

**Aimhigher
Teacher and Adviser
Conference
4th July 2017**

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/SF_England



/SFEEngland



/SFEFILM

www.gov.uk/studentfinance

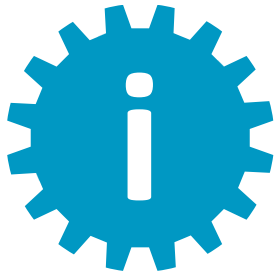


SLC

Student Loans Company



student finance england
The student finance experts



SESSION CONTENTS

- **AY 2017/18**
 - ***Support Overview (FT and PT)***
 - ***Changes for 2017, Policy and Procedure***
- **AY 2018/19**
 - ***What might we expect? (All TBC)***
- **Applications**
 - ***General Advice as we approach end of term...***
- **Repayment 2017** - ***New Focus and Resources***
- **Outside of HE Undergraduate Support...**
- **New Resources Available**



2017/18



AY2017/18 SUPPORT OVERVIEW

WHAT IS ON OFFER?

- Tuition Fee Support – maximum £9,250 (full time) and maximum £6,935 (part time)
- Maintenance Loans - figures, thresholds and tapers available [here](#)
- Dependents Grants - Childcare Grant and Parent Learning Allowance
- Adult Dependents Grant
- Disabled Students Allowance - Support package between SFE and HEP (online application now available)

...in addition to SFE support, we would encourage discussions on the wider funding opportunities urge students to involve university or college reps...and parents.

Bursaries? Scholarships? Part-time work? Parental support?





AY2017/18 SUPPORT OVERVIEW

POLICY AND PROCEDURE UPDATES FOR 2017

- Changes to [NHS Funded Courses](#)
- Long Residency Eligibility Criteria ([Page 27, Eligibility Guidance](#))
- Armed Forces Personnel based Overseas
- New address for all Residency Evidence
Residency Team, Student Finance England, PO Box 311, Darlington, County Durham, DL1 9NZ
- New process for students that are estranged from their parents – supply ‘evidence’ over the telephone if no 3rd party evidence can be obtained. Direct case workers can be contacted at Estranged@slc.co.uk or **0300 100 0034**
- DSA Online Applications are available to students that are first time DSA applicants, studying full time and applying for core support. Students can submit scanned medical evidence at DSA_Disability_Evidence@slc.co.uk





SECTION 1

STUDENT FINANCE 2017/18

NHS STUDENT FUNDING REFORM



Information in this section is a high level notification of policy intent and is subject to change and clarification!



NHS STUDENT FUNDING REFORM

POLICY INTENT

As part of the NHS bursary reforms; from 1 August 2017, **new** nursing, midwifery and allied health students studying in England will no longer receive the current package NHS grants and bursaries:

- Instead, they will have access to the same student finance system* as other undergraduate students
- This means that Nursing, Midwifery and AHP students will be funded by BIS in exactly the same way as students on other eligible HE courses
- BIS intend that students studying nursing, midwifery and allied health subjects as a **second degree** in England will also be eligible to apply for the full package of support administered by SFE



*All full-time and part-time support products - Tuition Fee Loan, Maintenance Loan, Targeted Grants and DSA at the same rates



NHS STUDENT FUNDING REFORM

COURSES AFFECTED

Courses within scope of the funding policy change:

Nursing		Allied Health Professions *	
Degrees (Including courses to convert from second to first level registration)		Chiropody	Physiotherapy
		Dietetics and Nutrition	Podiatry
Midwifery		Occupational Therapy	Prosthetics and Orthotics
		Operating Department Practice (Diploma and Degree)	Radiography
Degrees		Orthoptics	Radiotherapy
			Speech and Language Therapy

*Dental Hygiene & Dental Therapy were initially in scope, but this changed following the Summer 2016 consultation



Funding models for undergraduate Medicine and Dentistry courses (As 1st or 2nd degree and graduate entry) will not be changed



CONSULTATION DOCUMENTS: EXCERPT

COMPARISON OF STUDENT SUPPORT RATES

Based on 2016/17 Academic Year, 42 Week Course:

Maximum Total Support (By Student Location)	NHS Bursary Scheme	SFE Loan System	Difference (£)
London	£8,750	£12,058	£3,308
Outside London	£6,975	£9,256	£2,281
Living At Home	£5,623	£7,588	£1,965



From - https://consultations.dh.gov.uk/workforce/healthcare-education-funding/supporting_documents/NHS%20bursary%20consultation%20April%202016.pdf



NHS STUDENT FUNDING REFORM

PUBLIC CONSULTATION & GOVERNMENT RESPONSE

The Department of Health launched a 12 week public consultation on the planned changes which ran until 30 June with 1,743 responses received

- There were recurring themes and evidence of the need for supplementary funding for healthcare students: the Department agrees that this funding is needed, to prevent a fall in the number and diversity of these students
- The supplementary funding will be known as the **Learning Support Fund (LSF)** and administered by **NHS BSA**
- The LSF will provide three types of support:
 - Travel & Dual Accommodation Expenses (TDAE) – placement costs
 - Child Dependants Allowance (CDA) – annual £1000 grant
 - Exceptional Support Fund (ESF) – a hardship fund



<https://www.gov.uk/government/consultations/changing-how-healthcare-education-is-funded>



NHS STUDENT FUNDING REFORM

NHSBSA STUDENT INFORMATION

The NHSBSA website www.nhsbsa.nhs.uk/Students is updated with the latest news and information for students on the funding reforms:

The screenshot shows the NHSBSA website interface. At the top, there are NHS logos and links for 'Social Work Bursaries' and 'Student Bursaries'. The main heading is 'New Students'. On the left, there is a sidebar menu with links: 'Students Home', 'Student Bursaries', 'When to apply for funding', 'Bursary Calculators', 'My Account - BOSS (Bursary Online Support System)', 'New Students', 'Continuing Students', 'Advice, Guidance and Forms', 'Information for Universities', 'Contact Details', and 'Bursary Scheme Information and FAQs'. The main content area features a section titled 'Am I a new student?' with social media icons for Ask Us, Facebook, and Twitter. Below this is a photo of a group of students in a classroom. A text block explains that the Health Education Funding Reforms consultation is resulting in significant changes to how some healthcare courses are funded from 1 August 2017, and directs users to the 'government's web page' for more information. A link is provided for the latest Q&A document regarding changes to healthcare education funding for courses starting on or after 1 August 2017.

The screenshot shows the NHSBSA website interface for 'Student Services'. At the top, there is an NHS logo and the text 'Business Services Authority'. The main heading is 'Student Services'. Below this is a section titled 'Health Education Funding Reforms: Question & Answers'. Under the 'General' heading, there is a question: 'Why are bursaries remaining in place for some students in 2017/18?'. The answer explains that under the government's Health Education Funding Reforms, some types of students were deemed as being out of scope of the funding reforms for specific reasons which are detailed in the 'consultation response'. Therefore, for these student groups, funding arrangements have been established and these are known as 'transitional arrangements'. This means that these groups of students have different arrangements for specific healthcare courses commencing between 1 August 2017 and 31 July 2018. It is important to note that these are transitional (temporary) arrangements. The Department of Health is currently reviewing these courses and decisions on the future funding arrangements will be made in due course. We will keep this document and our website updated as and when more information is available. Another question is: 'I am starting year 2/3 of my course at a different university, can I still claim my NHS bursary?'. The answer states that you may be able to claim an NHS Bursary if you continue to study on an NHS-funded place. A third question is: 'You will need to check with your university on the relevant funding support available if you change your study pattern in any way.' A fourth question is: 'I have previously taken out a student loan to do another degree, will SLC let me take out a new loan to train in healthcare?'. The answer states that yes, if you plan to study a pre-registration healthcare course in one of the following eligible courses you will be able to claim a second student loan to allow you to study, just like a student studying for a first degree: Nursing (adult, child, mental health, learning and disability), Midwifery, Dietetics, Occupational Therapy, Orthotics, Orthotics & Prosthetics, Physiotherapy, Podiatry/Chiropody, and Radiography (diagnostic and therapeutic). At the bottom right, it says 'Version 2 Updated 9 March 2017'.





POLICY CHANGES 2017

LONG RESIDENCY ELIGIBILITY

Long Residency Eligibility Criteria

A new eligibility category of long residency has been introduced meaning those with Discretionary/Limited Leave to Remain may now be eligible for Advanced Learner Loans under this new regulation

Student support will now be available for those students who are:

- Under the age of 18 and lawfully resident in the UK for 7 years or
- Aged 18 years and above who have either spent at least half their life in the UK or at least 20 years in the UK prior to the first day of the first academic year of their course





POLICY CHANGES 2017

OVERSEAS ARMED FORCES PERSONNEL

Overseas Armed Forces Personnel

The second major change for 2017/18 AY affects members of the Armed Forces who are serving overseas and their families

At present, eligibility rules bar members of the Armed Forces serving overseas from accessing support whilst out of the country:

- From 2017/18 AY, an exception to this has now been introduced to allow members of the Armed Forces and their families to apply for Advanced Learner Loans, whilst serving overseas

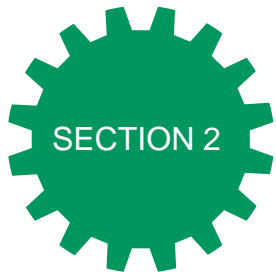




AY 2018/19

WHAT MIGHT WE EXPECT?





2018/19 ACADEMIC YEAR

WHAT MIGHT WE EXPECT? ALL TBC...

- Inflationary increase to maximum fees?
HE legislation had been intended to make higher fees dependent on improved teaching (TEF). This will now not be implemented until 2020-21 - and until then universities can make inflation-linked increases
- Inflationary increase to maintenance support?
Maintenance support has generally increased in line with inflation in previous Academic Years.
- EU Funding 2018/19 : eligibility criteria to remain
- Part Time Maintenance Loans 2018/19 – [more info here](#)
- PhD Doctorate Loans 2018/19 – [more info here](#)



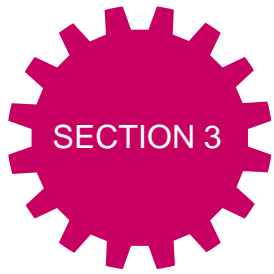
High Level Student Finance 2018/19 resources are available now at the Practitioner Website. Please note that all figures are based on 2017/18 AY



APPLICATIONS

GENERAL ADVICE...





APPLICATIONS AND PROCESSING

HELP TO NAVIGATE THE APPLICATION SYSTEM

- No change to best practice advice : Apply Early, Apply Online. Apply online at [gov.uk/studentfinance](https://www.gov.uk/studentfinance)
- Please remind students to download, sign and return the Online Declaration, no money can be issued until students signs to agree to the T&Cs. Accounts should say 'Approved'. 'Approved – Awaiting Signature' requires action!
- As UCAS Clearing approaches, resources are available to help students going through the process regarding their Student Finance applications
- Remember, be aware of phishing scams! SLC will never ask for bank details by email.





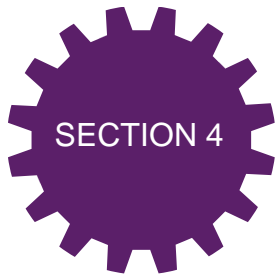
SECTION 4

REPAYMENT 2017

STRENGTHEN THE MESSAGE



2017/18



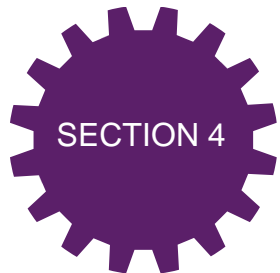
REPAYMENT

KEY MESSAGES

There are a few essential messages students should understand about their student finance repayments:

- You won't make repayments until your income is over **£21,000** a year
- You'll be due to start repaying in the April after completing/leaving your course
- You'll repay 9% of your income over £21,000 and if you're employed deductions will be made directly from your pay, through the HMRC tax system
- If your income falls to £21,000 or below your repayments will stop
- Any outstanding loan balance is written off 30 years after entering repayment





REPAYMENT

FIGURES AND INTEREST

Income each year before tax	9% will be deducted from	Monthly Repayment (Approx)
£21,000	£0	£0
£22,000	£1,000	£7
£30,000	£9,000	£67
£35,000	£14,000	£105
£40,000	£19,000	£142



During study until entering repayment

RPI +3%



Income:
Under £21,000

RPI Only



Income:
£21,000 to £41,000

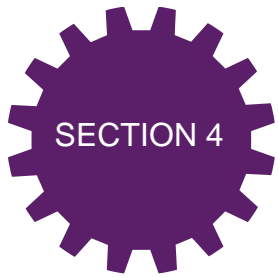
RPI + up to 3%



Income:
Over £41,000

RPI + 3%

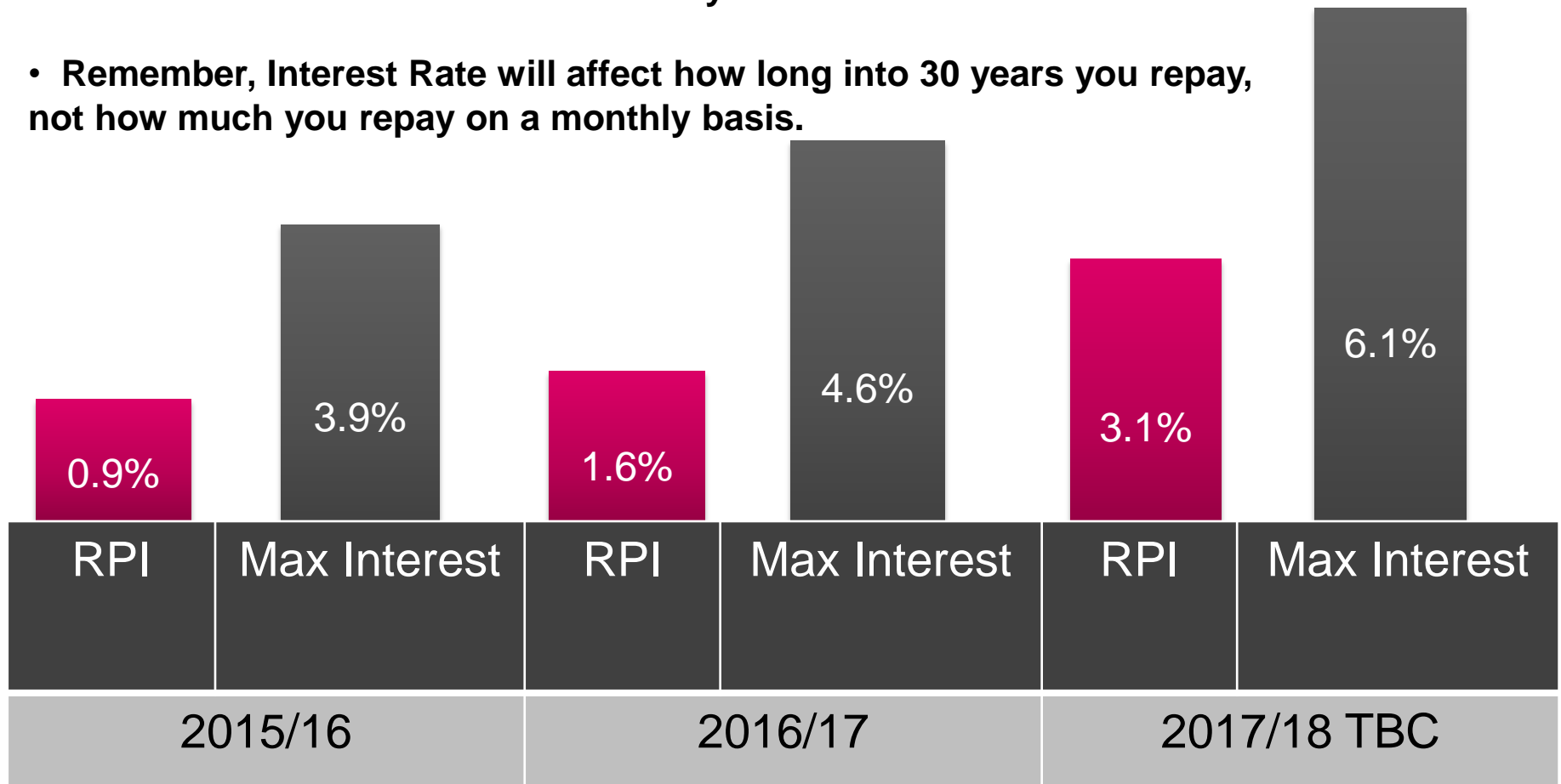


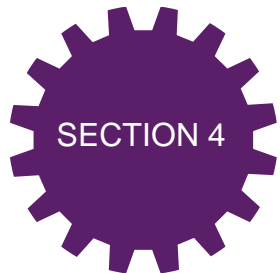


REPAYMENT

INTEREST IN CONTEXT...

- Will students and/or parents be aware of potential rise?
- Will it influence their decision to study?
- Remember, Interest Rate will affect how long into 30 years you repay, not how much you repay on a monthly basis.





REPAYMENT

NEW RESOURCES

SLC have created a range of resources helping students to understand how loan repayment works, their responsibilities and advice for complex scenarios:

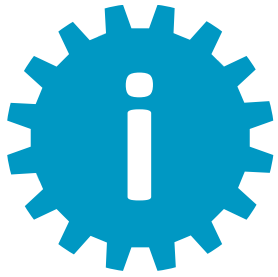
In depth information about repayment can be found at;

- SLC's online repayment guides on slc.co.uk
- [SLC Repayment Website](#)
- [New Repayment Booklet](#) available to order now
- Repayment Videos on the [SLC Channel on YouTube](#)

...and did you know

Resources and 'button links' are available from the [Practitioners Website](#) to easily embed on your own website, directing learners straight to SFE/SLC information



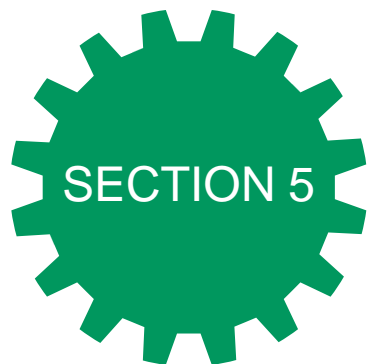


OUTSIDE OF HE UNDERGRAD...

OTHER STUDENT SUPPORT

- [Advanced Learning Loans](#) (open for 2017/18 on 15th May 2017). Loans to contribute towards fee costs for approved courses at approved learning providers delivering courses at Level 3, 4, 5, or 6
- [Postgraduate Loans for Masters Courses](#) available. Loans contribute towards studying for a Masters Course, non-means tested up to £10,280 in AY 2017/18. Applications opened on 22 June

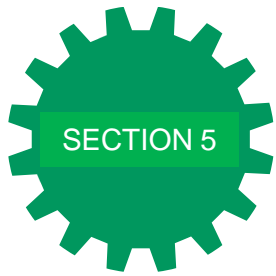




RESOURCES

BOOKMARK THE WEBSITE!





PRACTITIONER WEBSITE

THE HUB OF RESOURCES

The screenshot shows the homepage of the Student Finance England Practitioner Website. At the top left is the logo for 'studentfinanceengland' with the tagline 'the student finance experts'. To the right is a search bar with the text 'Search' and a blue 'Search' button. Below the logo is a navigation menu with links: 'Home', 'Products', 'Policy documents', 'Exchange blog', and 'About us'. The main content area has a blue background with a blurred image of two students. On the left, it says 'Welcome to Student Finance England for practitioners' and 'Up-to-date information and supporting materials for all our student finance products and services.' Below this is a paragraph: 'This site is intended for those working in the education sector and provides guidance on the financial help available to students, based in England, who are considering entering further, undergraduate or postgraduate education.' On the right, there are two call-to-action buttons: 'PRODUCTS' (pink) with the text 'Find out more about student finance' above it, and 'SUPPORTING MATERIALS' (pink) with the text 'Take a look at our guides, films and factsheets' above it.

studentfinanceengland
the student finance experts

Search Search

Home Products Policy documents Exchange blog About us

Welcome to Student Finance England for practitioners

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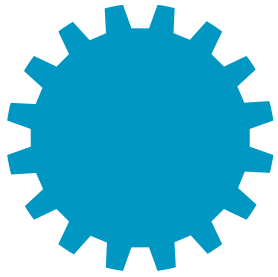
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Find out more about student finance
PRODUCTS

Take a look at our guides, films and factsheets
SUPPORTING MATERIALS



A new Practitioner Website has launched!



KEEP IN TOUCH

CONTACT DETAILS

Contact Me:

✉ Ahmar_ehsan@slc.co.uk

🖱 www.practitioners.slc.co.uk

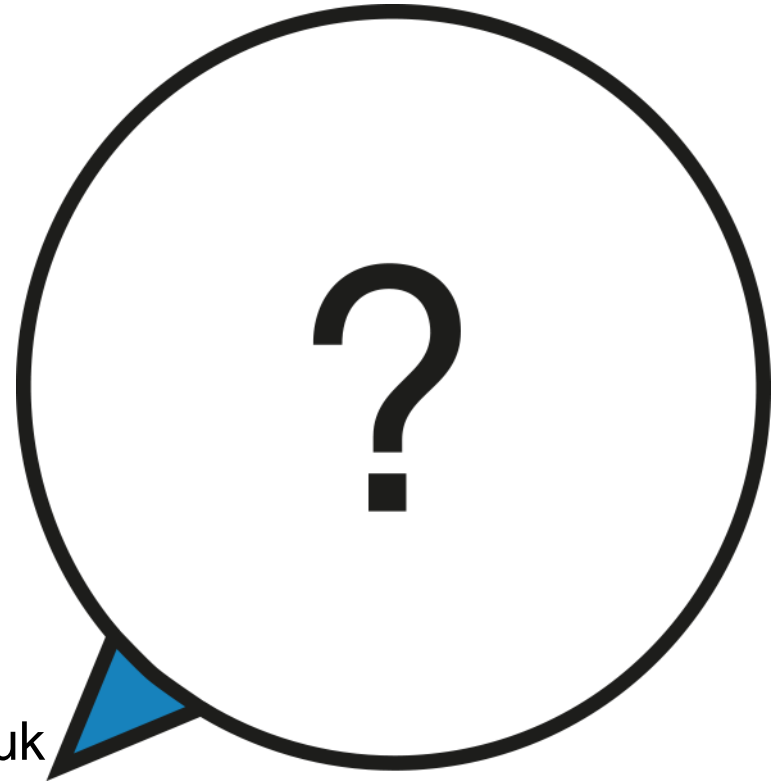
☎ 07824 451781

Contact Us:

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2017/18