

CoCs, Reassessments & Overpayments

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March, 2019

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2 Reassessments

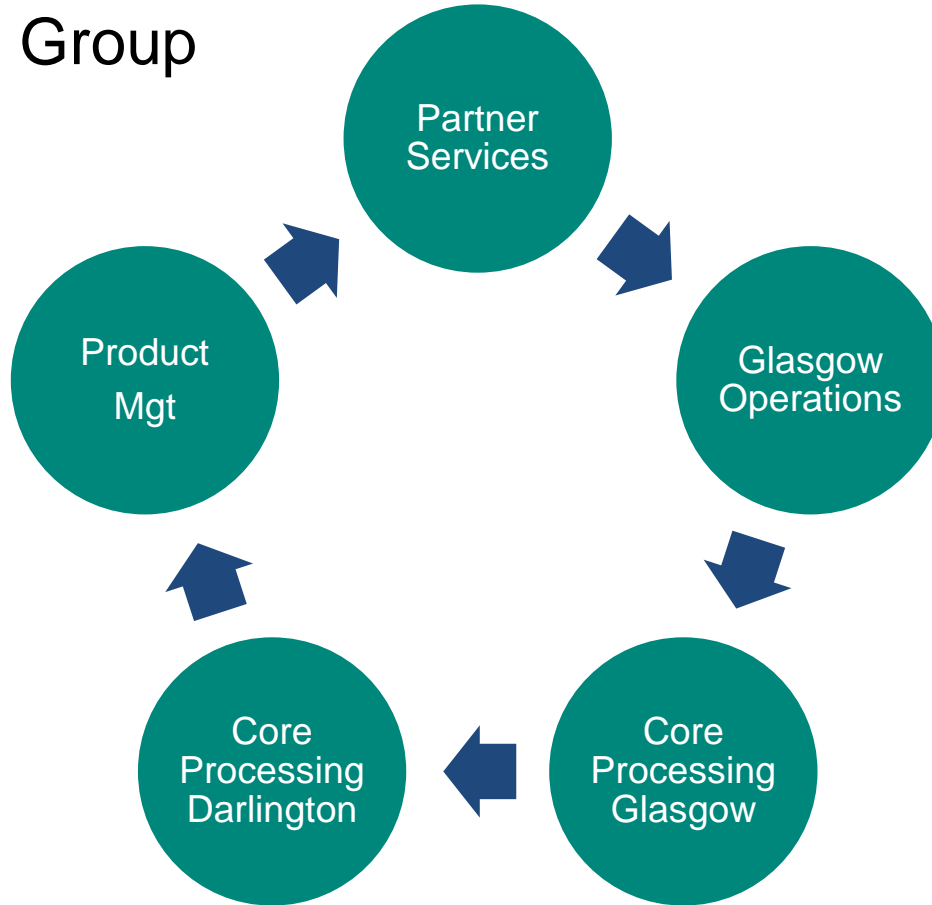
3 Overpayments

01 CoC Service Progress

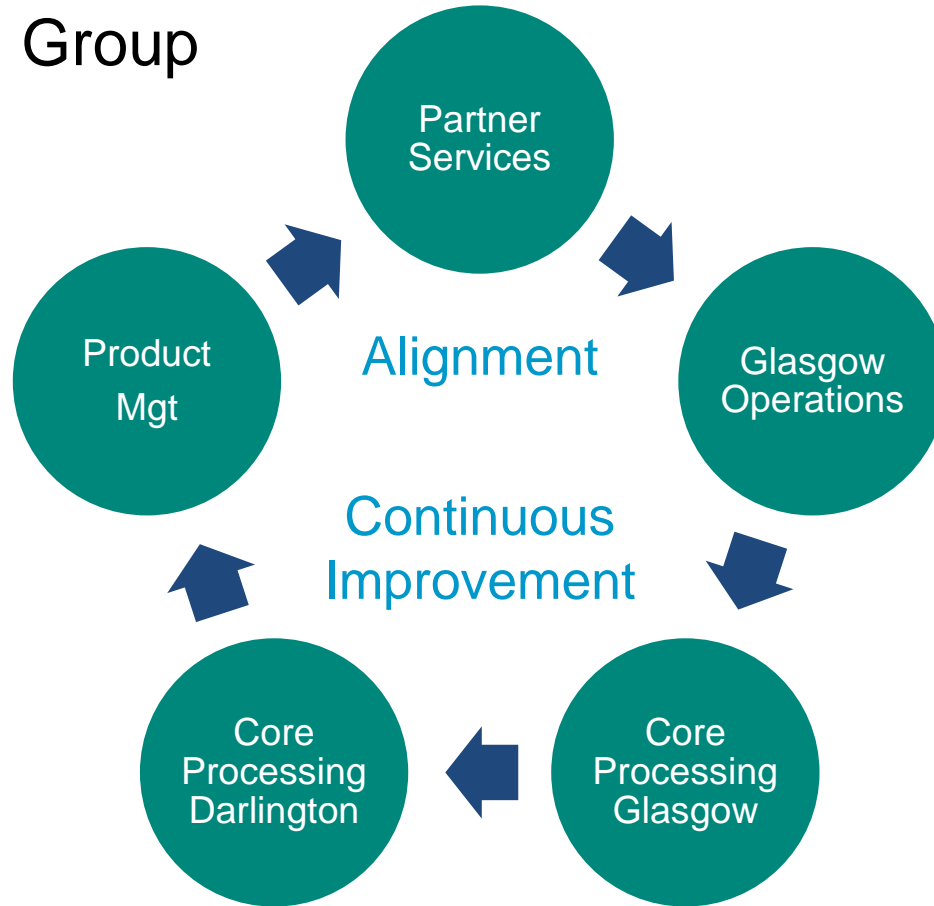
Withdrawals within 60 days
increased 9% from the
same point in 2017/18



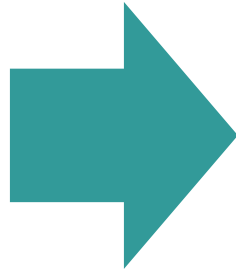
CoC Working Group



CoC Working Group



Automation



Automation



Next Steps

ONE

Maximise automation



TWO

Accuracy



THREE

19/20 Service Agreement



Key Messages: CoC Service Status

- 1 Sector performance is improving in key areas
- 2 Internal process changes that will benefit HEPs and students
- 3 Focus on accuracy

02 Reassessments

Customer example: Misleading Note

Aaron

- Aaron has been a student since 2014/15 AY on a FT History course
- The HEP sent a 2018/19 AY transfer to put Aaron onto Year 1 of a PT History course
- A note in the free text box indicated that Aaron had been on the PT version of this course since his first year

Acad Yr	2018	Forenames	
Surname		Dob	
HEI Code		HEI Name	
SLC Course Code	688348	Coc Type	TRANSFER
Institution		New Course	HISTORY
UCAS Code		First Attendance	17-SEP-18
Completion Date	01-JUN-19	Tuition_Fee	4620
Method of Attendance	PT	Tuition Fee Liability Amount	4620
Academic Approval	Y	Approval Date	09-JAN-19
Entering Course Year	1	Other Course Year	
Transfer Type	Transfer In	Mode of Study	PT
Current Year Start Date	17-SEP-18	CoC Reason Type	
Credits		Contact Name	
Job Title		Telephone No	
Extension		Email	
Pend Reason	Pend applied due to Multi Academic Year transfer		

Further Explanation in Notes

Notes	
Add New Note	Note History
	On 09/01/2019, SYSTEM GENERATED,CRMADMIN(CRMADMIN) wrote: attendance confirmed in error for both liability periods, student has always been on the PT course



What will happen to Aaron's entitlement if this CoC is processed based on the information it contains?

- A. All of the students FT applications will be cancelled and PT forms requested putting the student into immediate overpayment for all payments since 2014
- B. The student's 18/19 FT application is cancelled and a PT form requested putting the student into immediate overpayment for the 18/19 entitlement
- C. All of the students FT applications will be cancelled and PT forms requested putting the student into the collections process for all payments since 2014



What will happen to Aaron's entitlement if this CoC is processed based on the information it contains?

- A. All of the students FT applications will be cancelled and PT forms requested putting the student into immediate overpayment for all payments since 2014
- B. The student's 18/19 FT application is cancelled and a PT form requested putting the student into immediate overpayment for the 18/19 entitlement
- C. All of the students FT applications will be cancelled and PT forms requested putting the student into the collections process for all payments since 2014**

Customer example: Misleading Note

Aaron – Answer explained

- If this CoC was processed with the information provided **all** of Aaron's FT applications would be cancelled, PT forms requested and Aaron would enter collections for all overpaid ML and TF would be clawed back from the HEP
- However, in Aaron's case the assessor queried the inconsistencies and the HEP confirmed that the CoC had provided inaccurate information
- Aaron had not transferred to Year 1 of the PT version of the course but rather was repeating Year 3 on a part time basis.
- Once clarified, this CoC had no detrimental effect on Aaron's customer journey but did have the potential to cause significant financial hardship



Customer example: Inaccurate Information

John

- John applied for Year 3 of 3 in 2017/18
- In June 2018, the HEP sent a repetition CoC to transfer John onto Year 1 of 3 and indicated that John's graduation date was July 2020

CoC Id		Art Id	
Acad Yr	2017	Forenames	
Surname		Dob	
HEI Code		HEI Name	
SLC Course Code	193068	Coc Type	REPETITION
Course Name	CRIMINOLOGY/SOCIOLOGY	Course Year	1
Other Course Year		UCAS Course Code	ML93
Method of Attendance	FT	Course End Date	01-JUL-20
Period Repeated	1	From	18-SEP-17
To	31-JUL-18	Reasons	
Tuition Fee Charged	6000	Tuition Fee Liability Amount	6000
Mode of Study	FT	Contact Name	
Job Title		Telephone No	
Extension		Email	



What will happen to John's entitlement if this CoC is processed based on the information it contains?

- A. Due to having used his additional year of funding, John's TFL support would have been blocked for 2017/18 as this would be his third attempt at Year
- B. Due to having used his additional year of funding, John's TFL and ML support would have been blocked for 2017/18 as this would be his third attempt at Year 1
- C. Regardless of John's previous attempts at Year 1, he will continue to be entitled to TFL and ML



What will happen to John's entitlement if this CoC is processed based on the information it contains?

- A. Due to having used his additional year of funding, John's TFL support would have been blocked for 2017/18 as this would be his third attempt at Year**
- B. Due to having used his additional year of funding, John's TFL and ML support would have been blocked for 2017/18 as this would be his third attempt at Year 1
- C. Regardless of John's previous attempts at Year 1, he will continue to be entitled to TFL and ML

Customer example: Inaccurate Information

John – Answer explained

- If the CoC was processed with the information provided, John would have been repeating Year 1 for the third time so his TFL would be blocked as he has already used his additional year of funding and his graduation date would have been changed to July 2020.
- However, the HEP sent a new repetition CoC that indicated John actually repeated Year 2 of 3 during 2017/18 AY and his graduation date should be June 2019. John had completed Year 1 in 15/16 and progressed onto Year 2 in 16/17.
- However, because neither of these CoCs were sent until the end of term 3 in 2017/18, John was assessed as being entitled to less student finance than he should have been.



Customer example: Late Submission

Ahmed

- Ahmed applied for Year 3 of 3 in the 2018/19 AY after suspending in 2017/18.
- The HEP sent a Health Suspension CoC in February 2019 with the date of last attendance as 04/10/2018.

Task 18628864			
Type	Change of Circumstance - pend	Date Raised	05/02/2019
Status	Closed	Due Date (DD/MM/YYYY)	07/02/2019
Customer	[REDACTED]	Date Closed	n/a
Owner	Central Processing Unit	Created by User	CRMADMIN
Priority	Medium	Created by Group	SLC Groups
Details			
CoC Id	[REDACTED]	Art Id	[REDACTED]
Acad Yr	2018	Forenames	[REDACTED]
Surname	[REDACTED]	Dob	[REDACTED]
HEI Code	[REDACTED]	HEI Name	[REDACTED]
SLC Course Code	17416	Coc Type	SUSPENSION
Date of Last Attendance	04-OCT-18	Date Student Left Course	04-OCT-18
Original Duration	3	Academic Approval	Y
Tuition Fee Charged	2250	Tuition Fee Liability Amount	2250
Course Year	3	Other Course Year	
Course Name	HISTORY	UCAS Course Code	V101
Method of Attendance	FT	Agreed Return Date	16-SEP-19
Suspension Type	Health	Mode of Study	FT
Contact Name	[REDACTED]	Job Title	[REDACTED]
Telephone No	[REDACTED]	Extension	[REDACTED]
Email	[REDACTED]	Pend Reason	Pend applied due to Health Suspension
Notes			



What will happen to Ahmed's entitlement if this CoC is processed based on the information it contains?

- A. Due to the late submission of a suspension CoC, Ahmed goes into immediate overpayment
- B. Due to the late submission, Ahmed goes into overpayment and SFE have to clawback tuition fees from the HEP as attendance confirmation was submitted for Term 2
- C. Ahmed has been overpaid but this will not be recovered until he has finished studying and is earning above the threshold



What will happen to Ahmed's entitlement if this CoC is processed based on the information it contains?

- A. Due to the late submission of a suspension CoC, Ahmed goes into immediate overpayment
- B. Due to the late submission, Ahmed goes into overpayment and SFE have to clawback tuition fees from the HEP as attendance confirmation was submitted for Term 2**
- C. Ahmed has been overpaid but this will not be recovered until he has finished studying and is earning above the threshold

Customer example: Late Submission

Ahmed – Answer explained

- The late submission of the suspension CoC meant that Ahmed was overpaid a portion of his 1st instalment of MG and all of his 2nd instalment of MG
- Also as the HEP had confirmed attendance for Term 2, SFE also had to clawback tuition fees as the student did not attend any of Term 2
- This late submission of a suspension particularly affected Ahmed as the HEP had also sent a delayed suspension in 2017/18, so Ahmed's MG had already been reduced



Key Messages: Reassessments

- 1** Inaccuracies can cause incorrect entitlement and unnecessary rework

 - 2** Timely submissions of CoCs is crucial in preventing overpayments

 - 3** Inaccuracies and late submissions can impact students in various ways including financial hardship and risks achievement in future study.
-

Customer example: Part Year Repeats

Jane

- Jane began studying in 2016/17 AY on Year 1 of 3 on a September start course
- Jane then repeated Year 1 on September intake in the 2017/18 AY.
- We then received a transfer CoC in December 2018 to put the student onto Year 2 of 3 on the January intake of the same course.

Status	Closed	Due Date (DDMMYYYY)	15/12/2018
Customer		Date Closed	n/a
Owner	Central Processing Unit	Created by User	CRMADMIN
Priority	Medium	Created by Group	SLC Groups
Details			
CoC Id		Art Id	
Acad Yr	2018	Forenames	
Surname		Dob	
HEI Code		HEI Name	
SLC Course Code	712081	Coc Type	TRANSFER
Institution		New Course	NURSING - REGISTERED NURSE (ADULT)-JAN
UCAS Code	B701	First Attendance	13-DEC-18
Completion Date	01-DEC-20	Tuition_Fee	0
Method of Attendance	FT	Tuition Fee Liability Amount	0
Academic Approval	Y	Approval Date	13-DEC-18
Entering Course Year	2	Other Course Year	
Transfer Type	Transfer In	Mode of Study	FT
Current Year Start Date		CoC Reason Type	
Credits		Contact Name	
Job Title		Telephone No	
Extension		Email	

Customer example: Part Year Repeats

Jane – Scenario explained

- Jane will need to remain on the September intake for the duration of course for student finance purposes
- To ensure these part year repeats are processed correctly in the future the following process should be followed

Status	Closed	Due Date (DDMMYYYY)	15/12/2018
Customer		Date Closed	n/a
Owner	Central Processing Unit	Created by User	CRMADMIN
Priority	Medium	Created by Group	SLC Groups
Details			
CoC Id		Art Id	
Acad Yr	2018	Forenames	
Surname		Dob	
HEI Code		HEI Name	
SLC Course Code	712081	Coc Type	TRANSFER
Institution		New Course	NURSING - REGISTERED NURSE (ADULT)-JAN
UCAS Code	B701	First Attendance	13-DEC-18
Completion Date	01-DEC-20	Tuition_Fee	0
Method of Attendance	FT	Tuition Fee Liability Amount	0
Academic Approval	Y	Approval Date	13-DEC-18
Entering Course Year	2	Other Course Year	
Transfer Type	Transfer In	Mode of Study	FT
Current Year Start Date		CoC Reason Type	
Credits		Contact Name	
Job Title		Telephone No	
Extension		Email	

Part Year Repeats

ONE

TWO

THREE

Repetition CoC

Transfer CoC

Fee CoC

SFE

16/17

17/18

18/19

19/20

Study

Starts Sep intake
YR 1

Repeats
1st YR
module

Starts YR
2 in Jan
intake

Completes
YR 2

Starts
YR 3 in
Jan
intake

Completes
YR 3
& degree

Part Year Repeats

ONE

Repetition CoC



SFE	16/17	17/18		18/19		19/20
Study	Starts Sep intake YR 1	Repeats 1 st YR module	Starts YR 2 in Jan intake	Completes YR 2	Starts YR 3 in Jan intake	Completes YR 3 & degree

Part Year Repeats

TWO

Transfer CoC



SFE	16/17	17/18		18/19		19/20
Study	Starts Sep intake YR 1	Repeats 1 st YR module	Starts YR 2 in Jan intake	Completes YR 2	Starts YR 3 in Jan intake	Completes YR 3 & degree

Part Year Repeats

THREE

Fee CoC



SFE	16/17	17/18		18/19		19/20
Study	Starts Sep intake YR 1	Repeats 1 st YR module	Starts YR 2 in Jan intake	Completes YR 2	Starts YR 3 in Jan intake	Completes YR 3 & degree

Key Messages: Part Year Repeats

- 1 Student must stay on original intake

- 2 Three CoCs required over the course of the student's full study programme

- 3 Possible process improvements in future

03 Overpayments

Currently SLC is owed over £167 million in overpayments (OP), effecting approximately 106 thousand students.

£167
million



What percentage of overpayments are as a result of withdrawals?

- A. 15%
- B. 25%
- C. 38%



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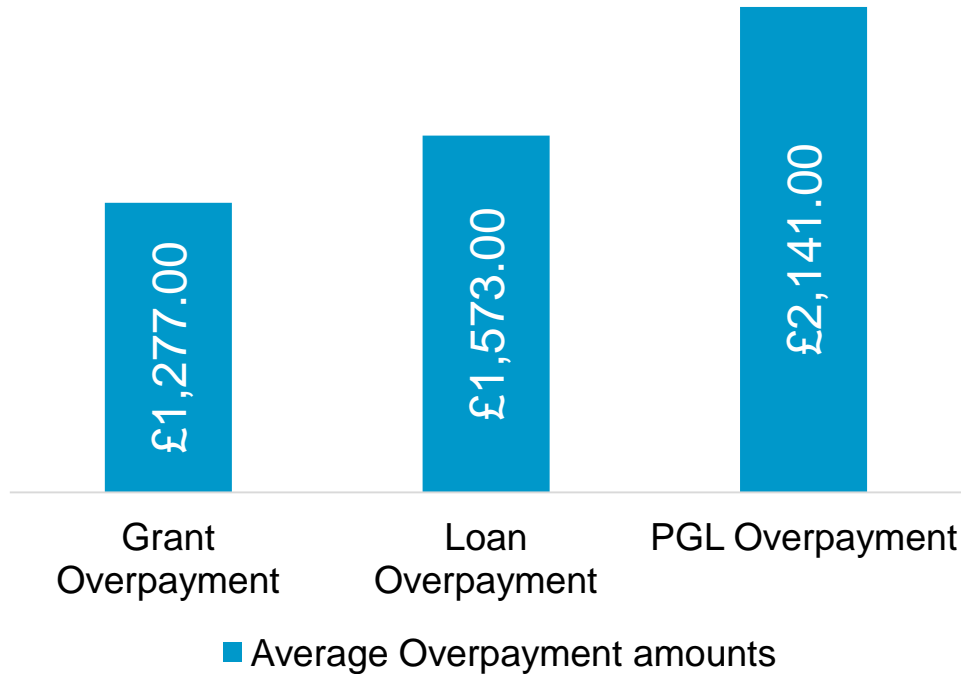
38% of overpayments are due to withdrawals.

Other reasons for overpayment:
Incorrect customer information, over estimating current year income and childcare amounts, inaccurate or late COCs.



38%

Average Overpayment amounts



Statistics

- Average over all accounts across the 3 products is £1494
- The average entitlement for these customers was £3149



How much you think SLC have been able to recover through the Clawback process?

- A. £24 million
- B. £5 million
- C. £10 million



How much you think SLC have been able to recover through the Clawback process?

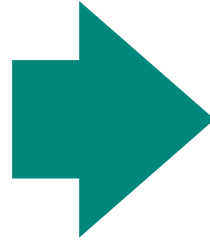
A. £24 million

B. £5 million

C. £10 million



Over 24 million pounds of overpayments have been recovered from future funding.



£24m +



Overpayment complex scenarios

Customer example overpayment

Rachel

- Overpayment of £3000 maintenance loan in 2017/18 –late withdrawal submission.
- Contacted by SLC via letter to advise how much her overpayment was for and ways to contact us to repay. At this point her overpayment is pursued by collections.



Customer example overpayment

Rachel

- Rachel does not make any repayments towards her overpayment while she is not in study. Rachel returns to study in 2018/19 to study an art degree.
- 6 weeks before the start of her course - removed from collections process and will receive a notification to advise remaining overpayment will be recovered from 2018/19. In this example it is £3000.



Customer example overpayment

Rachel

Her £3000 recovery is split between her 3 instalments, recovering:

£990 from instalment 1

£990 from instalment 2

£1020 from instalment 3

Just before the start of term 2 Rachel withdraws from her art degree course – as we have only recovered £990 at this point, this leaves a remaining overpayment amount of £2010.





What will happen with Rachel's remaining overpayment amount of £2010?

- A. Rachel will move back into the collections process.
- B. We will add the overpayment amount to the remaining balance and we will just recover when Rachel graduates and is earning over the threshold.
- C. Rachel will be expected to pay the entire £2010 in one lump sum after her withdrawal.



What will happen with Rachel's remaining overpayment amount of £2010?

- A. Rachel will move back into the collections process.**
- B. We will add the overpayment amount to the remaining balance and we will just recover when Rachel graduates and is earning over the threshold.
- C. Rachel will be expected to pay the entire £2010 in one lump sum after her withdrawal.

Customer example overpayment

Rachel – Answer explained

- Rachel will move back into the collections process to recover the remaining £2010 overpayment.
- She will be contacted by collections to advise of this and how to repay.



Key Messages: Rachel's scenario

1 We will always try to recover overpayment from future funding.

2 If the customer is not in study their overpayment will be pursued via the collections process.

3 If a customer returns to study and we can recover from future funding, 6 weeks prior to the start of their course they will receive a revised notification of their overpayment balance, taking into account any repayments.

Customer example overpayment

Ben

- Overpayment of £1000 maintenance loan in 2017/18 –mistake in his application.
- Contacted by SLC via letter to advise amount and ways to repay. Overpayment is pursued by collections.



Customer example overpayment

Ben

- No overpayment repayment during his time away from study.
- Returns to a new course in 2018/19 to study a science degree.
- 6 weeks before the start of his course he is removed from collections and any remaining overpayment will be clawed back from 2018/19. In this example it is £1000.



Customer example overpayment

Ben

His £1000 is split between his 3 instalments, recovering:

£330 from instalment 1

£330 from instalment 2

£340 from instalment 3

Whilst in term 3, his previous 17/18 application is reassessed reducing his original overpayment amount to £500. We have already recovered £660 from Ben which put him into a credit balance of £160.





Ben is in a credit balance of £160 and therefore will be paid the amount that he is in credit. When should Ben expect to receive his credit balance amount?

- A. 3-5 working days from reassessment date.
- B. 8-10 working days from the reassessment date
- C. 48 hours from the reassessment date.



Ben is in a credit balance of £160 and therefore will be paid the amount that he is in credit. When should Ben expect to receive his credit balance amount?

- A. 3-5 working days from reassessment date.
- B. 8-10 working days from the reassessment date**
- C. 48 hours from the reassessment date.

Customer example overpayment

Ben

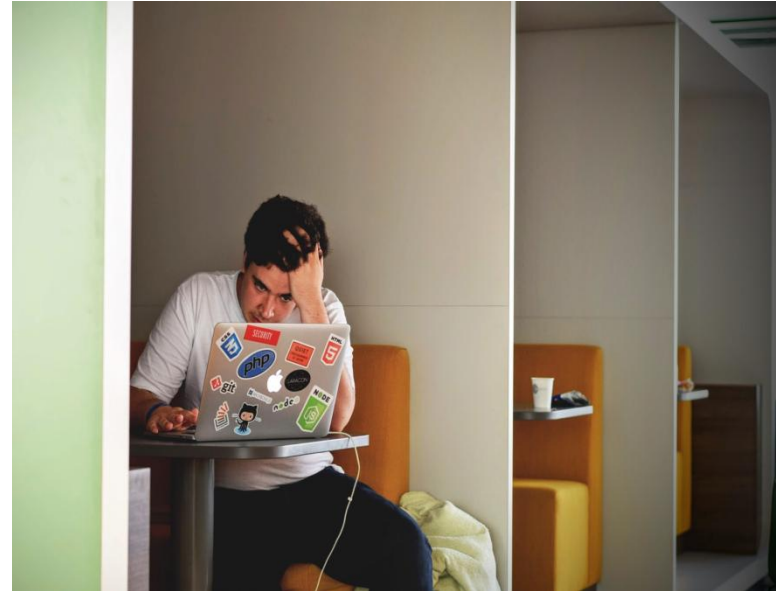
- The £160 that Ben will be owed will be paid in 8-10 working days.
- This is because the system does not automatically pay a credit balance and as a result we run a bi-weekly sweep to identify these customers and schedule further payment.
- If the customer is in hardship and really can't wait 8-10 days this can be escalated through the normal channels to request a manual payment.
- Please note this is in exceptional circumstances.



Customer example overpayment

Ben – Answer explained

- The £160 that Ben will be owed will be paid in 8-10 working days.
- This is because the system does not automatically pay a credit balance and as a result we run a bi-weekly sweep to identify these customers and schedule further payment.
- If the customer is in hardship and really can't wait 8-10 days this can be escalated through the normal channels to request a manual payment.
- Please note this is in exceptional circumstances.



Key Messages: Ben's scenario

- 1 Reassessments can occur at any time changing an overpayment amount

- 2 If the customer is entered into a credit balance this will be paid to the customer, but takes 8-10 working days for the payment to be processed

- 3 If the customer is in financial hardship and cannot wait 8-10 days, a manual payment can be requested

Customer example overpayment

Hannah

- Overpayment of £600 part time maintenance loan in 2018/19 due to incorrect course intensity information being held on CMS.
- Contacted by SLC via letter to advise how much her overpayment was for and ways to contact us to repay.



Customer example overpayment

Hannah

- At this point her overpayment is pursued by collections as the mistake was rectified after she had finished her course year.
- Hannah does not pay any of her overpayment during her time away from study. Hannah applies to return to study in 2019/20 to study a full time PGCE course, and is entitled to full time maintenance loan.





What will happen with Hannah's overpayment at the point she returns to study in 2019/20?

- A. As she is returning to study the £600 will be recovered from her future funding.
- B. She will remain in the collections process.
- C. Her OP will be added to the overall balance and pursued once she has graduated and is earning over the threshold.



What will happen with Hannah's overpayment at the point she returns to study in 2019/20?

- A. As she is returning to study the £600 will be recovered from her future funding.
- B. She will remain in the collections process.**
- C. Her OP will be added to the overall balance and pursued once she has graduated and is earning over the threshold.

Customer example overpayment

Hannah – answer explained

- The overpayment of £600 will continue to be pursued by collections as Hannah has changed mode of study and has a different loan product.
- As Hannah is in study she can discuss with collections what repayments are affordable to her whilst she is in study. This would be arranged based on what is reasonable taking into account Hannah's income vs expenditure.



Key Messages: Hannah's scenario

- 1** Overpayments can only be recovered from future funding where the mode of study remains the same - PGL, PT and FT can not be recovered from each other, only like for like.

- 2** When we are unable to recover overpayment from future funding, the overpayment will be managed within our collections department.

- 3** The customer can discuss with our collections team, what repayments are affordable whilst in study. This would be arranged based on what is reasonable taking into account income vs expenditure.



Financial Hardship

Financial Hardship (FHT)

Background

- When a customer is due to have their overpayment recovered, there will be occasions where their 3 instalments can be significantly reduced.
- This can place a customer into financial hardship
- The FHT can consider making payments to customers early, deferring partial or full recovery of overpayments to a different academic year, and continuing to pay students whilst they have suspended their studies.



Financial hardship

Steps to applying

ONE

Must have applied for all funding they are entitled to e.g. can they apply to be MT, all outstanding evidence has been fully processed.

TWO

Overpayment must have been gained in a previous academic year - cannot apply discretion on an overpayment gained in the same year unless the customer has suspended.

THREE

Recommend speaking to HEP in the first instance where possible - advice on budget planning and affordability prior to applying for hardship.

FOUR

If applying 4 weeks + before returning to study - recommend applying closer to time. This allows us to have a clear and accurate picture on income /expenditure, when the customer is due to return to study..

Financial Hardship

What will the customer need to provide

- Completed financial hardship confirmation form –issued via HEP / contact centre / assessors
- 3 months bank account for all accounts - including savings /current accounts / credit cards – annotated
- Evidence of future obligations - rental / tenancy agreement, insurance policy, any loan agreements, debt / arrears letters (not apparent from bank statements).



Financial Hardship

What the financial hardship team will consider

- Taken steps on budgeting and have reasonable obligations based on trigger figures.
- What is an affordable amount of overpayment to be offset, or payment to be brought forward based on income vs expenditure.
- Does the customer have savings / part time job which will support them in being able to pay back some / all of the overpayment.
- Decision - can we offset the overpayment and how much this will be for - discussed with the customer prior to payment being made.



Statistics

- Amount of customers applying for hardship in 2018 was minimal (between 5-10%)
- Of the customers who applied for hardship in 2018, 71% of those were approved to either have their payment brought forward or overpayment offset
- Reasons for declining a customer could include:
 - Customers still awaiting for evidence to be processed, which would mean no longer in hardship
 - Customer showing they can meet their obligational demands through income vs expenditure
 - Customers asking for offset of same year overpayments



Key Messages: FHT

- 1** From time to time a customer may need to apply for hardship, based on how much overpayment we are due to recover from future funding.

- 2** By ensuring COCs are submitted on time and are accurate, customers keep us up to date with changes and course information being correct, can minimise the likelihood of large overpayments.

- 3** A customer should only apply to the FHT if they are facing financial hardship and will be expected to provide evidence of their income vs expenditure.

- 4** There are various solutions the FHT may be able to offer such as bringing a payment date forward or looking at a partial or full offset of the overpayment recovery.

- 5** We would urge customers to seek advice from HEP and other sources around budget planning and reasonable expenditure, to prevent financial hardship again in the future.

Summary

- 1 Continuous improvement is key principle in the CoC service
– more changes to come

- 2 Timely submission of accurate CoCs is key to ensuring students have the correct entitlement when they need it

- 3 SLC will try to recover overpayment from future funding where it is possible. If the customer is not in study the overpayment will be managed within our Collections department

- 4 Where overpayment recovery causes financial hardship, there may be additional support available for these students

Partner Services



HEP_Services@slc.co.uk



0300 100 0642



www.heiinfo.slc.co.uk

The background features several decorative elements: a teal and yellow geometric shape in the top left; a blue triangle in the top right; a white grid pattern in the bottom left and bottom right; a red shape in the bottom left; and a purple and pink shape in the bottom right. A vertical orange bar is positioned to the left of the main text.

Thank you