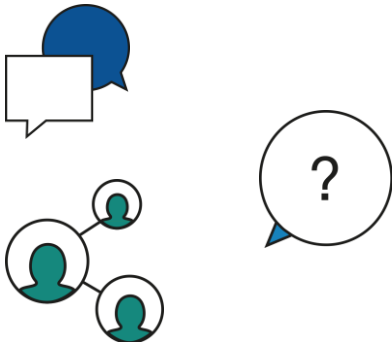
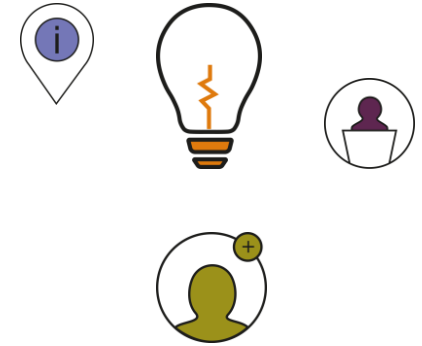


# Student Finance Northern Ireland Stakeholder Awareness Seminar

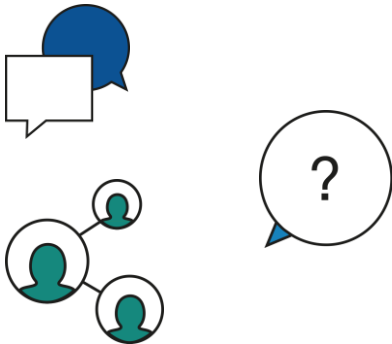
8<sup>th</sup> February 2017





# Welcome & Introduction

Paul Smith; Head of Partner Services  
Student Loans Company



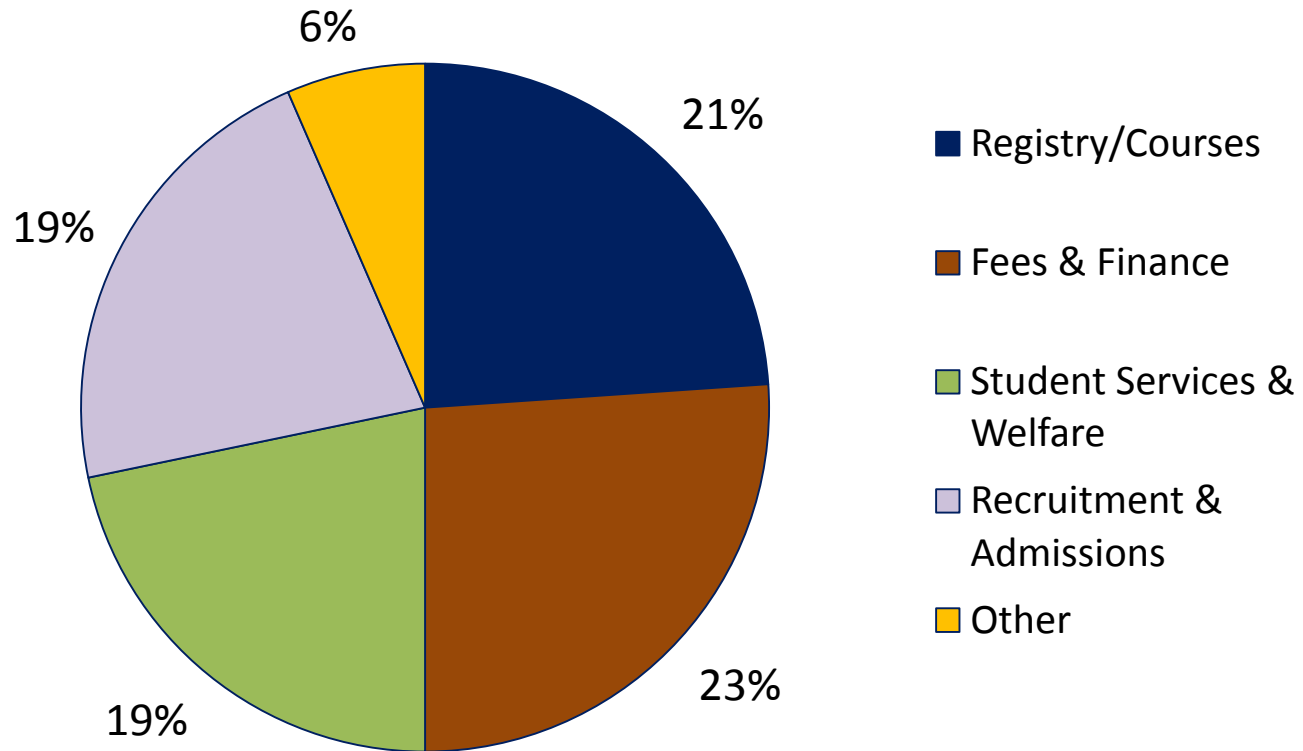


## Seminar Objectives

- 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



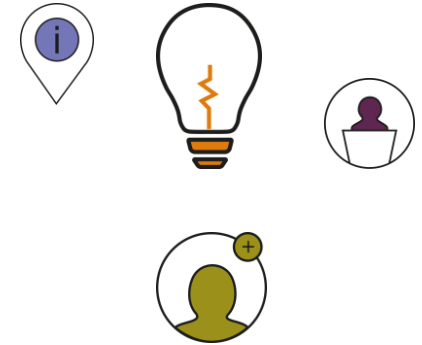
# Delegate Profile





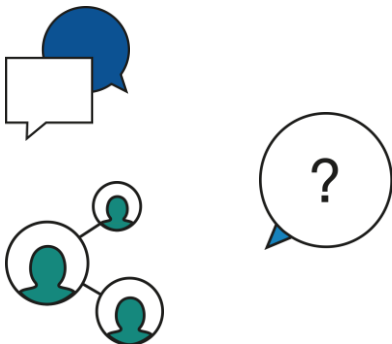
## Expected Outcomes

- 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 PT Tuition Fee Loan (PT TFL) Policy Eligibility & Entitlement

Nathan Lawler; Policy Lead – Planning and Policy  
Student Loans Company





- Available to new and continuing students from AY 2017/18
- Non-income assessed
- Eligible undergraduate PT courses
- Maximum £3,022.50 of fee support
- Income Contingent Repayment (ICR)
- Paid to HE Provider
- PT TFG entitlement will reduce PT TFL entitlement



## Application Process

- Paper and online applications available
- Separate application every AY
- Time limit for application: 9 months from 1<sup>st</sup> day of the AY
- Time limit to increase loan amount: 1 month before end of AY





## Personal Eligibility

- PT TFL personal eligibility will match the personal eligibility of PT TFG (with exception of intensity of study).
- No age limit
- The following are ineligible:
  - prisoners
  - students in arrears
  - students who are unfitted for support
- Students in receipt of an NHS bursary cannot get PT support
- Students may become eligible after an “event”



## Residency

PT TFL residency requirements will be the same as PT TFG:

**NI domiciled students** with ‘settled status’ in the UK:

- Ordinarily resident in the UK & Islands for 3 years prior to the 1<sup>st</sup> AY
- Ordinarily resident in NI immediately prior to the 1<sup>st</sup> AY

**EU Students:**

- Ordinarily resident in the EEA/Switzerland for 3 years prior to the 1<sup>st</sup> AY
- Undertaking the course in NI

Students who do not meet these requirements may be eligible under another regulatory category.



## Course Eligibility

PT TFL will be available for eligible PT undergraduate courses provided by:

- UK HEPs (NI domiciled students); or
- NI HEPs (EU students).

Course must be at level 4, 5, or 6 of the framework for HE Qualifications for England, Wales and Northern Ireland

Courses must be at least one AY in duration and no more than:

- 4 times the full-time equivalent (FTE) for PT TFL; and
- 2 times the FTE for PT TFG and Course Grant

Students can only get support for one HE course at a time.



## Previous Study

Students will not be eligible for:

- **PT TFL** - where they have already received PT grant or loan funding for 16 years
- **PT TFG and Course Grant** - where they have already received PT grant or loan funding for 8 years

Students who already hold a UK or overseas qualification that is equivalent to or higher in level than the new qualification will not be eligible for PT student support.



## Intensity

To be eligible for **PT TFL** students must study a minimum of 25% FTE intensity

To be eligible for **PT TFG and Course Grant** students must study at an average of 50% FTE over the duration of the course

To be eligible for **PT DSAs** students must study at an average of 25% FTE over the duration of the course



## Intensity Example 1

**Jane** starts a PT BSc in AY 2017/18 (3 years FTE). She studies at 50% intensity throughout, and completes the course over 6 years. She does not have any PT previous study. She applies for PT TFL and PT grants.

Year	AY	Intensity	Fee Support		Course Grant
			PT TFG	PT TFL	
1	17/18	50%	✓	✓	✓
2	18/19	50%	✓	✓	✓
3	19/20	50%	✓	✓	✓
4	20/21	50%	✓	✓	✓
5	21/22	50%	✓	✓	✓
6	22/23	50%	✓	✓	✓



## Intensity Example 2

**Nick** starts a PT Honours degree in AY 2017/18 (3 years FTE). He started out aiming to complete the course at 25%. However he decides to increase his intensity after Year 3. He does not have any previous PT study. He applies for PT TFL and PT grants.

Year	AY	Intensity	Fee Support		Course Grant
			PT TFG	PT TFL	
1	17/18	25%	x	✓	x
2	18/19	25%	x	✓	x
3	19/20	25%	x	✓	x
4	20/21	75%	✓	✓	✓
5	21/22	75%	✓	✓	✓
6	22/23	75%	✓	✓	✓



## Fee Support

PT TFG will remain an income assessed and intensity banded product.

Maximum PT TFG is available at incomes below £16,843:

- 50%-59% - **£820**
- 60%-74% - **£985**
- 75% or more – **£1,280**

PT TFG is not available at incomes of £25,421 and over.

Where the student is entitled to an amount of PT TFG, PT TFL entitlement will be reduced by the same amount.

PT TFL entitlement (before reduction by PTG) will be the fee amount charged or £3,022.50 whichever is the lowest.





## Fee Support Example 1

**Hugo** is studying a PT degree at 50% intensity. He applies for PT TFG and PT TFL. His household income is £14,500.

As his income is less than the lower income threshold Hugo will be entitled to the maximum PT TFG at the relevant intensity band. This is £820 (50%-59% band).

His entitlement to PT TFL is reduced by the PT TFG entitlement amount.

$$\text{PT TFL} = £3,022.50 - £820 = £2,202.50$$

**Hugo's fee support is £820 TFG and £2,202.50 TFL**



## Fee Support Example 2

**Pauline** is studying a PT degree at 75% intensity. She applies for PT TFG and PT TFL. Her household income is £30,000.

As her income is greater than the upper threshold for the income assessment Pauline is not entitled any PT TFG.

There is no reduction to her entitlement to PT TFL.

**Pauline's fee support will be £0 TFG and £3,022.50 TFL**



## Fee Support Example 3

**Lily** is studying a PT degree at 60% intensity. She applies for PT TFG and PT TFL. Her household income is £15,000. Her fee charged is £2,000.

As her income is less than the lower income threshold Lily will be entitled to the maximum PT TFG at the relevant intensity band. This is £985 (60%-74% band).

As her course fees are £2,000 this would be the maximum TFL entitlement. This is then reduced by her TFG entitlement of £985

$$\text{PT TFL} = £2,000 - £985 = £1,015$$

**Lily's fee support will be £985 TFG and £1,015 TFL**



## Payments

PT TFG will continue to be paid in one payment at the start of the AY.

PT TFL will be paid in three instalments per AY, split 25%/25%/50%.

Payments will be made following confirmation that the student has been in attendance on the course for 2 weeks.



## Payments Example 1

**Hugo** has a fee support entitlement of **£820 PT TFG** and **£2,202.50 PT TFL**.

This will be paid to the HEP as follows:

### **Term 1**

PT TFG: £820

PT TFL: £550.63

### **Term 2**

PT TFL: £550.62

### **Term 3**

PT TFL: £1,101.25





## Payments Example 2

**Pauline** has a fee support entitlement of **£0 TFG** and **£3,022.50 TFL**.

This will be paid to the HEP as follows:

### **Term 1**

PT TFL: £755.63

### **Term 2**

PT TFL: £755.62

### **Term 3**

PT TFL: £1,511.25



**Transfers** – Students can transfer between eligible PT courses and remain eligible for PT fee support. This applies whether the student transfers:

- to a different course at the same HEP; or
- to a course at a different HEP.

**Change of Intensity** – PT TFG entitlement may change where a student:

- transfers to a course with a different study intensity; or
- changes intensity in the AY on the same course.

PT TFG entitlement will be the amount payable at the highest intensity band undertaken within that AY.



## Change of Circumstance

**Withdrawal** – Where a student withdraws from a course, payments of PT TFL that were due to be made after the withdrawal date will be cancelled. Fee funding will be limited as follows:

Withdrawal date during term 1 - 25%

Withdrawal date during term 2 - 50%

Withdrawal date during term 3 - 100%

Any funding paid which exceeds the above limits will be clawed back from the HEP.

**Repeat years** – Repeat years of study may be funded, as long as the student has not used up the maximum number of years of funding available and is still able to complete the course in the relevant time limit.





**Suspensions/Resumptions** - If a student suspends their studies, the HEP should notify SLC as soon as reasonably possible before the next liability point. Instalments of PT TFL should only be released where the student was in attendance / undertaking the course during the term (all or part of the term).

**Award of PT TFG after payment of PT TFL** - If the student is awarded PT TFG after one or more instalments of PT TFL have been paid, payments of PT TFL will be adjusted. This may happen where the student chooses to be income assessed after initially applying for PT TFL only, or a current year income assessment is carried out.



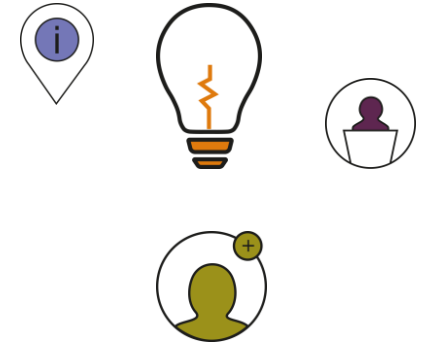
## Repayments

**Plan 1** repayment terms will apply to PT TFL.

PT TFL repayments will only be deducted when a student earns over the threshold amount under existing ICR terms.

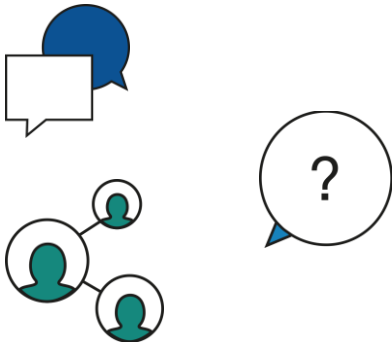
The only change is that the Statutory Repayment Date (SRDD) for PT TFL will be the earlier of:

- April 6<sup>th</sup> following the course end date; or
- April 6<sup>th</sup> after four years have elapsed since the first day of the first AY of the course.



# 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



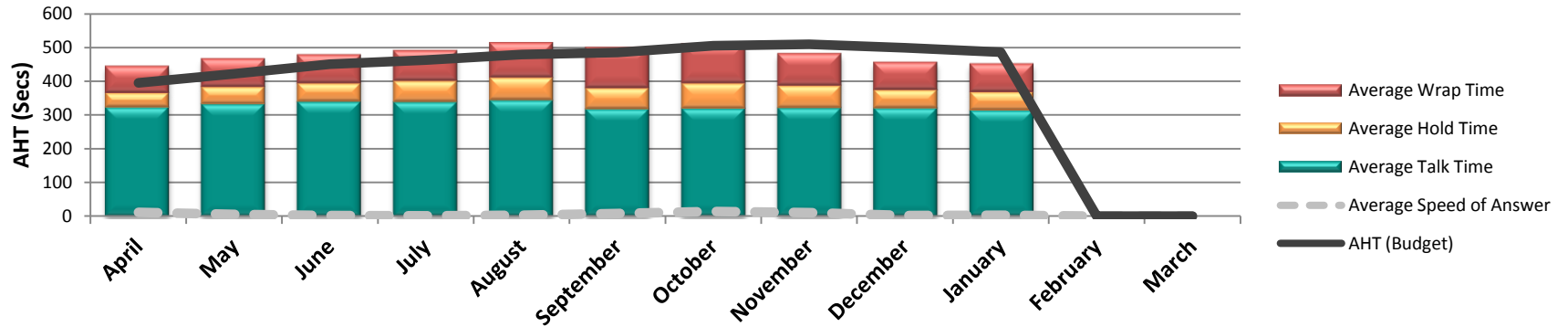
## SFNI Customer Contact

- 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

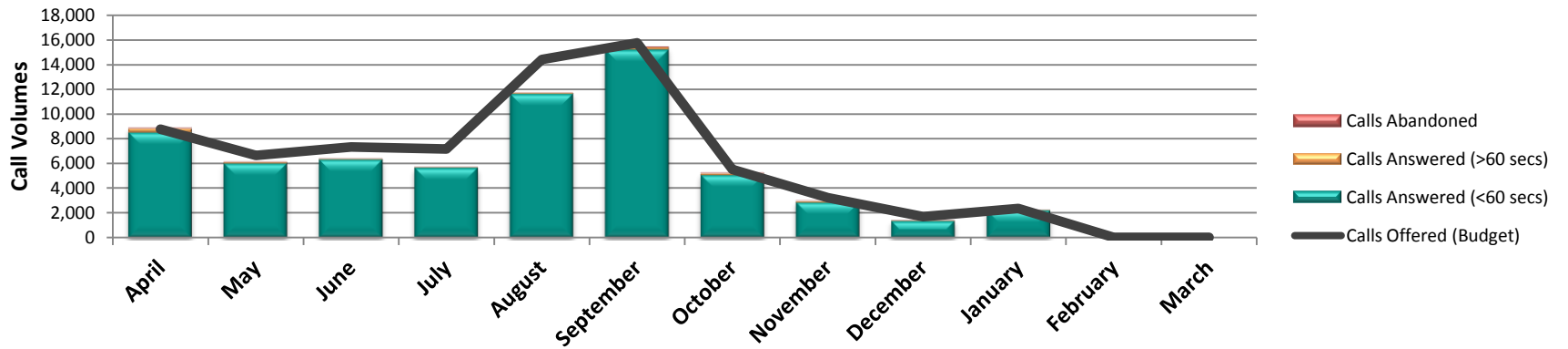


# Resource Planning

## 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

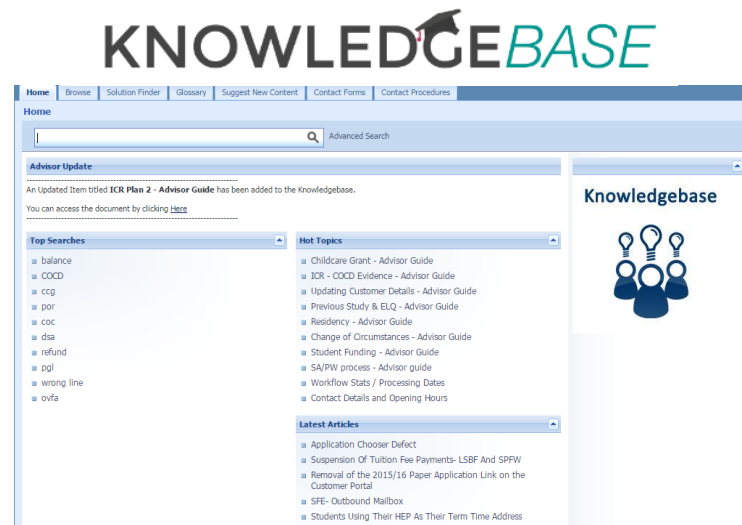
- Dedicated Quality and Knowledge Management Team
- Measure Knowledge Accuracy and Customer Service
- Knowledgebase Content Authors liaise with EA's on content
- Identify patterns and trends
- Proactive coaching support





# 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