfield may choose, for whatever reason, to close a particular academic centre within the University

Where an academic centre of the University is closed which affects taught academic provision, the primary approach would be a phased closure, allowing all existing students to complete their studies within the academic centre, while not admitting new students. Where this would not be possible, or at the request of individual students, the University would look to move these students to a different centre within the Faculty or University so that their studies can continue without interruption. In all cases, a teach-out plan detailing the arrangements for teaching the remainder of the course would be agreed by the University Senate's Education Committee. Should the change of department require a change of study location for the student, appropriate support will be provided as detailed in section 3 of this plan.

### It is possible that the University may lose a staff group associated with a particular course

All permanent academic staff at Cranfield are required to provide a minimum of three full calendar months' notice of their intention to leave their employment, which allows sufficient time to put appropriate measures in place. Should Cranfield lose a significant member, or a critical mass, of academic staff at a particular point through a student's course, the University would ensure that all enrolled students were able to continue their studies and complete their course. This may be achieved through a suitable combination of the immediate replacement of full-time staff or the hiring of consultants or recognised teachers to cover specific topics.

### It is possible that the University may lose a research degree supervisor

All permanent academic staff at Cranfield are required to provide a minimum of three full calendar months' notice of their intention to leave their employment, which allows sufficient time to put appropriate measures in place. Where a research student's supervisor leaves the University or becomes unable to act as a supervisor for whatever reason, the University will endeavour to find an appropriate supervisor within the existing University staff body. Each research student is allocated at least two supervisors as part of a supervisory team, with the Co-Supervisor able to step-up and act as Lead Supervisor if required. If this is not possible, the University will endeavour to either contract the previous supervisor for the supervision of that student; contract a specialist supervisor for the supervision of that student; or facilitate the transfer of that student to the previous supervisor's new institution (if applicable). In any event, all new research students at Cranfield are assigned a supervisory team of appropriately qualified staff.

### It is possible that the University may close or suspend a course or mode of study on a course

A number of courses offered by the University are considered niche, or the University is the sole supplier. Where a course or mode of study offered by the University is withdrawn, the approach would be a phased closure - allowing all existing students to complete their studies, while not admitting new students. A teach-out plan detailing the arrangements for teaching the remainder of the course will be agreed by the University Senate's Education Committee. Where a course of study offered by the University is temporarily suspended for new entrants, a teach-out plan detailing the arrangements for teaching the remainder of the course for enrolled students will be agreed by the University Senate's Education Committee.

### It is possible that further academic provision may relocate from the Shrivenham site

The University has relocated a portion of its academic provision within the Defence and Security Themes from the Shrivenham site to the main campus at Cranfield, although a significant proportion of academic provision remains at the Shrivenham site. The University retains access to the Shrivenham site, and should any further provision relocate, any resources required by students who have relocated to the Cranfield campus will still be available. Support will be available for students who are required to travel between the two sites (if required). Teaching on courses contracted by the Defence Academy of the United Kingdom will continue to be delivered at the Shrivenham site.

**It is possible that students may suffer a loss of access to a specific item of equipment or research site**

Should any further academic provision relocate away from the Shrivenham site, access to equipment and research facilities should remain available for Cranfield students, with arrangements in place to support travel between the sites if necessary. Essential equipment or facilities will be relocated or sourced for the Cranfield campus where possible.

The University has maintenance contracts on the majority of its research equipment. However, in the event of such equipment breaking down the University would seek to repair the equipment or source alternative access to comparable equipment elsewhere. Should a student lose access to their research site or materials for whatever reason, the University will support them to gain access, find an additional site/source of materials or amend their project to remove the requirement for that particular site/set of materials. Individual students will be supported by their supervisory team and administration staff within their Faculty to identify the appropriate measures on a case-by-case basis, which may include a period of suspension or an extension of time for writing up their thesis.

**It is possible that the University may lose or terminate a contract to deliver academic provision for a partner organisation**

Where the University either loses or chooses to terminate a contract to deliver academic provision for a partner organisation, the University would, unless force majeure applied, seek to fulfil its contractual obligations to existing students through a teach-out approach. Alternatively, students (and any completed learning credits) may be transferred to a new provider working on behalf of the partner organisation.

**It is possible that the University may lose access to a country where academic provision is being delivered, either on a temporary or ongoing basis**

In such cases, the University would provide remote teaching and assessment for the affected students and explore employing recognised teachers from within the country in question or transferring provision to another provider.

Cranfield is aware that the needs of individual students, and groups of students sharing a characteristic, will differ and that the mitigation required for a particular student or type of student may vary on a case-by-case basis. As per the duty the 2010 Equality Act places on higher education institutions, Cranfield will ensure that the specific protected characteristics of our student body are taken into account when considering what mitigation will be appropriate to ensure the continuation of study for the whole student body, and ensure that all students are treated equitably and fairly.

### **3. Refund and Compensation Policy**

Cranfield University is committed to ensuring that all students receive the education they are entitled to, and that the University has provided the educational output and service it has agreed to do. There may be, however, occasions where a student does not feel satisfied with the service the University has provided, and the University has in place complaints and appeals procedures which students are able to access in such instances.

Where any complaint or appeal is received, and subsequently upheld, a variety of measures may be put into place, including financial redress as detailed below.

## Refund Policy

In this policy, the term 'refund' relates to the repayment of sums paid by a student to the University or an appropriate reduction in the amount of sums owed in future by the student to the University.

Cranfield University has considered a wide range of mitigation measures to minimise the impact of any risk to the continuation of a student or group of student's study, which will be discussed with affected students on a case-by-case basis. However, should the University be unable to provide an acceptable arrangement to enable a student to continue their study as a result of any of the risks identified in the Student Protection Plan, students will be offered either: a lower exit award (if applicable) with a refund of the tuition fees for the higher award; a pro-rata refund for fees paid for credits which have not been attempted, with the credits gained transferable to another institution; or exceptionally, and at the University's discretion, a refund of the full tuition fee. Where a student is dissatisfied with the outcome of any mitigation proposed, they may make a formal complaint to the University through the Student Complaints procedure, which is detailed [here](#).

In all other cases, any student who feels that they are entitled to a full or partial refund for any reason should make a formal complaint to the University through the Student Complaints procedure. Should a complaint be upheld, a suitable recommendation will be made by the investigating officer.

Any fee refund that is paid will be refunded to the student/sponsor/company/organisation who originally paid the fee (other than for tuition fee loans paid on behalf of a student by the Student Loans Company). Cranfield has a small number of postgraduate students in receipt of tuition fee loans from the Student Loans Company. Where a refund is owed to a student in receipt of such a loan the refund will be made directly to the student, who will be responsible for making any reimbursement to the Student Loans Company. The University is not able to compensate students for interest accrued on any loan.

Where a complaint against the University is upheld, and it is considered that the University has provided sub-standard service sufficient to merit a repeat performance of the service or a full or partial refund of tuition fees paid, Cranfield will honour such recommendation.

Cranfield University does not refund tuition fees paid by students where they have chosen to cease their studies of their own accord, unless exceptional circumstances exist, which must be submitted with the Notification of Student Withdrawal paperwork before the termination of that student's registration.

Cranfield University does not refund tuition fees paid to students solely on the basis that they have failed to achieve their intended award. Students who transfer to a lower award without studying towards the higher award<sup>2</sup> may, where appropriate, receive a refund of a proportion of the paid fees.

Cranfield University does not refund tuition fees paid simply on the basis that changes have been made to the modules on a course of study. The University procedure for changes to modules ensures that changes are made to improve the learning experience and take into account the best interests of a cohort of students. Changes to individual modules are not considered to be a material change in the overall delivery of the course.

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<sup>2</sup>Studying towards the higher award includes enrolling on any modules which contribute towards the higher award (whether the assessment is attempted or not) for taught students. For research students, no refund will be made for the tuition fees paid for an academic year, however any research student who opts to take or study towards a lower award will have their fee liability reduced accordingly.

Most courses at Cranfield University require a deposit to be paid by applicants when accepting an offer of admission. Deposits are intended as non-refundable guarantees of a student's intention to take up the offer of a place at the University. However, the University will, upon the presentation of exceptional circumstances, consider the refund of deposits to applicants who, for unforeseen reasons, are unable to join the University, on a case-by-case basis.

Where refunds are agreed, the University will provide payment of such refund within 28 days from the date of the agreement. Any refund must be paid to the bank account or credit card from which the original payment was made.

## Compensation Policy

In this policy the term 'compensation' relates to either recompensing the student for expenses incurred or an amount to recompense for material disadvantage to the student, arising from a failure by the University to discharge its duties appropriately. Compensation may take the form of a financial payment, a discount, or some other form of benefit.

Cranfield University will provide appropriate compensation or redress to students and applicants who have a formal complaint or appeal upheld by the University or subsequently by the Office of the Independent Adjudicator on a case-by-case basis. Details of the University's Complaints Policy for registered students can be found [here](#) and for applicants [here](#).

Examples of possible forms of redress which may be made to a student are detailed below:

Where a Research student's supervisor is no longer able to act as their supervisor, the University will endeavour to ensure revised supervision arrangements are put into place with the minimum of disruption to the student. Where there is a delay on the University's part in putting these arrangements into place, the University will ensure that students are not financially disadvantaged and will put into place individual arrangements as appropriate in each case. These arrangements may include support with additional accommodation costs resulting from an extended period of study, paying any fees relating to an extended period of study, and support with ancillary costs related to the student's study, such as the cost of extensions to visas or transport costs.

Where research materials or a research site become unavailable to a student or group of students and the University is at fault, Cranfield University will ensure that students are not financially disadvantaged and will put into place individual arrangements as appropriate on a case-by-case basis. These arrangements may include support with additional accommodation costs resulting from an extended period of study, paying any fees relating to an extended period of study and support with ancillary costs related to the student's study, such as the cost of extensions to visas or transport costs.

Where the University is unable to continue to provide academic provision to a student, and academic provision is transferred to another provider, Cranfield University will ensure that students are not financially disadvantaged by the transfer. The University will, through arrangement with the new provider or compensation to the student, ensure that the student does not incur any additional costs for tuition fees. The University further commits to honour student maintenance or tuition fee bursaries or studentships funded directly by Cranfield University for students transferring to another provider, in order to ensure they are not financially disadvantaged, and will put in place individual arrangements as appropriate on a case-by-case basis. In addition, the University will provide support with any additional accommodation and travel costs incurred by the student (as detailed below) for up to one calendar year, depending on the remaining length of the student's registration.



Where a student's permanent place of study changes, they may apply to the University for financial support with either additional accommodation costs or additional transport costs incurred by the change. An individual student cannot receive financial support for both travel and permanent accommodation costs concurrently.

Cranfield University does not provide compensation to students who have chosen to leave their course of study or who have failed to achieve their intended award.

## Travel costs

Where, as a result of the University making a change to their place of study, a student has to travel an additional distance to attend their place of study or to access specific research equipment, and they are unable to access any transportation the University has arranged or any shared transportation, they will be offered financial support at the standard University rate, per additional mile<sup>3</sup> from their registered term-time address to their new place of study, for the duration of the course they are enrolled on. This support does not apply to any additional qualification the student enrolls on at Cranfield after any change has taken place.

Where a student is required to travel between University sites, for either teaching or research, but not as a result of a change to their location of study, and they are unable to access any transportation the University has arranged or any shared transportation, they will be offered financial support at the standard University student rate, per additional mile<sup>3</sup> from their registered term-time address.

## Accommodation costs

Where a student's course relocates between the University campus and the Shrivenham site, and they choose to relocate to accommodation within 15 miles of their new location<sup>3</sup>, the University will compensate students for any increase in the rental costs between their previous and new property, up to £100 per month, for the duration of their course. The University is not able to provide financial support towards the costs of purchasing a new home when relocating to a new location.

## Financial Guarantee

Cranfield University is a well-established Higher Education Institution and is financially healthy, as evidenced by our Financial Statements which are subject to a process of independent audit and are assessed for risk by the Regulator for Higher Education annually. Cranfield has significant assets which are expected to be sufficient to cover any costs incurred as a result of this Refund and Compensation Policy.

## 4. Communication

Cranfield University will publish this Student Protection Plan on our website for all current students and make it available to all future students (both pre-and post-application) by signposting the Plan on the application guidance pages and in our offer documentation.

Staff will be informed of this Student Protection Plan through the University's intranet, with local training provided for any staff whose roles will be impacted by this plan. This plan and any future iterations of the Plan will be overseen by the University's Senate and its sub-committees, with the

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<sup>3</sup> This will be calculated using the distance by land transport as per the [freemaptools website](#).

information passed through to academic and professional services staff by their representatives on these committees.

References to this Plan have been added to the University Senate's guidance on course changes, and to the standard proformas for course changes which need to be completed for all course changes. Significant changes to courses require the approval of the University Senate's Education Committee, whose members (which include student representatives) will be fully briefed on this Plan and be able to consider any implications a proposed course change may have.

Where material changes to a course or its delivery are proposed, the University will consult with students where possible and seek to implement the most appropriate course of action for the entire cohort. Where a change of location of study or closure of an active course is proposed, the University aims to provide enrolled students with a minimum of six months' notice, and will discuss any individual arrangements for mitigation with the affected students. In the event of a course closure or campus relocation, students will be informed through briefing sessions/meetings, email communication and intranet announcements/dedicated intranet areas. Students will be given the opportunity to engage directly with University staff through email, group sessions or one-to-one meetings.

Any student who is dissatisfied with the implementation or outcome of this plan, and any measures put in place as a result of it, are able to make an informal or formal complaint through the University's Student Complaints process, which is detailed and available to students in the [Student Complaints Senate Handbook](#).

Students are able to access advice from the University's Student Wellbeing and Support service, which provides advice and support to students independent of their course team. The Student Wellbeing and Support service can also refer students to a dedicated counselling service. The University will make provision for students to have access to independent advice through the Cranfield Student Association (CSA) (and, as appropriate, the NUS), with suitable training made available to the CSA staff and officers.

This plan has been discussed with the Cranfield Student Association at the University's Student Experience Committee. The CSA will continue to be involved in the review of this plan through this Committee.

## 5. Risk Definitions

We use the following broad definitions for the judgement of risks to a student's continuation with the University in this Plan:

**Very Low** – this is very unlikely to happen. It would require a number of unusual / unexpected significant events to occur in combination or in sequence over an extended period of time.

**Low** – this is unlikely to happen. It would require a significant and unexpected event or events to occur.

**Possible** – this is not expected to happen, but circumstances which could lead to this happening are plausible and could occur either in the short term through events outside of the University's control or longer term as a result of a strategic University decision which is not currently planned.

**Likely** – this is something that we anticipate may happen. We would anticipate an occurrence on the balance of probabilities in the light of operational considerations or the environment in which the University is working.

**Expected** – the University has already confirmed that this will occur. There are currently no expected risks identified in this plan.

## Document control

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