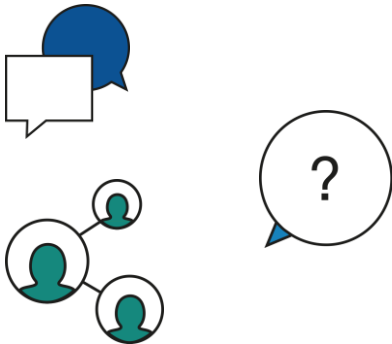
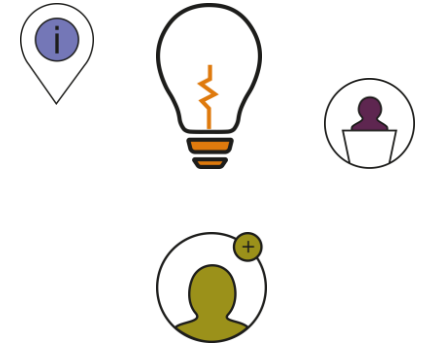




Student Finance Northern Ireland Stakeholder Awareness Seminar

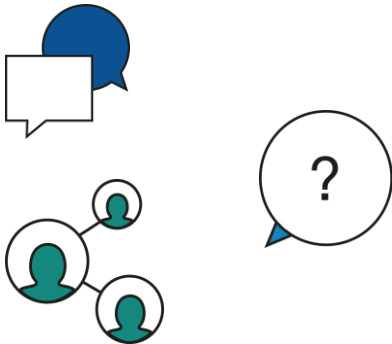
8th February 2017





Welcome & Introduction

Paul Smith; Head of Partner Services
Student Loans Company



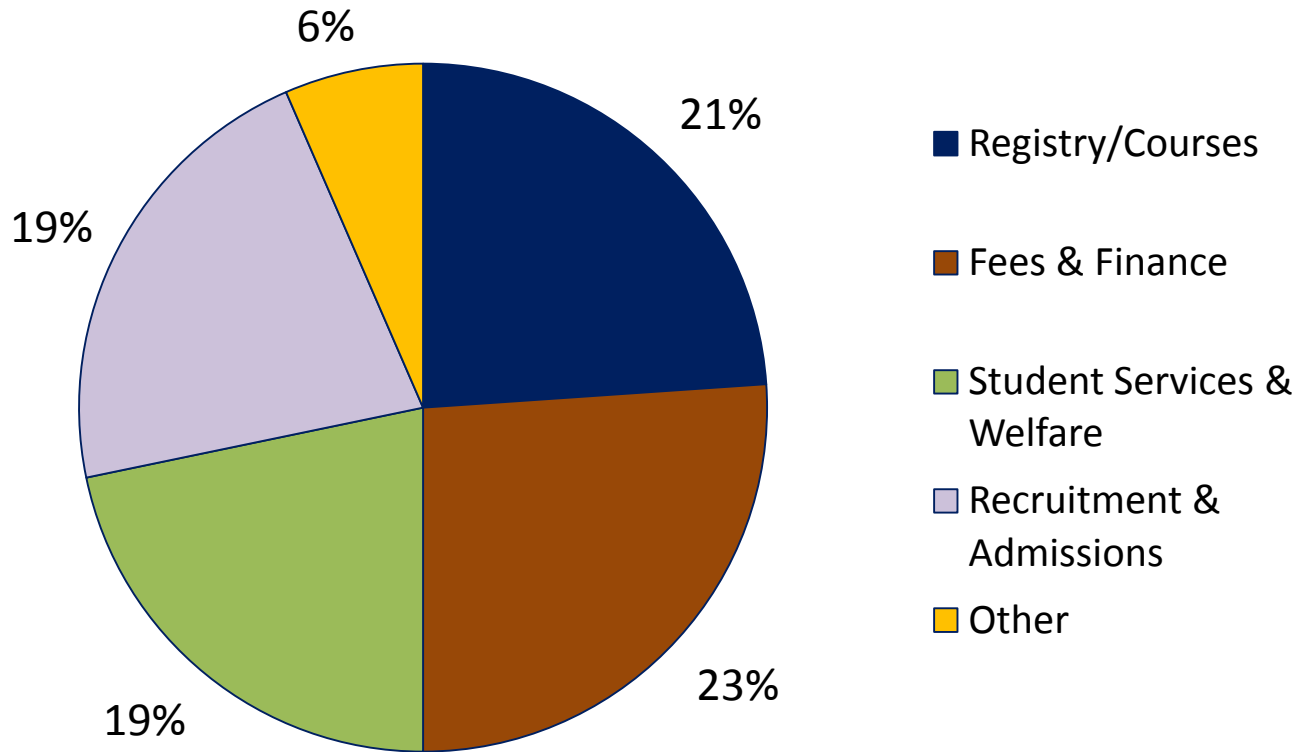


Seminar Objectives

- Provide a full and consistent understanding of the policy and implementation requirements for all stakeholders
- Provide insight into product development, system requirements and customer services for HEPs, SLC and Education Authority
- Initiate readiness plans in advance of the implementation of the new services
- Gather feedback from partners on implementation requirements



Delegate Profile





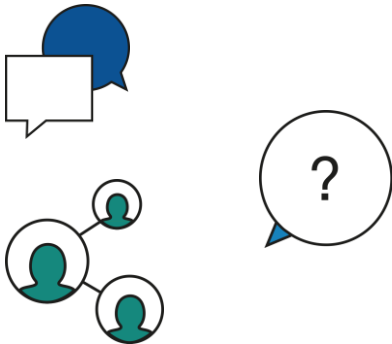
Expected Outcomes

- We will be able to plan and deliver student funding information
- Education Authorities & HEPs will have provided insight and service user requirements into the user interface design
- HEPs will be able to plan and schedule workload and resources to deliver required administration
- HEPs will be able to identify and organise structures, reporting systems and accountability
- SLC and DfE policy teams will be able to consider future engagement and communications.



SFNI Postgraduate Tuition Fee Loan (PG TFL) Policy Eligibility & Entitlement

Hayley Walker; Senior Policy Lead – Planning and Policy
Student Loans Company





- Available to new students starting their course from AY 2017/18
- Non-income assessed
- Eligible postgraduate courses
- Maximum £5,500 of fee support for the course
- Income Contingent Repayment (ICR)
- Paid to HE Provider



Application Process

- Paper and online applications available
- Separate application every AY
- Time limit for application: 9 months from 1st day of the AY
- Time limit to increase loan amount: 1 month before end of AY
- Students cannot reduce the loan to less than has already been paid
- Late entrants can apply but are not entitled to any PG TFL payment for terms in which they were not in attendance / undertaking the course



Personal Eligibility

- Students will not be eligible for PG TFL and funding for an undergraduate HE course concurrently
- A student can have both undergraduate HE funding and a PG TFL in the same AY as long as it is not at the same time
- No age limit
- The following are ineligible;
 - Prisoners
 - Students in arrears
 - Students who are unfitted for support
- Students in receipt of an NHS bursary can get PG support
- Students may become eligible after an “event”



Residency

- PG TFL residency requirements will be the same as undergraduate products:
- **NI domiciled students** with ‘settled status’ in the UK
 - Ordinarily resident in the UK & Islands for 3 years prior to the 1st AY
 - Ordinarily resident in NI immediately prior to the 1st AY
- **EU Students**
 - Ordinarily resident in the EEA/Switzerland for 3 years prior to the 1st AY
 - Undertaking the course in NI
- Students who do not meet these requirements may be eligible under another regulatory category



Course Eligibility

- PG TFL will be available for eligible postgraduate courses provided by;
 - UK HEPs (NI domiciled students)
 - NI HEPs (EU students)
- Courses at authority funded providers (with or without degree awarding powers) are eligible
- Courses at alternative providers (with or without degree awarding powers) are not eligible
- Qualifications must be awarded by a UK HEP with at least 50% of study in UK



Course Eligibility

- Eligible courses (Level 7 on the QAA Framework);
 - Postgraduate Master's courses;
 - Postgraduate Diplomas;
 - Postgraduate Certificates
- PG TFL is not available for;
 - Postgraduate Doctoral degrees;
 - Master's degrees that are undertaken as an integral part of a Postgraduate Doctoral Degree;
 - Courses with a postgraduate element that are currently eligible for undergraduate support.
- Both taught and research masters are eligible
- PG intercalated years can be funded via PG TFL



Course Eligibility

- Part-time and full-time courses are eligible
- For part-time study, the following are not relevant;
 - Intensity of study in individual AYs; or
 - Full-time equivalent course length
- Courses must last no more than three AYs
- Courses can be completed in less than one full AY
- Distance learning courses are eligible
- Where the course is a distance learning course, the student must be resident in Northern Ireland on the first day of the first AY of the course.



Previous Study

- PG TFL is available only once, for one level 7 course
- Previous study is not taken into account;
 - Previous study at any level does not affect PG TFL entitlement
 - Previous level 7 study can be accredited to a new course
- Previous funding for a level 7 course does affect PG TFL entitlement.
- This applies whether or not the student;
 - Accessed the maximum amount of PG TFL for the previous course
 - Gained a qualification for the course that they received PG TFL for
 - Is now undertaking a different Level 7 qualification from the start of the new course
 - Is now undertaking the extra credits/modules required to convert an existing PG qualification to another Level 7 qualification



Previous Study

- Compelling personal reasons (CPR) can be awarded where the student did not complete the course
- CPR funding is available only once

For example;

Jeff starts a two year Master's degree course in AY 2017/18.

He receives PG TFL in AY 2017/18, but suffers an accident during that AY and does not complete the course as a result of the accident.

In AY 2019/20, Jeff starts another Master's degree course.

As he did not complete the previous course due to a CPR reason, he is eligible for another full PG TFL for the new course.



Fee Support

- PG TFL is a **non-means tested** loan
- The maximum PG TFL available is **£5,500** per course.
- The maximum amount paid per year is dependant on the course length
 - **£5,500** for a one year course
 - **£2,750** for each AY of a two year course, and
 - **£1,833** for each AY of a three year course (**£1,834** in the final year).

Course length (AYs)	Max PG TFL per AY		
	Year 1	Year 2	Year 3
1	£5,500		
2	£2,750	£2,750	
3	£1,833	£1,833	£1,834

- The maximum rates are not affected by weeks study, intensity or level of qualification



Fee Support

- The minimum amount is **£1**
- The maximum amount awarded is the lesser of the yearly cap, the tuition fee and the loan requested
- No more than the maximum PG TFL per AY will be available, even where the HEP charges a higher fee in individual AYs

For example;

A HEP charges £5,500 in total for a two year course.

In year 1 they wish to charge the student £3,000.

In year 2 they wish to charge the student £2,500.

The student will still only be able to access a maximum of £2,750 in each AY, they will be entitled to;

- £2750 in year 1; and
- £2500 in year 2



Payments

- Payments of PG TFL will be made to the HEP in three instalments per AY as per undergraduate TFL
- The instalments will be split into the following proportions;
 - Instalment 1 - 25%
 - Instalment 2 - 25%
 - Instalment 3 - 50%
- Payments in the AY are scheduled across three AY quarters, even where the study period in the AY is shorter
- Payments will not be released until a valid National Insurance Number (NINO) has been received and verified*

*unless the student is an EU student



Payments

1 year course: loan cap is £5,500

Term 1: £1,375 (25% of £5,500)

Term 2: £1,375 (25% of £5,500)

Term 3: £2,750 (50% of £5,500)

2 year course: loan cap per AY is £2,750

Term 1: £687.50 (25% of £2,750)

Term 2: £687.50 (25% of £2,750)

Term 3: £1,375 (50% of £2,750)

3 year course: loan cap per AY is £1,833 (year three is £1,834)

Term 1: £458.25 (25% of £1,833)

Term 2: £458.25 (25% of £1,833)

Term 3: £916.50 (50% of £1,833)



Payments

- Where the maximum loan amount is not needed, the payments will be proportioned based on the loan requested

For example;

Jill undertakes a one year course; the fee charged is £4,000. She requests a loan of £3,000. Payments are scheduled as follows:

Instalment 1	£750	(25% of £3,000)
Instalment 2	£750	(25% of £3,000)
Instalment 3	£1,500	(50% of £3,000)



Attendance Confirmation

- Attendance confirmation confirms the following;
 - The student is in attendance and therefore payments are to be released
 - The student is on track to complete the course in 3 AYs or less
 - The student will not be spending more than 50% of their time on the course overseas
- Attendance confirmation can be submitted 2 weeks after the start date
- Full time students require three attendance confirmations
- Part time students require one attendance confirmation



Change of Loan Amount

- Time limit to increase loan amount: 1 month before end of AY
- Students cannot reduce the loan to less than has already been paid
- HEPs can reduce the loan to less than has already been paid
- Any loan amount the student didn't access in the first year cannot be utilised in future years (where the course is over 1 year)



Change of Loan Amount example;

Simone undertakes a two year course, the fees are **£5,500**

Simone requests a loan of £2,500 in year one. Payments are scheduled as follows:

Year 1 payments

£625, £625, £1,250

In year two she requests £2,000.

Year 2 payments

£500, £500, £1000

During term two, Simone submits a change of loan request amount, requesting the full £2,750 for the second AY

Revised year 2 payments

£500, £500, £375 (interim), £1375

Simone cannot access the unrequested £250 from the first AY of the course

Her total fee paid was **£5,250**



Transfers

- Students can transfer between eligible postgraduate Master's courses and remain eligible for PG TFL
- This rule applies whether the student transfers;
 - To a different course at the same HE Provider
 - To a different course at a different HE Provider
- Where the course the student is transferring to is the **same length** as the previous course;
 - The maximum yearly cap cannot be exceeded
 - Any loan amount the student didn't access in the first year cannot be utilised in future years (where the course is over 1 year)



Transfers

- Where the course the student is transferring to is **shorter** than the previous course;
 - Payments are re profiled to accurately reflect the students new circumstances

For example;

Lee starts a two year course; the fee charged is £5,000 (£2,500 in each AY).

Lee requests £5,000 PG TFL.

Year 1 payments

£625, £625, £1,250

He transfers to a one year course during term one

The whole year fee for the new course is £5,500

75% of the whole year fee may be paid to the HEP



Transfers

Where the course the student is transferring to is **longer** than the previous course;

- The maximum yearly cap can be exceeded
- Payments are re profiled to accurately reflect the students new circumstances
- The students remaining entitlement amount is worked out by deducting the amount already paid from £5500
- The remaining amount is divided equally by the years remaining



Change of Circumstance

Transfer example;

Ali starts a one year course; the fee charged is £5,500

Year 1 payments

£1,375, £1,375, £2,750

He transfers to a new two year course during term two.

The fee for year one of the two year course is £2,750

Revised year 1 payments

£1,375, £1,375, £1,375

Ali is entitled to £4,125 for that year (although it is higher than the yearly cap for a two year course) as he studied on a 1 year course for two terms

The fee for year two of the two year course is also £2,750.

PG TFL payable for year two is capped at £5,500 minus £4,125.

Ali has £1,375 remaining for year 2

Year 2 payments

£343.75, £343.75, £687.50

Total loan paid is **£5,500**





Suspension/resumption

- Suspensions should be notified to SLC where the student is absent for any period for any reason
- No further PG TFL payments will be released
- Once the student resumes study, loan payments will resume
- A suspension period of **two years or more** requires the student to provide evidence of a compelling personal reason as to why
- The two year period can be continuously or accumulatively
- Payments will not be released until sufficient evidence is received



Withdrawals

- All future payments of PG TFL are cancelled
- The loan payment made for the term in which the student withdrew will be left in place
- Claw back will be required where;
 - The HEP confirms a reduced fee charge to SLC
 - SLC receives confirmation that the student withdrew on a date prior to a payment liability date
 - The student was incorrectly made eligible for PG TFL
- Where the student does not achieve the qualification they registered for PG TFL funding that is already paid will not be clawed back



Withdrawal example

Stacey starts a one year course in September 2017

The fee charged is £5,500 and she requests the maximum £5,500 PG TFL

Year 1 payments

£1,375, £1,375, £2,750

Payments for terms one and two are released

SLC are notified during term two that Stacey has withdrawn from her course

The third instalment of PG TFL is cancelled

Revised year 1 payments

£1,375, £1,375

The HEP then reduces the fee charged to £2,500

Revised year 1 payments

£1,375, £1,375, -£250



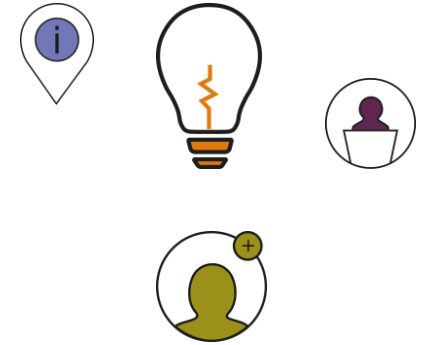
DSAs

- Postgraduate Disabled Student's Allowances (PG DSAs) can be accessed alongside a PG TFL
- PG DSAs are available;
 - For courses of less than one year's duration; and
 - Up to three times the length of the equivalent full-time course
- Students who have self funded a PG Certificate or PG Diploma and go on at a later stage to top up to a Masters qualification are eligible for PG DSAs if appropriate



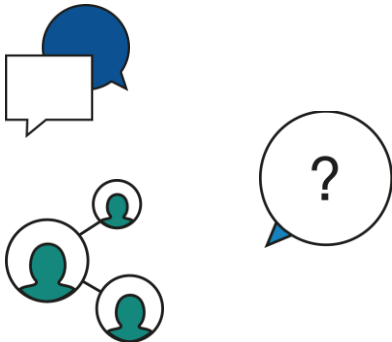
Repayments

- **Plan 1** repayment terms will apply to PG TFL
- PG TFL repayments will only be deducted when a student earns over the threshold amount under existing ICR terms
- The Statutory Repayment Date (SRDD) for PG TFL will be;
 - The start of the tax year following the course end date; OR
 - The start of the tax year following the withdrawal date, where the student withdrew
- PG TFL repayments will not be concurrent with and separate to undergraduate loan repayments



Customer Contact Service

Amy Mugford; Customer Contact Team Manager
Student Loans Company





Agenda

- Overview of Customer Services across SFNI Contact Centres
- Resource Planning
- Consent to Share
- Quality and Knowledge Management
- Continuous Improvement
- The Year Ahead



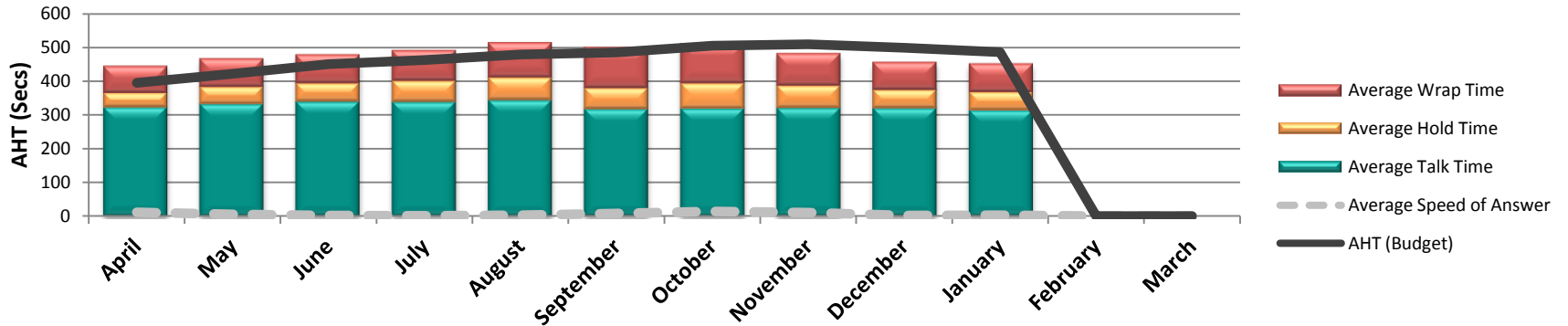
SFNI Customer Contact

- 2 Contact Centres – Bangor & Glasgow
- 231 Customer Service Advisors
- Answered over 66k telephone calls in 16/17 to date
- Peak periods – April (Deadline) & September (Payments)
- Ongoing Coaching Support from Team Manager
- Weekly Quality Assurance
- Dedicated SFNI Knowledgebase Content

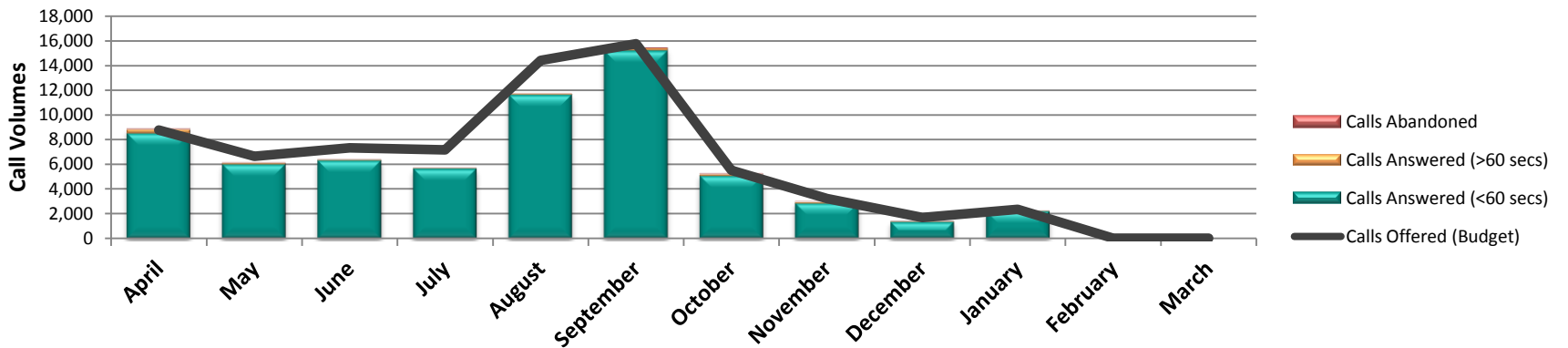


Resource Planning

Average Handle Time - Monthly Trend



Call Profile - Monthly Trend





Consent to Share

- Allows a third party to access and discuss account
- Third parties can also request copies of existing correspondence
- Third parties cannot make any changes to customer accounts
- Third parties cannot authorise other third parties to discuss accounts
- Simplified CtS process for HEP; 4 quick and easy questions





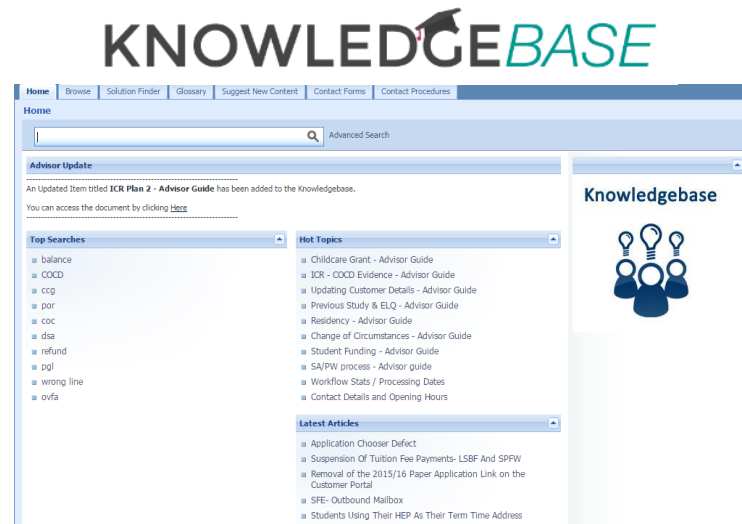
Quality and Knowledge Management

- Dedicated Quality and Knowledge Management Team
- Measure Knowledge Accuracy and Customer Service
- Knowledgebase Content Authors liaise with EA's on content
- Identify patterns and trends
- Proactive coaching support



Continuous Improvements

- Enhanced Knowledgebase Systems
- HMRC Data Sharing (Refunds)
- Reduced Complaints by 43% since 2014





The Year Ahead

- Post Graduate Tuition Fee Loans for SFNI launches in June 2017
- Dedicated PG TFL phone line available from early April 2017
- Part Time Loan will be available in 17/18 Academic Year
- Experienced SFNI advisors will be trained on all aspects of PGL TFL and PT TFL ahead of launch, with continuous ongoing support in place