

Funding Information Services – Update on Eligibility & Entitlement AY 2023/24

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Funding Information Services Account Manager

Funding Information Services: Welcome and Contents

This session will provide a review of student finance eligibility and entitlement through the changes being implemented in AY 2023/24

We will look at enhancements to the residency policy & application system, the main areas where students may need extra help and the timing of key messages with supporting interventions by HEPs

Section 1: Changes & Policy Enhancements in AY 2023/24

Section 2: Application Enhancement - Customer Engagement Management (CEM)

Section 3: Key Messages & Supporting Interventions

Section 4: Resources Overview

Funding Information:

Section 1:

Changes & Policy Enhancements in *AY 2023/24*

Ukrainian Student – New Residency Policy

- Policy changes were introduced in AY 2022/23 to provide student funding and **Home Fee Status** to the following groups:
- The policy intent of this change is to provide student support to those who have been granted leave under:
 - ***The Ukraine Family Scheme***
 - ***The Homes for Ukraine Sponsorship Scheme or***
 - ***The Ukraine Extension Scheme***
- These are referred to collectively as the **‘Ukraine Schemes’**
- This is **without the requirement** for the applicant to have **three years of ordinary residence** in the UK/Islands, as per other eligible protected categories. This change was a **ministerial priority** for AY 2022/23, in response to the Ukraine conflict
- The changes to eligibility rules for the Ukraine Schemes apply to **new and continuing students** who apply for support in respect of AY 2022/23 or a later AY

ARAP & ACRS – New Residency Policy

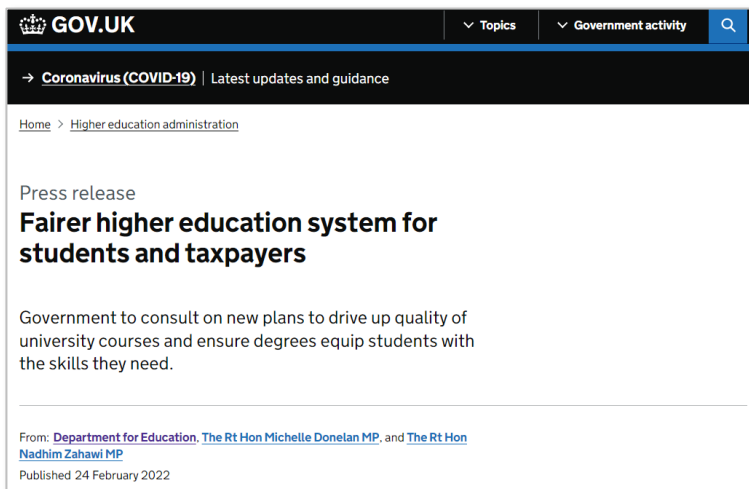
- Policy changes were introduced in AY 2022/23 to provide student funding and **Home Fee Status** to the following groups:
- The policy intent of this change is to provide student support to those who have been granted leave under:
 - ***The Afghan Relocations and Assistance Policy (ARAP) or***
 - ***The Afghan Citizens Resettlement Scheme (ACRS)***
- ARAP & ACRS originally granted as **Limited Leave to Enter (LLE)**, prior to a decision to award Indefinite Leave to Enter or Remain (ILE/ILR) in all cases
- Anyone with limited leave to enter can exchange it for indefinite leave (ARAP & ACRS only)
- The changes to eligibility rules for the ARAP & ACRS apply to **new and continuing students** who apply for support in respect of AY 2022/23 or a later AY

Repayment Policy Reform – SFE AY 2023/24

- From AY 2023/24, loan repayment policies for undergraduate students in England will be changing and **key facts** about how repayments will work include:
- You won't have to make repayments until your income is over a **new set threshold**, which will be **£25,000** a year until **April 2027**
- From April 2027 the threshold is set to **rise annually** with inflation (RPI)
- To make the system fairer for students, the student loan interest rate will be set at **RPI +0% for new borrowers** starting courses from AY 2023/24
- If your **income drops below the threshold**, your repayments will stop and any outstanding balance will be written-off **40 years** after entering repayment

Govt. Rationale for Repayment Policy Reform AY 2023/24

- Government rationale for implementing the changes to student finance & loan repayment policies:
- *‘Under the current system, more people than ever are going to university but too often....racking up `debt` for low-quality courses that do not lead to a graduate job with a good wage`*
- *‘Only a quarter of students who started a full-time undergraduate degree in 2020/21 are forecast to repay their loans in full (under reforms estimate is 50% will repay in full)`*
- *‘Independent `Augar` panel noted the importance of recouping the payments later in life, when graduates are likely to be earning more`*



GOV.UK

Topics Government activity

→ Coronavirus (COVID-19) | Latest updates and guidance

Home > Higher education administration

Press release

Fairer higher education system for students and taxpayers

Government to consult on new plans to drive up quality of university courses and ensure degrees equip students with the skills they need.

From: [Department for Education](#), [The Rt Hon Michelle Donelan MP](#), and [The Rt Hon Nadhim Zahawi MP](#)

Published 24 February 2022



CLAIM: Students will pay back tens of thousands of pounds more under our proposals than they would without our proposed reforms

THE FACTS: New borrowers starting in the 23/24 academic year are expected to borrow an average of £39,300, in 21-22 prices. Under our proposals we forecast that **the average borrower will repay £25,300** in 2021-22 prices over the course of their loan. **This compares to £19,500 under the current system**, without any intervention.

CLAIM: These reforms will affect lower earners more than higher earners

THE FACTS: We are still protecting the lowest earners. Anyone earning under £25k won't repay anything. Higher earners – those on £33,390 or more - will pay back a **maximum of £58 per month more** per month in the financial year 27/28 than they would have paid under the current system without intervention. Someone earning £26k will only repay £2 per month more in the same year.

Student Loan Repayment – SFW AY 2023/24

On the 5th December 2022 the Welsh Government confirmed that the repayment threshold for **SFW students will remain at £27,295 until April 2025**

www.gov.wales/written-statement-student-loan-repayment-threshold-borrowers-who-began-undergraduate-course-or

The Welsh Partial Cancellation Policy of Loans Remains for SFW:

Students who take out a Full Time Maintenance Loan from Student Finance Wales (SFW) may be eligible to have up to £1,500 of their first Maintenance Loan written off by the Welsh Government after they make their first repayment



/SFWales



/SF_Wales



/SFWFILM

Funding Information

Section 2:

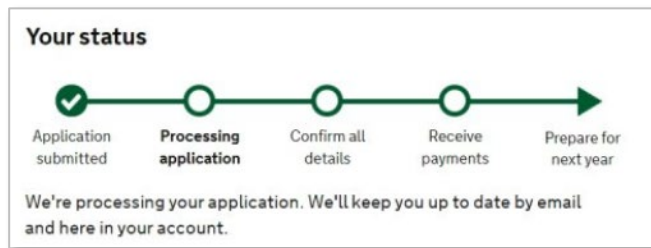
Customer Self-Service Enhancements

Customer Self-Service Enhancements

The self-service functions are available to **SFE and SFW undergraduate** customers online, using their email/CRN, password and secret answer:

Two key enhancements for SFE and SFW undergraduate students and their parents/sponsors using the self-service functionality are the ability to:

Track the progress of an application, including 'Next Expected Update'



What happens next

1. We're checking your application - we'll email you if we need anything else from you.
2. We'll email you updates about the progress of your application.
3. We'll assess your application and tell you the outcome.

Next expected update: **05 May 2021 - 10 May 2021**

View their correspondence and payments

View your payments

Academic year 2021/2022

Maintenance Loan

First payment paid Second payment scheduled Third payment scheduled

We'll make payments within 3 working days of the expected payment date.

Expected date	Paid to	Status	Amount
06 October 2021	****5678	Paid	£3,036.99
11 January 2022	****5678	Ready to be paid	£3,036.99
12 April 2022	****5678	Ready to be paid	£3,129.02
Total			£9,203.00

Your student finance inbox

All messages

[What's happening with my birth cert?](#) **NEW**

Secure Message 22 October 2021

Your first payment has been made

SMS text message 4 October 2021

[Letter of entitlement](#)

Letter 26 August 2021

Student finance application - thank you for your application

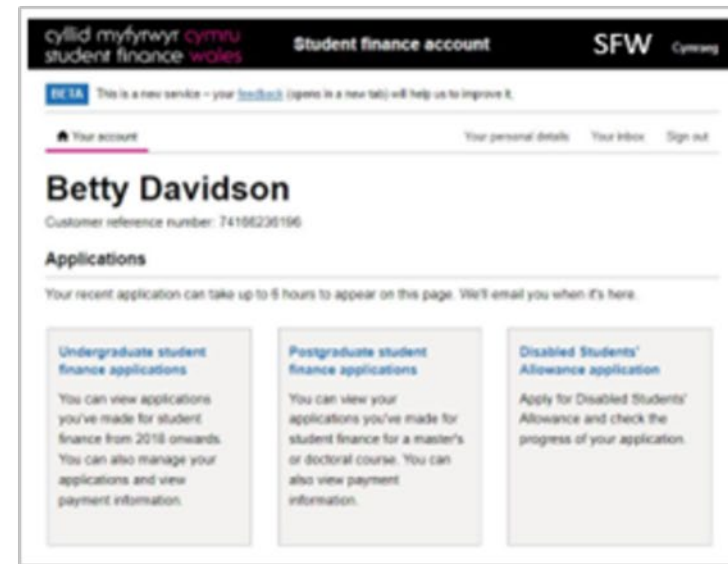
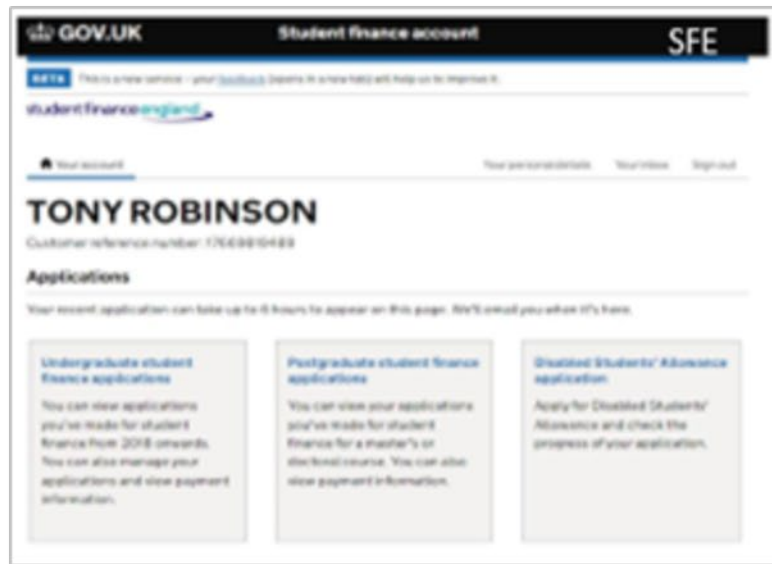
Email 28 April 2021

< Previous Next > Showing 1 to 4 of 4 messages

Creating a Self Service Account

When the customer creates their account and applies for the first time, they will go through the Customer Portal journey as normal

- Once they have created their account, customers will be presented with the self-service options screen any time they log in



Customer Self-Service Functions – Path Selection

Once they have created their account, customers will be presented with the self-service options screen any time they log in:

- **SFE customers** will see a card for Undergraduate, HE Short Courses, Postgraduate and Disabled Students' Allowance applications
- **SFW customers** will see a card for Undergraduate, Postgraduate and Disabled Students' Allowance applications
- The Undergraduate card takes customers into the SLC Self-Service
- HE Short Course card takes the customer to a HESC guidance page
- PGL and DSA cards take customers into the existing Customer Portal

Funding Information

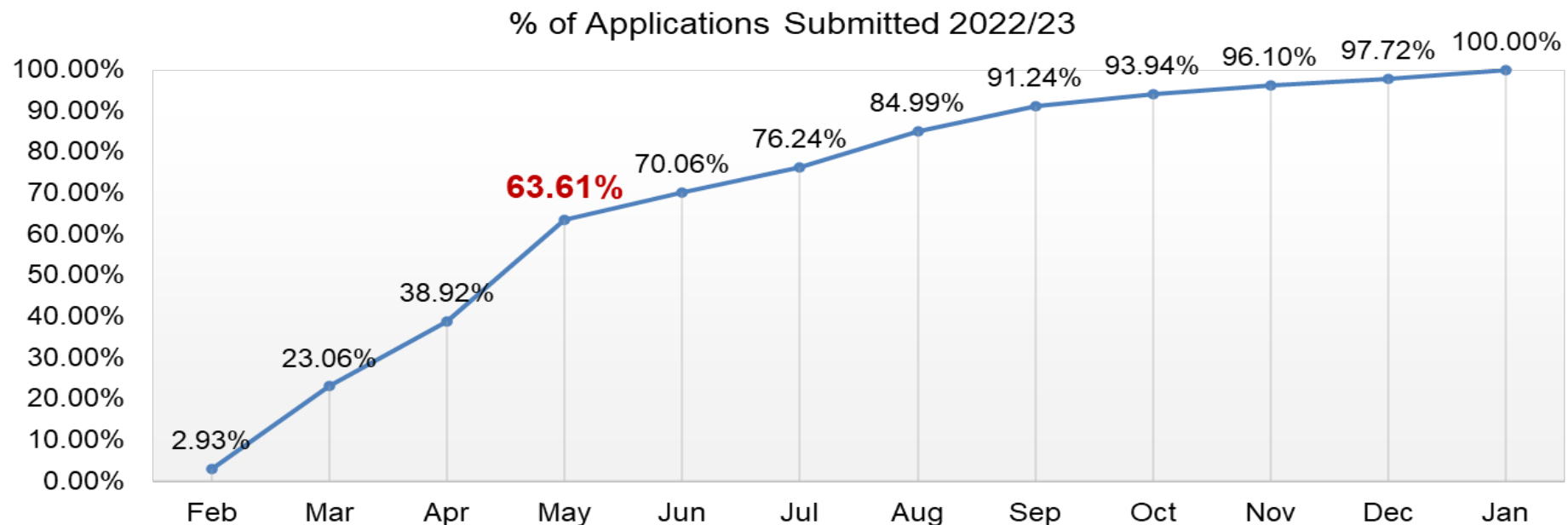
Section 3: Key Messages & Supporting Interventions

Key Messages

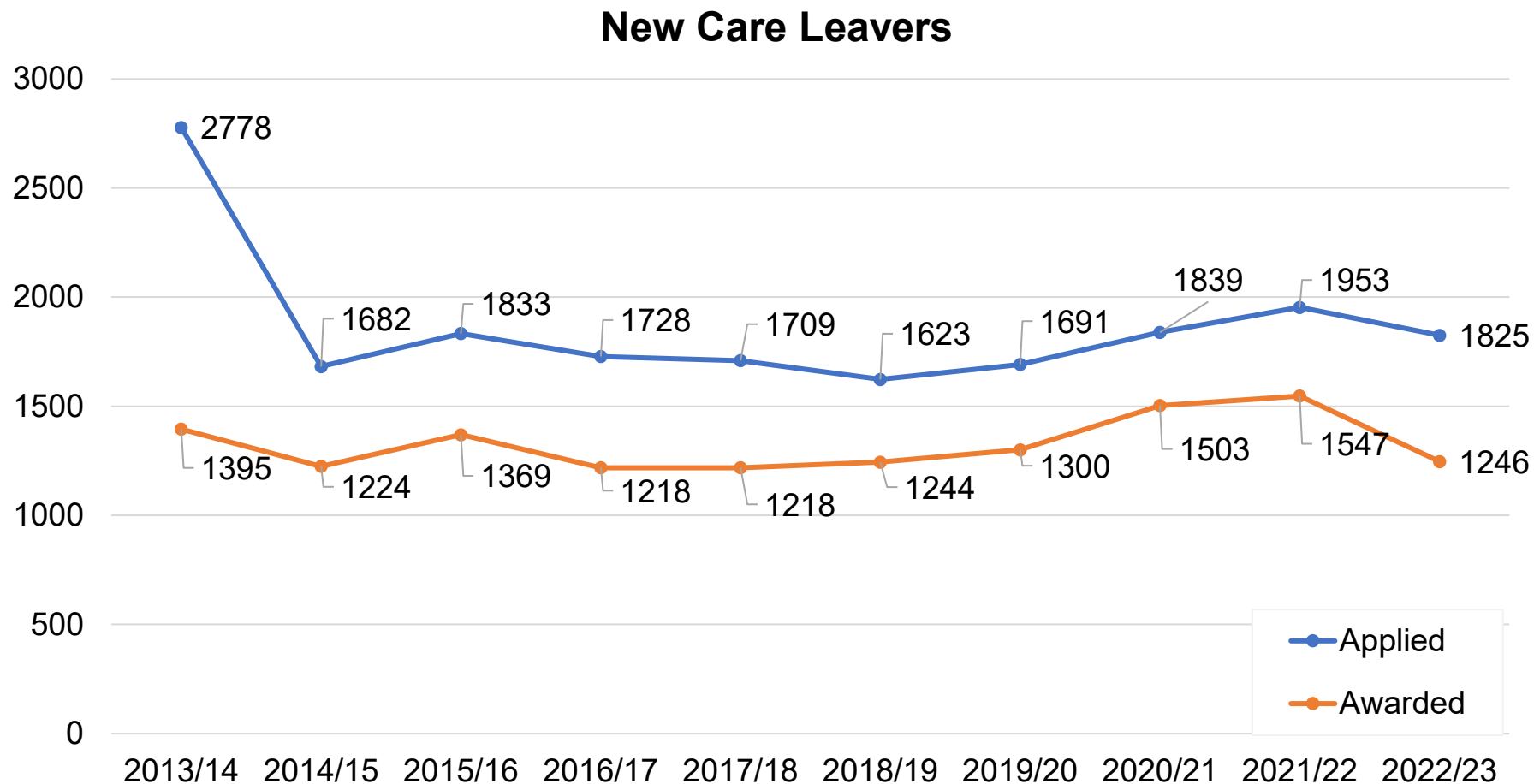
– AY 2022/23 Application Submission Trends

In AY 2022/23, only **63%** of new full-time applications were received before the end of May deadline

- National Average New On Time Applications (University Only) **66.56%**
- National Average New On Time Applications (College Only) **45.70%**



Student Finance Applications Historic Breakdown – Care Leavers (to December 2022)



Cost of Living Considerations - AY 2023/24

A GOV.UK page has been designed to help students consider the range of living costs they may face and understand the funding they can access

The information covers means testing, budgeting, sources of additional support and links to useful resources, including [Student Space](#)

Specific advice has been updated for students who are experiencing financial hardship

STUDENT SPACE from student minds

Support services → Advice and information → Student stories → Support at your university → About Student Space

Support through the uncertainty of student life

If you need support now, text **STUDENT** to **85256**
Other ways you can get support →

Advice and information
Expert information and advice to help you through the challenges of student life.

- Mental health and wellbeing** →
18 RESOURCES
Find out what you can do to look after your physical and mental health.
- Money** →
4 RESOURCES
The pandemic may have created some extra pressure on your finances. Get advice and practical tips to help with money worries.
- Preparing for university** →
10 RESOURCES
A new year at uni can be exciting, but it might also be daunting. Get tips and advice to help with your concerns.

GOV.UK Topics Government activity

→ **Coronavirus (COVID-19)** Latest updates and guidance

Home > Education, training and skills > Funding and finance for students > Student loans

Guidance
Understanding student living costs

Information for students about what living cost funding is available (including student finance for 2022 to 2023) for those living in England.

From: [Student Loans Company](#)
Published 18 January 2022

GOV.UK Topics

Home > Education, training and skills > Funding and finance for students > Student loans

Guidance
What to do if you're in financial hardship

Guidance on what to do if you're struggling financially as a result of your student finance entitlement being reduced, because you were overpaid.

What you could get as a minimum in the 2022 to 2023 academic year

Student Finance England (SFE) provide a Maintenance Loan to help you with your living costs. All eligible students qualify for a non-income assessed minimum amount

Living arrangements

Living at home

Living away from home

Living away from home

What you could get as a maximum in the 2022 to 2023 academic year

If you apply for student finance based on your [household income](#) then you may be entitled to even more Maintenance Loan to help with your living costs.

For example, full-time undergraduate students with a household income of £25,000 or less would get the maximum additional Maintenance Loan. Students with a household income above £25,000 would get a lower amount of loan based on their household income.

The tables below show some examples of what the difference is between the maximum Maintenance Loan and the amount you could get based on your [household income](#).

Let us know as soon as you can if you're in financial hardship. You should contact us on 0300 100 0607. We'll send you a 'Financial Hardship Confirmation' form to complete and upload to your online account. Your university or college can also request the form for you and should be able to help you fill it in.

On the form you'll give us details of your income and any financial outgoings. It might be helpful to find this information before you start filling it in. You'll also need to send us some documents with the form, including bank statements for all of your bank accounts.

We look at every application on an individual basis. We know this can be a difficult time and we'll assess your application for hardship within 2-3 weeks.

Cost of Living Consideration — Financial Hardship

The process of applying for Financial Hardship has been updated to ensure an improvement to the student experience and overall financial processing times. We've made it easier for students to apply for financial hardship by replacing the previous 3 Hardship Forms with a ***new Financial Hardship Confirmation PDF***

- This updated Financial Hardship Form has been designed to make it easier for students to understand and complete. Upon request, the Hardship Confirmation Form will be sent directly to students via email, or by post if specifically requested by the student

FHC Financial Hardship Confirmation form sfe

Section 1 - Your Information

PLEASE READ THE SECTION BELOW CAREFULLY BEFORE FILLING OUT THE FORM

1. Who should complete this form?
Complete this form if you feel you are facing financial hardship. This may be due to:

- An overpayment of student finance
- Suspending or withdrawing from your course
- Needing a payment brought forward to cover expenses

Firstly - please check our guidance page www.gov.uk/student-finance/extra-help to make sure you've applied for any funding you may be eligible for. You should also speak to your university or college, or organisations like Citizens Advice www.citizensadvice.org.uk/debt-and-money as they may be able to offer help and advice in addition to what we can offer.

2. What help is available?
You may be able to get help such as:

- Deferring all or part of your overpayment
- Having your funding extended while you've suspended or withdrawn from your studies
- Getting a payment brought forward

3. What information do I need to provide?
You need to give us some personal details and let us know what you need help with. We need some information about your income and expenses so we can review your account. We also need some evidence to show your finances such as copies of your bank statements.

We know some information may be sensitive so please provide what information you can to help us to understand your circumstances. We look at all requests on a case by case basis and these are strictly confidential.

4. What if I have further questions?
If you have further questions, you can:

- contact us through the live chat facility on your online account at www.gov.uk/student-finance-register-login
- call us on 0300 100 0607

5. Where do I send my form?
Once you have completed this form, upload it to your online account with copies of your supporting evidence.
If you're a postgraduate student you need to return it by post. All forms returned by post should be sent to: Student Finance England, PO Box 210, Darlington, DL1 9HJ
To find out how we'll use the information you provide go to www.gov.uk/studentfinance to read our Privacy Notice before completing this form.

Section 3 - Your Circumstances

Please provide some information about your circumstances. The information you provide will help us to quickly process your application.

3.1 - Which one of the following options best applies to you?

I have an overpayment on my account, and I'm still in study or have recently graduated - go to 3.2

I have suspended my studies - go to 3.3

I have withdrawn from my course - go to 3.4

I require an early payment - go to 3.5

3.2 - Overpayments

Are you currently attending your course? Yes No

Is it more than 6 weeks until the first day of your course? Yes No

Have you already had a payment deferred within the academic year? Yes No

now go to section 4

3.3 - Suspension

Are you completing exams or coursework without attending your course? Yes No

now go to section 4

3.4 - Withdrawal

Have you been awarded a Maintenance Grant, Parents' Learning Allowance or Adult Dependents' Grant? Yes No

now go to section 4

3.5 - Early Payments

Is it more than 30 days until the first day of your course? Yes No

Are you at risk of becoming homeless? Yes No

Do you have any dependents that rely on you financially? Yes No

Do you have support from family members? Yes No

Do you have a student finance payment due within the next 11 days? Yes No

Have you already received an early payment in this academic year? Yes No

now go to section 4

Section 11 - Evidence Checklist

Complete the following checklist to help you make sure your form is complete.

I have included my bank statements for all my bank accounts.

I have included evidence for any income or expense I've declared that does not appear on my bank statement.

I have included additional notes for all expenses where I could not provide evidence.

I have listed all debts and included evidence where appropriate.

Section 12 - Declaration

I confirm that to the best of my knowledge and belief, the information I am providing is true and complete.

Your full name (in BLOCK CAPITALS)

Your signature (in ink) Today's date (DDMMYYYY)

X / /

If the form is being uploaded through your online account, you do not need to sign the declaration. If the form is not uploaded through your own online account, or sent to us by post, you must sign and date the declaration or it can't be accepted.

What happens next? What you need to do next

Once you have completed this form, upload it to your online account with copies of your supporting evidence. Please note that if you're a postgraduate student you need to return it by post.

To upload your form and evidence

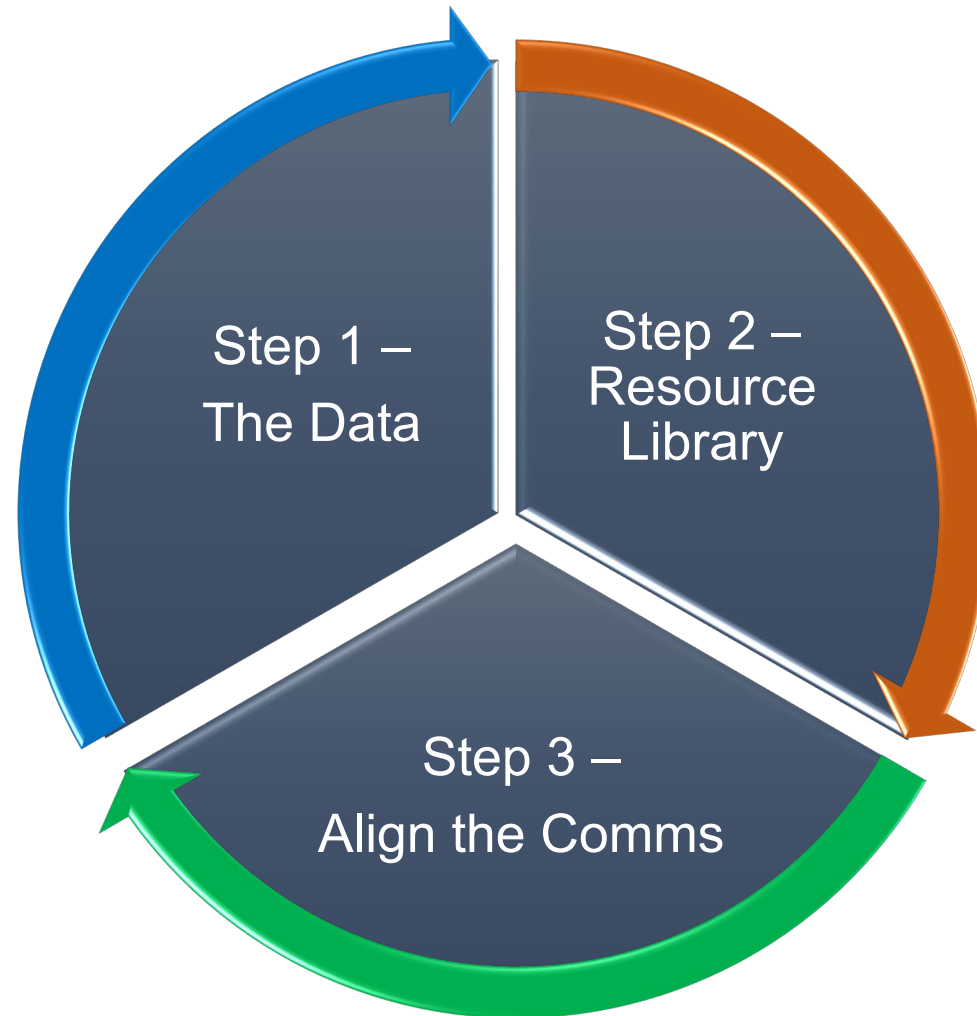
- Sign into your student finance account at www.gov.uk/student-finance-register-login
- Select undergraduate
- Select the most recent academic year
- Select 'upload supporting documents' under the 'your student finance' heading
- Upload clear copies of your form and supporting evidence

All forms returned by post should be sent to:
Student Finance England
PO Box 210
Darlington

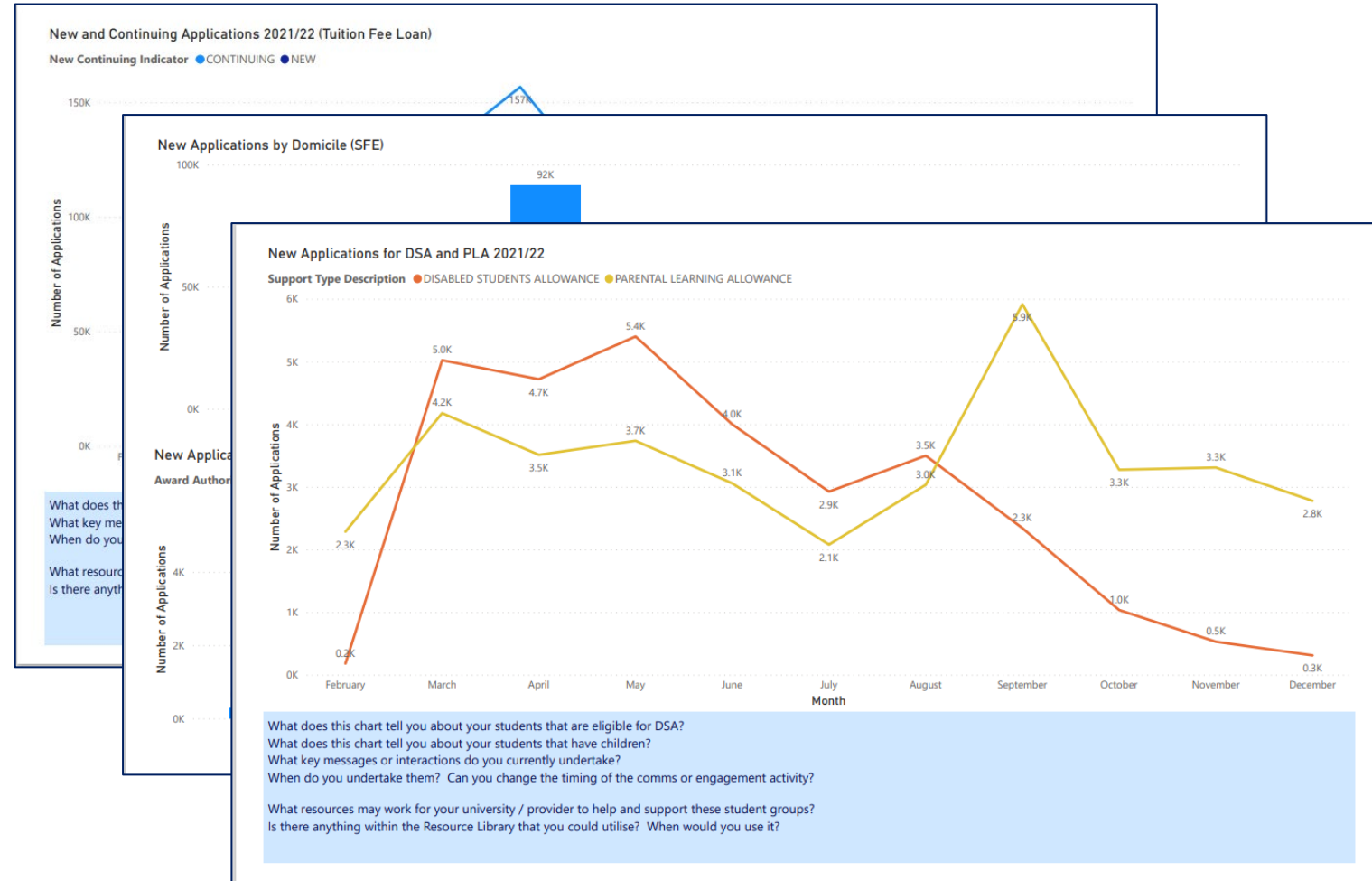
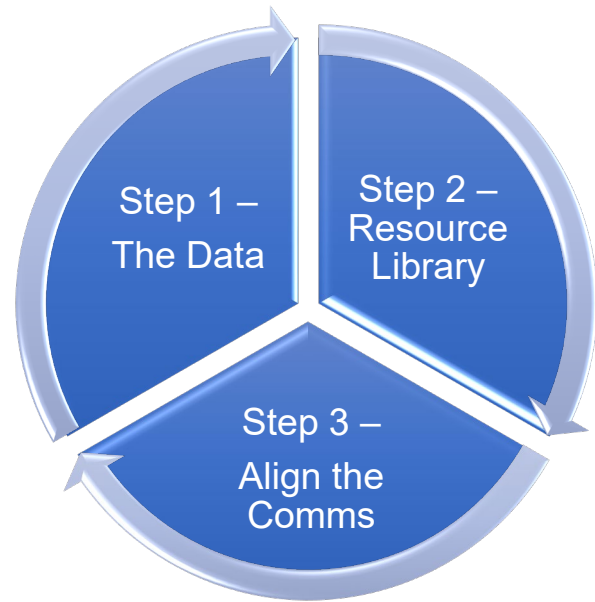
Students can [find information on financial hardship](#) and how to request and submitting Financial Hardship forms on the GOV.UK guidance page

FIS Engagement: Working Together & Supporting Interventions

The 3 Step Approach To Turning Theory Into Practice



What Does it Tell Us? What Can We Learn From it?



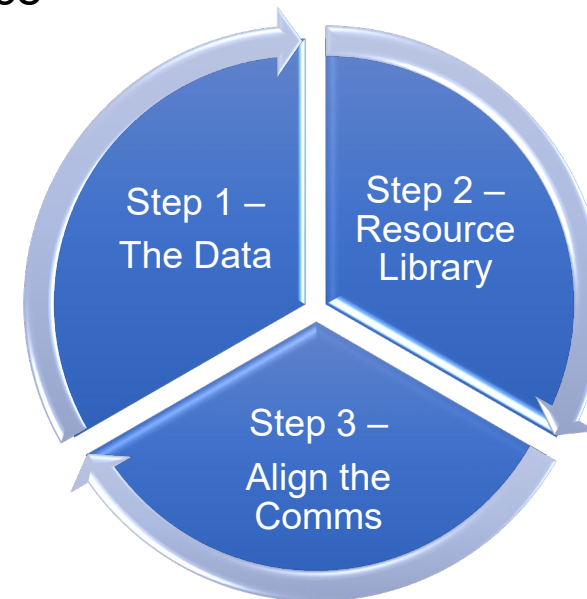
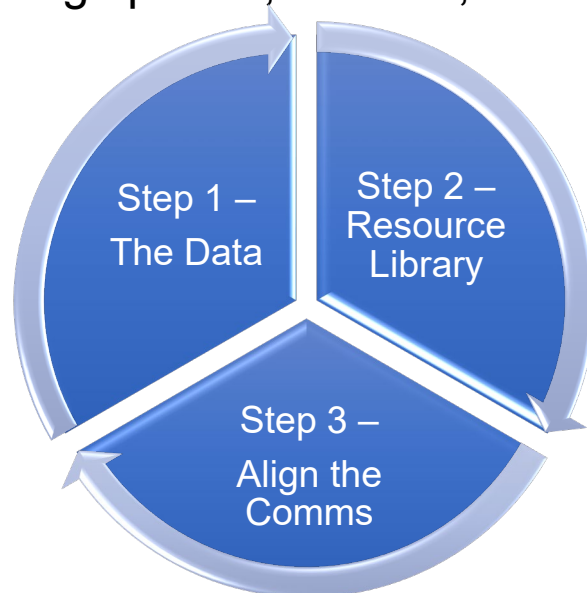
Bringing it Together – Align the Communications

Collaborative Partnership Working

Resources can be produced as part of a Collaboration Project between your university and Student Loans Company. The Pilot Project was designed to utilise SLC application data trends to underpin and inform content for pre-entry advice, events and guidance – that is specific to a university or college

How will this be achieved?

SLC can provide the institutional level data that monitors student behaviours at your university. With this insight, communications and resources can be used by your institution and directed to your students ensuring that the recipient is receiving specific, detailed, tailored and timely advice



Funding Information

Section 4:

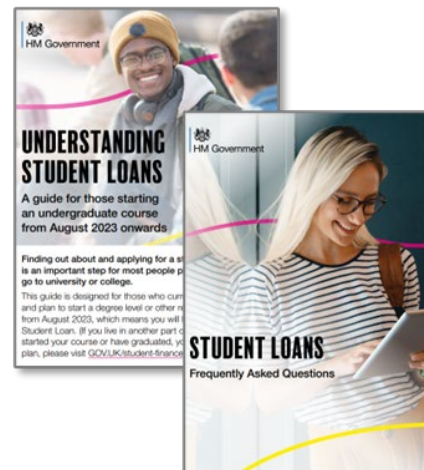
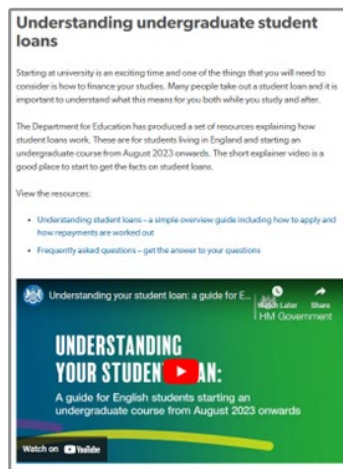
Resources

Repayment Policy – Plan 5 Information And Resources

The Department for Education have published a blog post and produced a set of resources explaining student finance and Plan 5 loan repayments:

Students and their parents, partners or other sponsors who may find the information useful can access the blog post and resources online from the following channels:

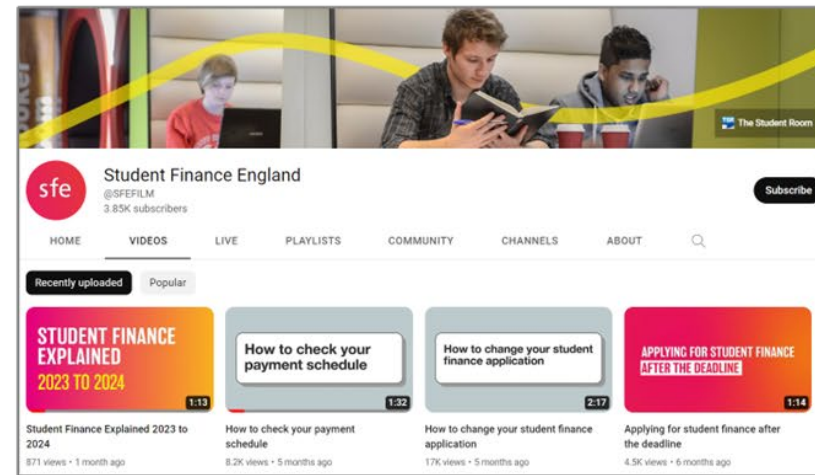
- The DfE Education Hub: educationhub.blog.gov.uk/2023/02/16/get-the-facts-on-student-loans
- The Student Room: thestudentroom.co.uk/student-finance/understanding-undergraduate-student-loans



Student Resources – SFE Information Online

SFE social media channels and the range of films available on our YouTube channel provide fast, user friendly sources of student finance information:

- twitter.com/SF_England
- facebook.com/SFEngland
- instagram.com/studentfinance_england
- youtube.com/SFEFilm



Student Finance Resources – Studentspace.Org.Uk

The Student Space website provides a range of information, guidance and support, including a section dedicated to student money and budgeting:

- <https://studentspace.org.uk/wellbeing/money>

This screenshot shows a grid of four article cards on the Studentspace website. Each card has a blue header with an orange 'ARTICLE' icon, a title, a '3 MINUTE READ' or '5 MINUTE READ' indicator, and a short introductory paragraph.

- Managing worry about money →** (3 MINUTE READ)

If you are experiencing money problems, worry can prevent you from taking positive action to improve your circumstances. Managing your emotions around finance can be an important step in taking control of your money.
- How to make a student budget →** (5 MINUTE READ)

It's natural to feel financially unsettled by recent challenges such as changes to the cost of living and the pandemic. Making a budget can help you feel more confident in managing your finances.
- What to do if you have money problems →** (3 MINUTE READ)

It's normal to have a few money blips at university. But with changes to the cost of living causing disruption, many students now face more challenges. Find out what steps you can take to tackle the biggest money problems students typically face.
- How to find extra funding at university →** (5 MINUTE READ)

Making ends meet may feel especially challenging right now. There are things that can help. This page explains where to find extra funding for living costs.

This screenshot shows two article cards from the Studentspace website. The top card is partially obscured by the bottom card.

- Managing worry about money** (ARTICLE, 3 MINUTE READ)

Gareth [psychologist] the bod

If you are experiencing money problems, worry can prevent you from taking positive action to improve your circumstances. Managing your emotions around finance can be an important step in taking control of your money.
- What to do if you have money problems** (ARTICLE, 3 MINUTE READ)

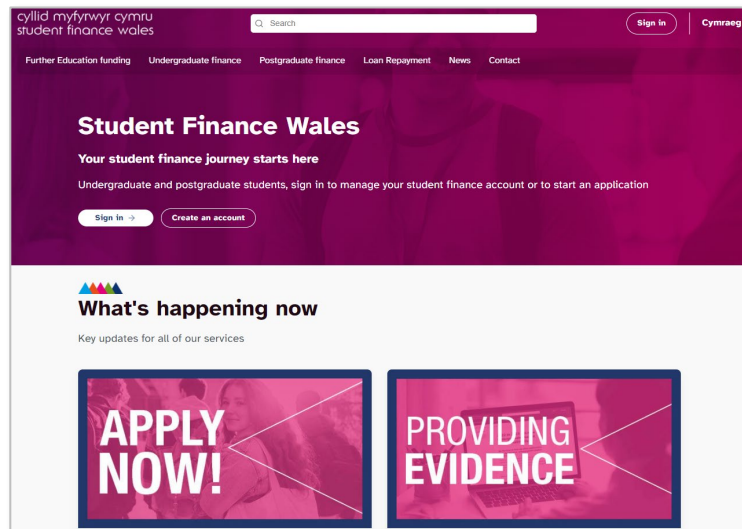
Ruth Bushi writes about student money and university life. She's the author of several editions of The Student Money Manual.

It's normal to have a few money blips at university. But with changes to the cost of living causing disruption, many students now face more challenges. Find out what steps you can take to tackle the biggest money problems students typically face.

SFW Practitioner Resources

As part of our ongoing accessibility project, the SFW student and practitioner facing websites now have a new look and easy to navigate design:

- www.studentfinancewales.co.uk
- www.studentfinancewales.co.uk/practitioners



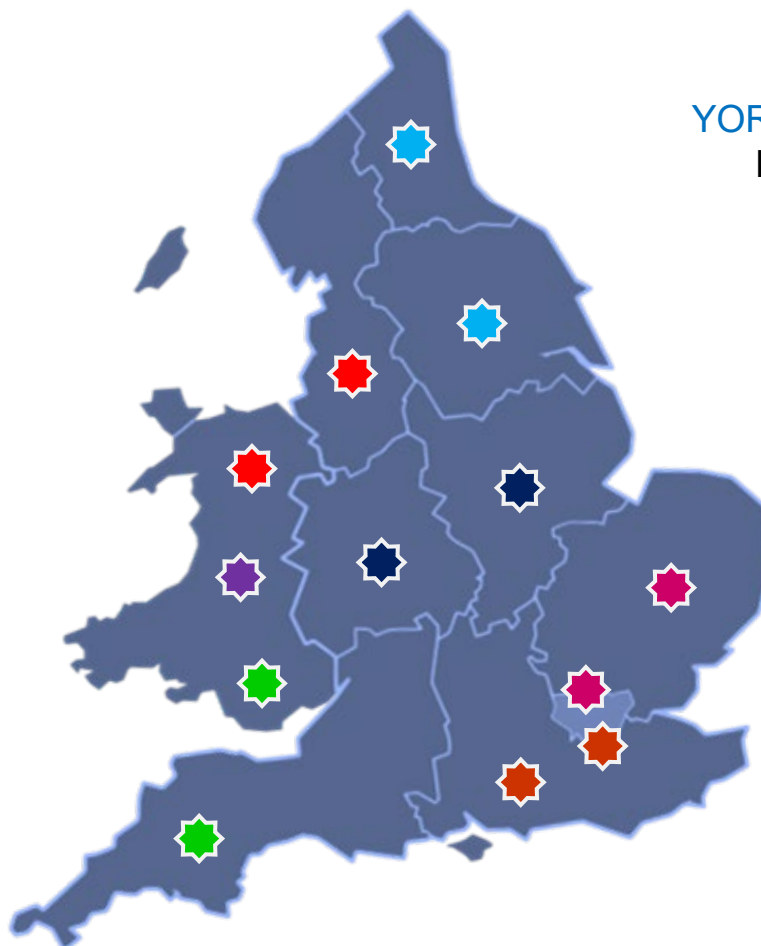
Practitioner Support – Funding Information Services Account Managers

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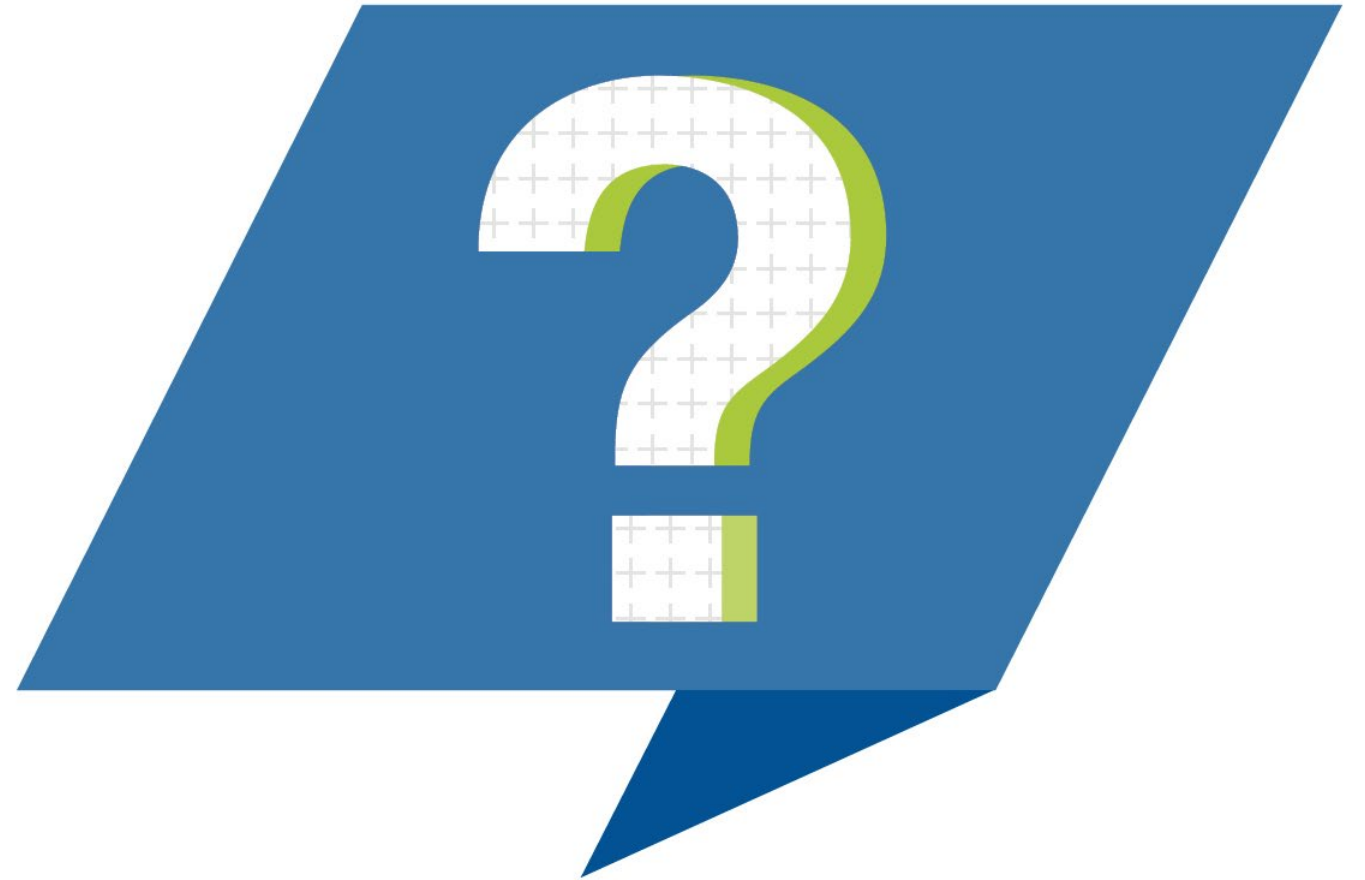


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Question time



Funding Information Services – Update on Eligibility & Entitlement AY 2023/24

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