Colin Wylie IAG Partner Account Manager colin\_wylie@slc.co.uk 07825 682443

2016/17

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SFE UPDATE: HE Aimhigher West Midlands Conference

6 July 2016

www.gov.uk/studentfinance





#### **Eligibility criteria**

General rules EU students – including BIS announcement following Referendum

#### 2016/17 full-time undergraduate support package

Replacement of Maintenance Grant with additional Maintenance Loan Changes to Disabled Students' Allowances

### 2016/17 NHS funding & changes announced for 2017/18

**Part-Time student finance** 

**Postgraduate Loans** 











Students need to meet certain residency criteria in order to be eligible for financial support from SFE:

- Settled status can live in the UK without any Home Office restriction
- Ordinarily resident in England on the first day of the first academic year of their course
- Been living in the UK for the three years immediately prior to this date
- Tuition fee support only, without meeting residency requirements for European Union (EU) students\*

\*EU students must have lived within the EEA for 3 years prior to the first day of the first academic year of the course



Students may still be entitled for support if they qualify under any of the exceptions to the general residency rules:

- The student, their spouse, civil partner, parent/stepparent are recognised by the UK government as a refugee and lived in England since this status was awarded
- The student, their spouse, civil partner, parent/stepparent, have been granted Humanitarian Protection to stay in the UK and meet the standard residency requirements
- EEA /Swiss migrant workers and the children of Swiss nationals and Turkish workers if they meet the employment/residency requirements





New students from the EU will now need to have been resident in the UK for **five** years before the first day of the first year of their course to be eligible to receive 'living cost' support from SFE:

- The rationale for this change is the substantial increase in the number of EU nationals claiming living cost support to study in England
- Between 2009/10 and 2014/15 the number of EU nationals who received living cost support rose from 11,600 (total cost £75m) to 31,500 (£240m)
- This change of policy came into effect on 25<sup>th</sup> March 2016

The final consultation documents can be found online at GOV.UK



Message from Jo Johnson, Minister for Universities and Science regarding the **immediate status** of EU nationals and student finance in England:

- EU nationals or their family members, currently in higher education, and who are assessed as eligible to receive loans and/or grants from the SLC, will continue to receive this support until they finish their course
- The rules applying to EU nationals, or their family members, who have applied for a place at university from this August to study a course which attracts student support are unchanged
- The SLC will assess these applications against existing eligibility criteria, and will
  provide loans and/or grants in the normal way\*



# SECTION 2 STUDENT FINANCE 2016/17 SUPPORT FOR FULL-TIME UNDERGRADUATES







Revised package of Maintenance Support for new entrants into Higher Education in A/Y 2016/17 (2016 Cohort)

- Maintenance Grant replaced by additional Maintenance Loan
- The maximum level of Maintenance Loan has been increased by 10.3% for those previously entitled to Maintenance Grant
- The overall amount of Maintenance available is therefore higher (the amount of Loan exceeds the previous amount of Grant + Loan)





## MAINTENANCE SUPPORT

### MAINTENANCE LOAN ENTITLEMENT

### 2016 cohort F/T students, not eligible for benefits or aged over 60

Household Income	Home	Elsewhere	London
£25,000 & under	£6,904	£8,200	£10,702
£30,000	£6,322	£7,612	£10,103
£35,000	£5,740	£7,023	£9,503
£40,000	£5,158	£6,434	£8,904
£45,000	£4,576	£5,845	£8,304
£50,000	£3,994	£5,265	£7,705
£55,000	£3,412	£4,667	£7,105
£60,000	£3,039	£4,078	£6,506





### MAINTENANCE SUPPORT

COMPARISON

Household Income	Continuing Student* 2016/17	New Student 2016/17
£25,000 & under	£7,572	£8,200
£30,000	£7,099	£7,612
£35,000	£6,625	£7,023
£40,000	£6,152	£6,434
£45,000	£5,651	£5,845
£50,000	£5,117	£5,256
£55,000	£4,583	£4,667
£65,000	£3,820	£3,821

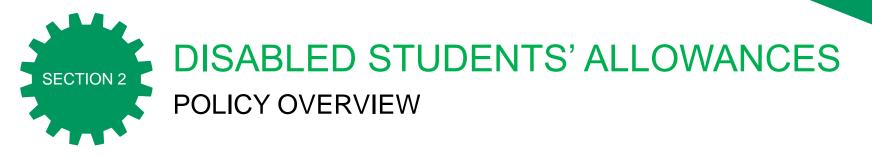
\*2012 Cohort F/T Student - Elsewhere Rates



# SECTION 2 STUDENT FINANCE 2016/17 DISABLED STUDENTS' ALLOWANCES







Maximum Disabled Students' Allowance will be maintained at 2015/16 Levels in 2016/17

Disabled Students' Allowances provide help towards the additional costs a student may face as result of their disability, long-term health condition, mental-health condition or specific learning difficulty:

#### **DSAs Support:**

- Is available in addition to the standard student finance package,
- Does not have to be repaid,
- Is not affected by household income,
- Looks at the specific needs of the individual student



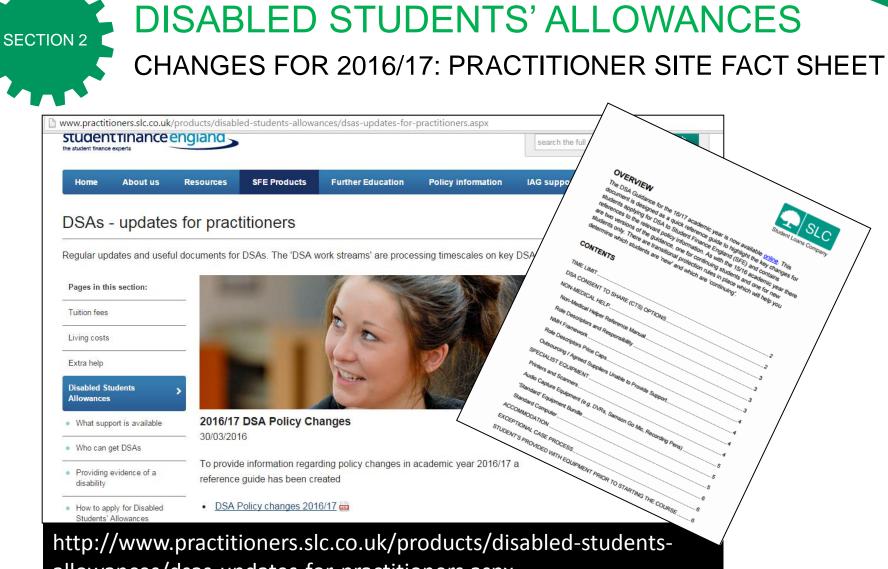


### DISABLED STUDENTS' ALLOWANCES 2016/17 MAXIMUM RATES

Allowance	Part-Time Max Support	Full-Time Max Support	Frequency of Payment
Non-medical personal helper	£15,543	£20,725	Annual
Specialist equipment	£5,212	£5,212	Duration of Course
Other disability-related expenditure	£1,305	£1,741	Annual
Disability related travel	No Limit – Reasonable spending can be claimed		



For both full-time and part-time postgraduate students, there is a single allowance of up to £10,362 a year



allowances/dsas-updates-for-practitioners.aspx











### **NHS Support:**

Students training for eligible courses may be able to get a bursary from the NHS:

- A bursary is a yearly payment to help with living costs, it's paid each month and doesn't have to be paid back
- Full-time students on NHS degrees can also apply for a fixed grant of £1000 per year

#### **SFE Support:**

Full-time NHS students can also apply to Student Finance England for a reduced rate Maintenance Loan which doesn't depend on income

More detailed information is available at: www.nhsbsa.nhs.uk/Students and www.gov.uk/nhs-bursaries



Courses of up to 30 weeks and 3 days:

	Means tested Bursary	Non means- tested Grant	Non means-tested Loan
London	£3,191	£1,000	£3,263
Not London	£2,643	£1,000	£2,324
With Parents	£2,207	£1,000	£1,744



https://www.gov.uk/government/uploads/system/uploads/attachment\_data/ file/508834/NHS\_Bursary\_Scheme\_New\_Rules\_for\_2016-17\_acc.pdf



### NHS FUNDED DEGREES

HELP WITH LIVING COSTS 2016/17

Extra Weeks Allowance for More Intensive Courses:

	Extra Weeks Allowance
London	£108
Not London	£84
With Parents	£56

If a student's course runs during the academic year for a period of > 30 weeks and 3 days excluding holidays, the student's Extra Weeks Allowance (EWA) is determined as follows:

(a)Where the course is <45 weeks, the EWA is the amount above multiplied by the number of additional eligible weeks of attendance over 30 weeks and 3 days, rounding up to the nearest whole week, or

(b) Where the course is 45 or more weeks , the EWA is the amount above multiplied by 22.



https://www.gov.uk/government/uploads/system/uploads/attachment\_data/ file/508834/NHS\_Bursary\_Scheme\_New\_Rules\_for\_2016-17\_acc.pdf



### Fee Support:

NHS pays non-medical course fees (Nursing, midwifery etc..)

### Medicine and Dentistry:

- Arrangements differ depending on year of study and pathway
- Tuition Fee Loan will be available from SFE
- NHS usually pays final year(s) tuition fees

### Other Support:

Allowances for disabled students and students with dependent adults and children are available from the NHS



Students can also claim help with travel costs to a placements, for costs additional to those incurred travelling to their university









In the Nov 2015 Spending Review, the Chancellor outlined a number of key proposals, including a reform of funding for NHS courses (Section 5.1):

The Spending Review reforms the funding system for health students by replacing grants with student loans and abolishing the cap on the number of student places for nursing, midwifery and allied health subjects. The current grant system means that there is a cap on student nurses and over half of all applicants to nursing courses are turned away. This reform will enable universities to provide up to 10,000 additional nursing and other health professional training places this Parliament. This will ensure that there are enough nurses for the NHS while cutting the current reliance on expensive agency staff. The move to loans will also mean access to 25% more financial support for health students during their studies. The government will work with key stakeholders to implement the reforms.

F

Further information on all announcements can be found online at: <a href="https://www.gov.uk/government/publications">www.gov.uk/government/publications</a>



### NHS-FUNDED COURSES 2017/18

#### CONSULTATION: AWAITING GOVERNMENT RESPONSE

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Departments Worldwide How government works Get involved Policies Publications Consultations Statistics Announcements

#### **Closed consultation**

# Changing how healthcare education is funded

Q

From:	
First published:	
Part of:	

Department of Health 7 April 2016 NHS bursary reform and nurse education

#### We are analysing your feedback

Visit this page again soon to download the outcome to this public feedback.

#### **Original consultation**

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











#### Part-time undergraduate HE courses

- Students taking an eligible part-time HE course of between 25% and 75% intensity can apply for a Tuition Fee Loan of up to £6,750 per year
- DSA available, but no Maintenance Loans or Grants for Dependants
- Students who wish to study Part-Time for a second HE qualification in engineering, technology or computer science can also now apply for a Tuition Fee Loan
- This will be extended to students wishing to do a second Part-Time degree in any STEM subject from A/Y 2017/18
- Maintenance Loans for Part-Time students to be introduced from A/Y 2018/19 (awaiting further details)











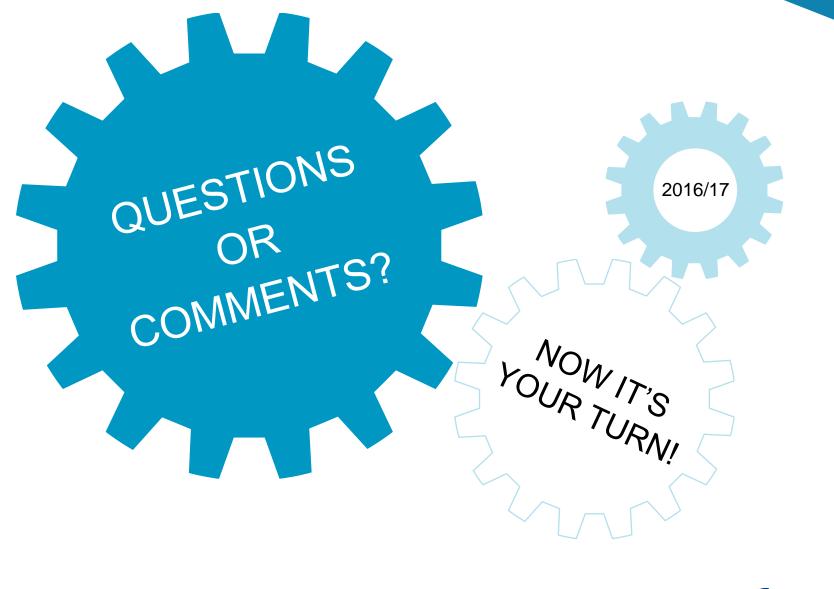


Loan support of up to **£10,000** (non-means tested) for students starting a fulltime, part-time or full-time distance learning Postgraduate Masters course (taught, research or professional) from 1<sup>st</sup> August 2016:

- Paid to student in 3 instalments for 1 yr courses (6 for 2/3/4 yr courses)
- Contribution to course costs, not specifically for fees or maintenance
- Applicants must be **under 60** on the first day of the first AY of the course
- Applications launched 27 June at <u>www.gov.uk/postgraduate-loan</u>
- Repayments: 6% of income above £21,000 from April after finishing course (automated repayment system goes live April 2019). Concurrent with repayment of any undergraduate student loans.



More info (incl. FAQs on course & personal eligibility and CoCs) at <u>www.heiinfo.slc.co.uk/information-advice/postgraduate-loans.aspx</u>





www.gov.uk/studentfinance



### **Advanced Learner Loan**

# Advanced Learner Loans 2016/17

Information, Advice and Guidance

# Aimhigher West Midlands Conference, 6<sup>th</sup> July 2016

Jon Legg

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colin wylie@slc.co.uk 07825-682443



Student Loans Company

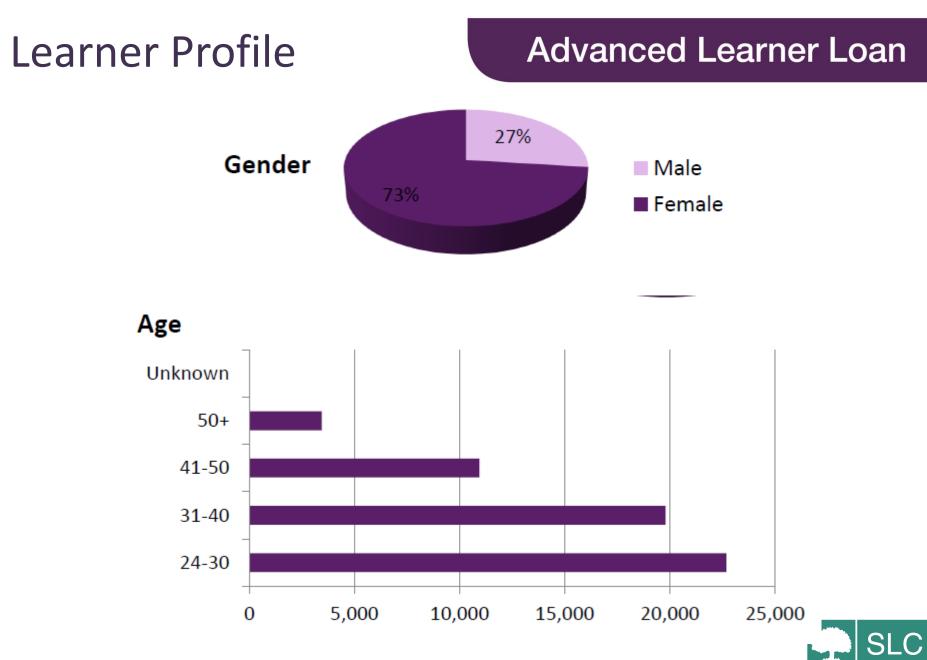
- Loans to date a profile of 2014/15
- Policy Expansion 2016/17
- **Eligibility Criteria**
- Repayment 2016
- The Application Process Best Practice
- IAG Resources



### **Advanced Learner Loan**

# Loans to date – a 2014/15 profile





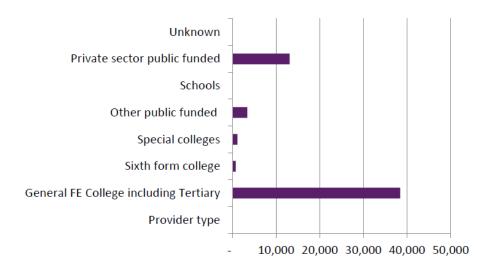
\*Figures for 2014/15 provided by SFA

Student Loans Company

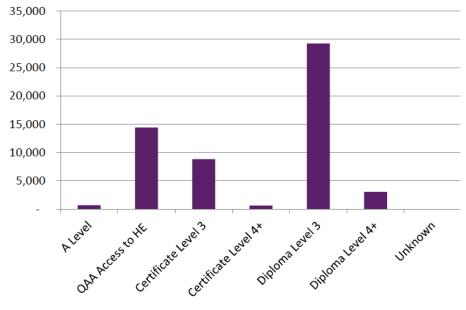
# **Provider Profile**

### **Advanced Learner Loan**

### 2014/15 Provider Types



### Qualification types 2014/15





\*Figures for 2014/15 provided by SFA

# **Sector Profile**

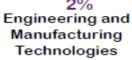
### **Advanced Learner Loan**





4.6% Construction, Planning and the Built Environment





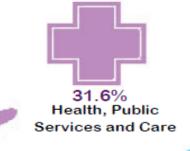


13.6% Business. Administration and Law

< 1%

Preparation for

Life and Work

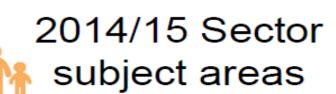




Culture

14.8%

Education and Training



7.4%

Leisure, Travel and

Tourism



1.4%

Information and

communication

technology



< 1% History, Philosophy and Theology



2.8% Science and Mathematics



10.6% Retail and Commercial Enterprise

### **Advanced Learner Loan**

# **Policy Expansion 2016**



# Policy Expansion

- <u>Government Spending Review</u> announced expansion of the 24+ Advanced Learner Loans scheme
- Advanced Learner Loans are now available to learners aged 19+
- Advanced Learner Loans are now available to learners studying approved learning aims at Level 3,4,5 and 6
- Learners aged 19-23 will be able to get their first full Level 3 qualification fully funded through the Adult Skills Budget. If for any reason the learner is unable to access grant funding for their first Level 3 qualification, they can access an Advanced Learner Loan



## Policy Expansion

- Removal of concurrent study rule allowing learners to take out more than one loan at any one time
- Removal of level and type restrictions allowing learners to access more than one loan for the same level and type of course



## **Policy Expansion**

### **Advanced Learner Loan**

Removal of the concurrent study rule

Allowing learners to take more than 1 loan at any one time

#### Removal of the level and type restrictions

Allowing learner so have more than one loan for the same level and type i.e. Loan 1 – Level 3 Diploma in Hairdressing Loan 2 – Level 3 Diploma in Barbering

Qualification ranges	19-23 year olds	Aged 24 and above
Level 3	All eligible Level 3 qualifications after a first full Level 3	All eligible Level 3 qualifications
Level 4	All eligible Level 4 qualifications	All eligible Level 4 qualifications

#### Loans Available for Level 5 and 6

Opening up the policy to allow Level 5 and 6 courses to be funded via loans



## Eligibility Criteria



### **Advanced Learner Loan**

#### Learner Eligibility

- Aged 19 or over on the first day of the learning aim
- Resident in the UK
- Studying an approved learning aim with an approved college or training provider in England
- Able to provide a valid NINO which will be verified with DWP
- Not exceeded the maximum number of loans (4 maximum)

The Eligibility Tool is available for advisers to give indicative guidance on learner eligibility for Advanced Learner Loans. <u>Click Here</u>



### **Advanced Learner Loan**

### EU Students announcement by SLC's CEO

The following statement applies to EU nationals who are currently in receipt of student loans from the Student Loans Company, and to EU nationals who intend to begin studying from this autumn.

EU nationals or their family members, currently in further education, and who are assessed as eligible to receive loans from the SLC, will continue to receive these loans until they finish their course. This applies to all student finance from the SLC for students in England for which EU nationals are eligible. This includes loans to cover tuition fees (for those resident in the EEA for three years). It also includes other SLC products not offered in FE such as loans and grants for maintenance (limited to those resident in the UK for at least three years), and some other grants and allowances.

The rules applying to EU nationals, or their family members, who have applied for a place at a provider from this August to study a learning aim which attracts student support are unchanged. The SLC will assess these applications against existing eligibility criteria, and will provide loans in the normal way. EU nationals, or their family members, who are assessed as eligible to receive loans by the SLC will then be eligible for the duration of their study on that course.



### **Advanced Learner Loan**

#### **Course Eligibility**

- All eligible qualifications must be approved for public funding by the Skills Funding Agency.
- 2016/17 Funding rules are available on the Skills Funding Agency website
- Skills Funding Agency will notify SLC of all approved courses and set the maximum fees
- A summary of the changes to Funding Rules for 2016/17 is available here



### **Advanced Learner Loan**

#### **Other Eligibility**

- Loan amount available will be capped at the Agency's maximum funding rate or fee charged, whichever is lowest
- Minimum amount of loan available is £300. Learners can take any amount up to maximum loan available
- If providers charge more than the maximum funding rate then a learner will need to pay the difference.
- Learners do not have to progress
- Loans will not be restricted on basis of prior attainment. If individual is already qualified at Level 3 or higher this will not prevent them from receiving an Advanced Learner Loan.



### **Advanced Learner Loan**

#### **Previous Study Eligibility**

• Loans will not be restricted on basis of prior attainment. Leaners permitted to take out maximum of 4 Advanced Leaner Loans, unrestricted by level or learning aim

#### Access to HE Courses

- If a learner is loan funded and completes an Access to HE course, they are not entitled to apply for a loan for a second Access to HE course
- If a learner self funded or was grant funded for a previous Access to HE course, they can apply for a loan for a second Access to HE course
- If a learner is loan funded and withdraws before the end of the course, they can apply for a loan for a second Access to HE course
- Upon completion of the subsequent HE course, loan write off applies to the completed – and any uncompleted - Access to HE course loans



## Repayment 2016



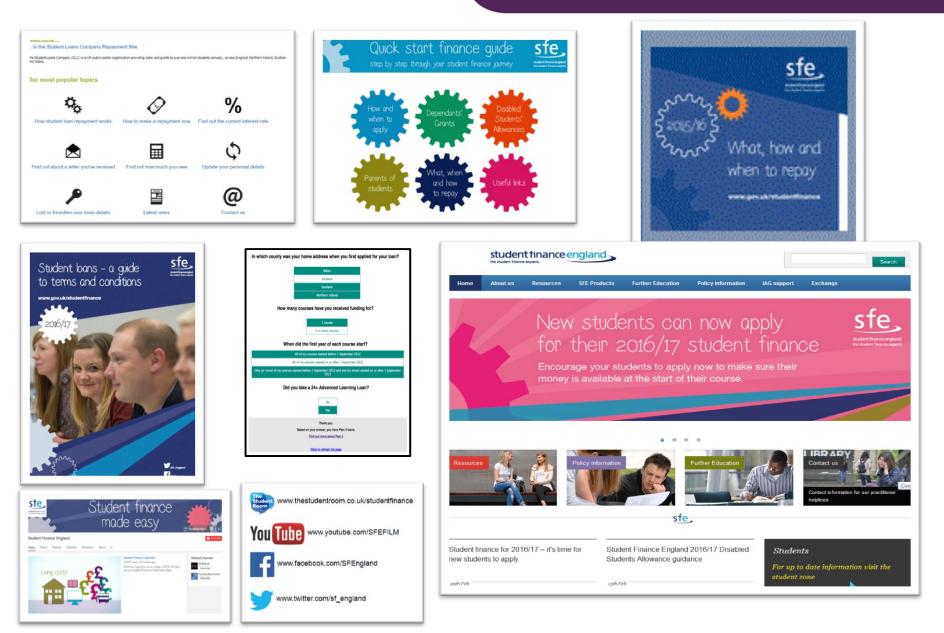
## Repayment

- Learners will repay their loans on the same income contingent basis as HE.
- Learners won't make repayments until their future income is over a threshold of £404 a week, £1,750 a month or £21,000 a year
- Repayments will be automatically deducted from earnings through the tax system at 9% of earnings above £21,000. If earnings drop below £21,000 repayments will stop
- Learners are due to start repaying their loan in the April after they finish or leave their course – whichever comes first. If they finish or leave their course before April 2016, they won't start making repayments until after this date
- Learners pay through PAYE or by Self Assessment through HMRC, explained in this flowchart from the <u>SLC Repayment website</u>
- Outstanding balance written off 30 years after entering repayment



### **Repayment IAG**

### **Advanced Learner Loan**



## **The Application Process**



## **Application Process**

### Advanced Learner Loan

- Learners can access the application via <u>www.gov.uk/advancedlearningloans</u>
- Have available details from the Learning and Funding Information Letter including :
  - Qualification codes
  - Start and end dates
  - UK Provider Reference Number
  - Fee being charged
  - Valid Passport Number (if available)
  - NINO
- Apply as soon as possible if in doubt apply and cancel
- Keep log in details safe and manage your own account online



## IAG Resources



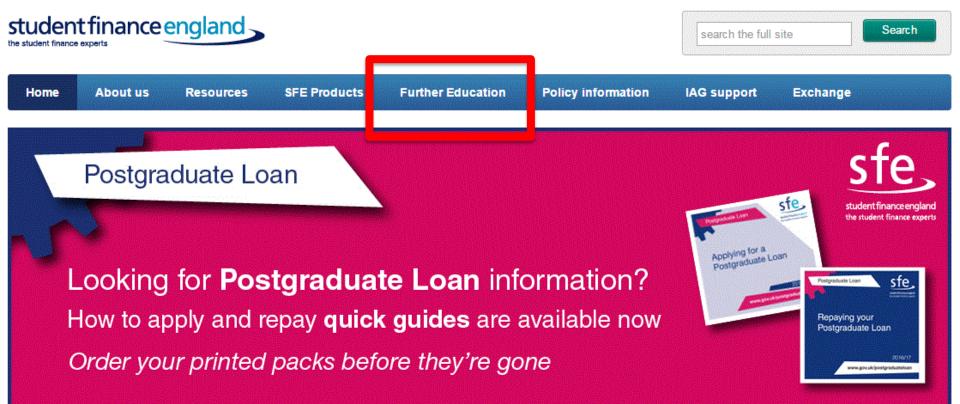
## **Practitioner Website**

### **Advanced Learner Loan**

Other SLC sites: Loan Repayment | SFE Practitioners resources | HEP Services | Learning Provider Services

Listen with BrowseAloud

Return to: www.slc.co.uk



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## **Other IAG Resources**

### **Advanced Learner Loan**

Search	.UK	Departments Worldwide How government works Get involved Policies Publications Consultations Statistics Announcements	
Collectio			
SFA: a	dvanced lea	arner loans	
From: First published:	Skills Funding Agency 25 February 2014		Advanced Learner
Last updated:	11 December 2015, see all	updates	A provider toolkit for leaders, managers and learner-facing
Operation	al and policy infor	mation for colleges, training organisations and employers for	
advanced	learner loans.		
Contents	or learners	Further information for learners:	
<ul> <li>Policy and gu</li> </ul>	idance for providers d learning loans	<ul> <li>The <u>National Careers Service</u> for learner information on 24+ advanced learning loans</li> <li>The <u>Money Advice Service</u> for impartial money advice</li> </ul>	





#### Free and impartial money advice, set up by government

Free and impartial money advice

Advice and guides to help improve your finances

the Money Advice Service

- Tools and calculators to help you keep track and plan ahead
- Support in person, over the phone and online



# Support and Contact Information

- General business to business queries on administrative systems and processes
  - <u>lpservices@slc.co.uk</u>
- If you would like to inquire about a learners application status, or have a technical query contact Operations Services
  - <u>lp\_operations\_services@slc.co.uk</u>
  - 0300 100 0643
- If a learner is having difficulty with the application process
  - 0300 100 0619
- Learner Facing Information Advice and Guidance
  - <u>www.practitioners.slc.co.uk/further-education</u>
- Skills Funding Agency
  - www.skillsfundingagency.bis.gov.uk/
  - 0845 377 5000
  - <u>advancedlearningloans@skillsfundingagency.bis.gov.uk</u>

