

Funding Information

Understand the student, understand the message

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Contents / Agenda

Building on an SFE marketing campaign for AY 19/20, members of the Funding Information Partners Account Manager Team will use this session to explore the information needs of students as individuals at three main stages, Before University, At University and After University, and how we can address them...

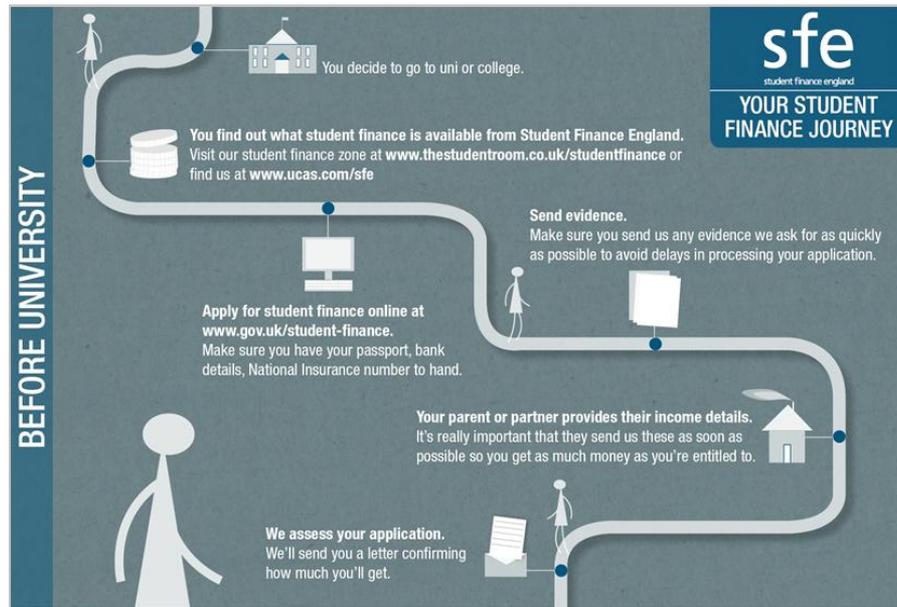
Delegates are invited to:

- Share examples of best practice
- Highlight any information gaps
- Discuss collaboration opportunities to support recruitment and retention of students, particularly those from the 'underrepresented target groups' as identified by the Office for Students

Let's begin...

Stage 1

Before University



Stage 1: Before University – Understand the Audience

Handling around 1.8 million applications each year, from an increasingly diverse student population, it is vital that we understand and appreciate that one size does not fit all in relation to the information they require:

At a base level, some common examples of the audience we need to reach includes;

- Students applying for core finance products (undergraduate and postgraduate), the range of Dependants Grants and Disabled Students Allowances
- EU Students, Migrant Workers, Rest of the World residency status
- Refugees and students falling into other categories such as Stateless or Section 67 Leave
- Independent Students, Estranged Students and Care Leavers

Regardless of which category the student may fall into, we want to ensure they all get the messages they need to make informed decisions regarding student finance and submit on time applications

Stage 1: Before University – Understand the Audience

Monitoring the number of applications received for the various core student finance products, supplementary support and from the category of student is an easy, yet effective way to gauge information needs:

AY 18/19 Applications Snapshot, February 2019:

- Total submitted* full-time undergraduate applications? **1,588,445**
- SFE Part-Time Maintenance Loan? **6,367**
- SFE PG Master's Loan? **96,697**
- SFE PG Doctoral Loan? **4,797**



***By Domicile -**

SFE: 1,281,851

SFNI: 51,808

SFW: 69,817

SAAS: 115,115

Stage 1: Before University – Understand the Audience

Monitoring the number of applications received for the various core student finance products, supplementary support and from the category of student is an easy, yet effective way to gauge information needs:

AY 18/19 Application Snapshot, non-core support February 2019:

• Disabled Students Allowances?	92,404
• CCG, PLA, ADG*?	93,674
• EU Students?	70,602
• Migrant Workers?	24,921



***By Product -**

CCG: 39,576

PLA/ADG: 54,098

Stage 1: Before University – Understand the Audience

Aside from the categories of students identified through our applications, we know every HEP has their own recruitment plans and government mandated target groups to consider, such as those identified by the Office for Students as **underrepresented**:

OfS Access and Participation Plan guidance 2019-20 ‘As a minimum, you should focus on gaps in access, success and progression in relation to’...

- Students from areas of low HE participation, low household income and/or low socioeconomic status backgrounds
- Students of particular ethnicities
- Students in specific categories (Mature Students, Disabled Students and Care Leavers)

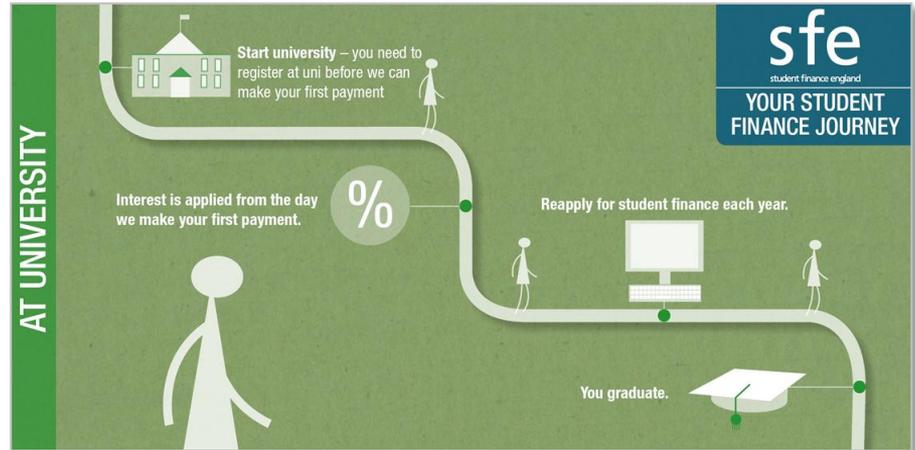
Given the shared end goal, it is important we understand the recruitment work you do and how we can best supplement or support this...

Over To You

- Points for discussion – Targeting, recruitment and message delivery:
- Given the requirements of Access and Participation Plans, have you had to adopt new ways of working and adapt your IAG/recruitment strategy?
- How do you target, engage with and recruit students from OfS underrepresented groups?
- Do traditional methods still work, and to what extent does student finance feature in your activities?
- How can we make messages ‘land’ for emerging target groups, e.g. BAME, white working class etc?
- Should more information/resources be aimed at pre year 12 pupils?
- Just who are the influencers? – Friends, parents, family, school/college support staff, the media?
- Terminology and language – Is calling a loan a loan and a debt a debt appropriate?
- Single point of truth/authority – Should SLC or an independent body be the vanguard?
- Does the delivery of a consistent student finance message matter more than who delivers it?

Stage 2

At University



Stage 2: At University

The Funding Information Partners Account Manager (FI) Team recognise and appreciate the need to provide students with guidance and resources does not end when they start in higher education:

In fact their information needs can become more specific, so we aim to provide our wide network of partners who handle student enquiries first hand with pre-emptive support, through a variety of channels including:

- Delivering tailored staff training/update sessions
- Issuing regular FI Team Bulletins
- Developing strong working relationships with recognised industry organisations and associations

Ultimately, we want students to be able to focus on their study and not spend unnecessary time seeking out advice or searching for information related to their student finance applications

Stage 2: At University – FI Team Planning

With the objective of delivering the right message at the right time to the right audience, the FI Team produce Yearly Engagement Plans and run monthly ‘Application Snapshot Reports’ on key student groups, including:

Student Group	Description of Report
Student Support Applications	Historic data comparison from AY 2015 - 2018
CCG, GFD and DSAs	Applications for Dep Grants and Disabled Students Allowances
Estranged Students	Applications using historic data comparison AY 2015 – 2018
UK, EU, MW RoW Students	UK, EU, Migrant Worker and Rest of the World applications
Repayment (Approaching SRDD)	Final Year Rate of Maintenance Loan awareness exercise
Travel Grant Applications	Students studying abroad / overseas (Current AY)

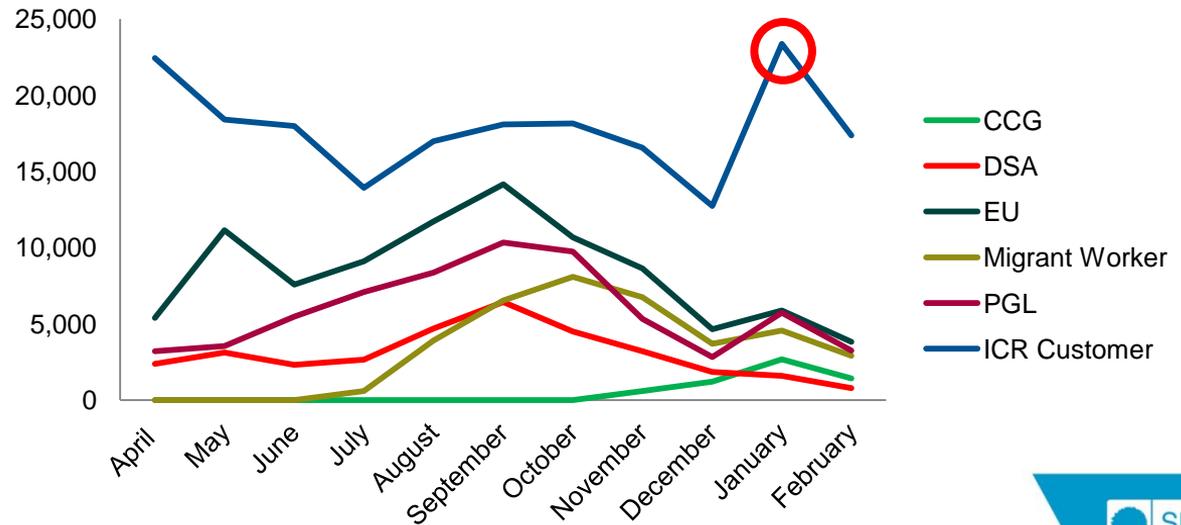
These reports use high level application analysis (not official SLC statistics) to help us ensure that our contacts who support students in the highlighted groups receive appropriate, timely messages

Stage 2: At University – FI Team Planning

Engagement is planned in line with anticipated/regular trigger points and indicators of any potential increased activity as a result of scheduled marketing communications or implementation of regulation amendments etc:

Common drivers for engagement include:

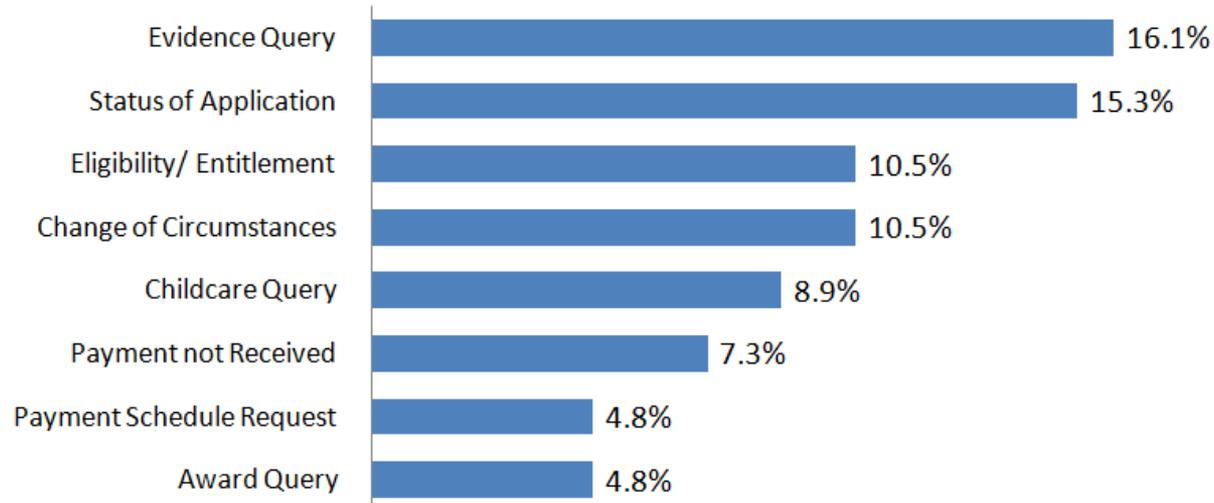
- AY Policy Release
- Procedure Changes
- Evidence Request Cycle
- Application Submissions
- Monitoring Call Volumes



Stage 2: At University – FI Team Planning

Monitoring **call reasons** helps give an overview of the advice students are looking for and can highlight areas where a reinforced resource offer could potentially drive down the number of **avoidable calls** received:

Snapshot of call reasons by percentage, February 2019:



Stage 2: At University – FI Team Planning

How does the FI Team use this information?

- Push messaging based on the regional reviews can be issued to our contacts at these providers
- This will include new policy/procedure key messages, staff update session offers and links to relevant information or resources

Looking beyond the headline figures...

- Our message targeting can also be based on providers with the highest percentages of students in a particular group as a proportion of their overall student body
- Or if a review of historic academic year data shows significant variance in results
- Or, we just know through our partner relationships that a subject will be of particular interest



SLC

Student Loans Company

Funding Information Services Team
February 2019 Bulletin

Dear [recipient(titlecase):Recipient.First

I've brought together the latest student t

In this bulletin you can read about getting
study abroad, NHS LSF, changes to CC

GOV.UK

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Guidance

Students reapplying for Childcare Grant in 2019/20

The Childcare Grant process is improving for 2019/20

Stage 2

At University

Joined-up Communications

Joined-up Communications

To raise awareness of the changes to the application and payment process, we carried out a CCG AY 19/20 returning student communication exercise from Monday 11th February 2019:

- Emails and SMS sent to approximately **11,396** students over 3 days, from the 11th to 13th February
- These communications were split evenly with approximately **3,798** sent per day

Email Content – Our Childcare Grant process is changing for the next year of your course

- From the 2019/20 AY, the grant will be paid directly to your childcare provider, instead of into your bank account. You won't need to fill in a CCG2 form to confirm your actual childcare costs, there's a new online service launching
- For more information, including how and when to apply, visit www.gov.uk/slc/childcaregrant2019

Joined-up Communications

The February FI Team Bulletin sent to all our registered partners included an overview summary of the CCG changes for both new and continuing students:



Student Loans Company

Funding Information Services Team
February 2019 Bulletin

Dear [recipient(titlecase):Recipient.First Name;Colleague]

I've brought together the latest student finance news, updates and hot topics for your quick reference.

In this bulletin you can read about getting ready for launch, National Student Money Week, students who study abroad, NHS LSF, changes to CCG and SLC events taking place.

Changes to Childcare Payments - Returning Students

For 2019/20, Childcare Grants will be paid directly to the childcare provider rather than to the student, as has previously been the case. We're working with the Childcare Grant Payment Service (CCGPS), that has created an online portal for students to confirm their childcare costs.

This new process applies to new and continuing students, and as such we have recently contacted returners to inform them about the change, and how applications from 2019/20 onward will differ to previous years.

Further communication will be given in the coming weeks.

Joined-up Communications

From running an application snapshot report, providers with the highest number of CCG applicants can be identified:

HEP	FI Team Region	CCG App's	HEP	FI Team Region	CCG App's
Anglia Ruskin	East of England	853	Teesside	North East	438
Wolverhampton	West Midlands	676	London Metropolitan	London	430
East London	London	576	London South Bank	London	402
Central Lancashire	North West	532	Derby	East Midlands	370
Greenwich School of Management	London	526	Salford	North West	358

Joined-up Communications

The national results can be used by the FI Team to identify providers in their respective regions with the highest totals:

London	CCG App's	East Anglia	CCG App's	South West	CCG App's
East London	576	Anglia Ruskin	853	Plymouth	210
Greenwich School of Management	526	Bedfordshire	343	University of West of England	173
London Metropolitan	430	Suffolk	236	Gloucestershire	88

Communications will follow to identified partners providing further details on CCG changes, staff update offer and resource/information signposting

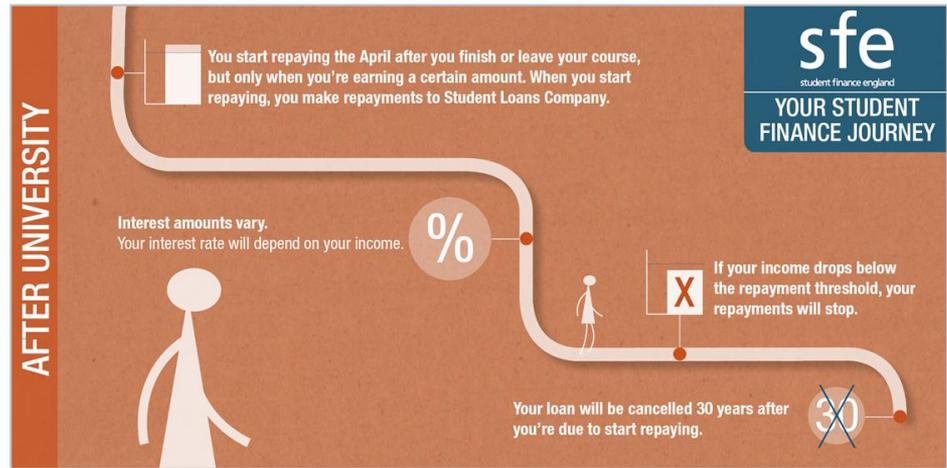
Over To You

Points for discussion – Right message, right time, right support:

- Do you see patterns of increased student enquiries at particular times of the academic year?
- Are these in keeping with when we see peaks in enquiries/calls being received?
- What/who is your go to source of student finance information?
- Do you access any of the services offered by the FI Team (staff updates/bulletins) or from any of our other support channels, such as the Practitioners Support/Regulatory Queries helpline, HEP Services Team or DSA Advisers etc?
- Is sufficient information available to students faced with complex 'in study' situations?
- Do they understand the potential impact that a transfer, suspension, withdrawal or other change of circumstance could have on their ongoing student finance entitlement?

Stage 3

After University



Stage 3: After University

To raise awareness and stimulate some further reading, all ICR Plan 2 students due to enter repayment the following April will be sent an email providing essential messages on the student loan repayment process:

Important information about your student loan

As you're due to start making repayments on your student loan from April 2019 we wanted to remind you of some key facts about the repayment process.

You don't need to do anything after reading this email, we just want to let you know what to expect when repaying your student loan.

How much will I repay?

You'll repay 9% of your income **above** the repayment threshold. The repayment threshold is expected to change to £25,725 a year, £2,143 a month or £494 a week from 6 April 2019.



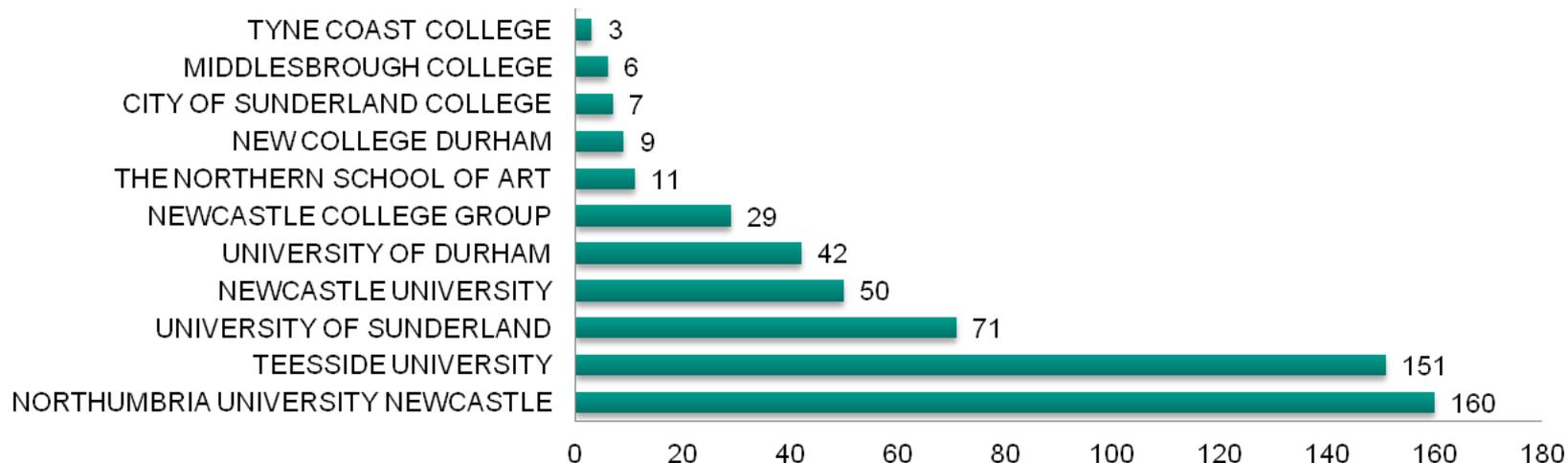
Find out more

For more information on repayment, visit our [repayment quick start guide](#) and watch our repayment videos on [YouTube](#) for more info and helpful facts.

This email is currently sent between October and November, based on Statutory Repayment Due Dates as held by the SLC Repayments Insight & Performance Team

Stage 3: After University – Repayment Awareness

From the overall report, providers in each region with high numbers or proportions of Final Year Maintenance Loan students can be identified, as shown in this example from the North East region:



Stage 3: After University – Repayment Awareness

Follow up, targeted communications either supplementary to or separate from our Bulletins can be issued to the providers, raising awareness of the information needs of and resources available to these students:

As you may have seen from our recent Funding Information Team Bulletin (issued 12th January), this time of year traditionally see's an increase in calls and queries to our Contact Centre regarding repayment of student loans.

As many final year students prepare for life study, we want to make sure that we are doing everything that we can to help and remind them of the workings of the repayment system.

We also want to make sure we are doing everything that we can to support you and your colleagues, should these queries arise on the front line.

According to our data, your institution has a significant number of final year students, Therefore, you may find our repayment resources useful :-

- Interactive Repayment Guide – Found on slc.co.uk
- [Factsheets and Videos](#)
- [Repayment Social Media Channels](#)
- [Terms and Conditions Guide](#)
- [Dedicated SLC Repayment Information Online](#)

I'm happy to work with you on this particular area of SFE funding, so please feel free to get in touch if you want to discuss further.



Over To You

It is essential that students leaving their courses understand what repayment will mean to them, that they are aware/reminded of the terms and conditions and their roles and responsibilities moving forward:

Can providers help us make these messages 'land'?

- Does your institution offer any support to students to help them transition into post university life where student loan repayment messages could be included?
- This could include exit interviews, a joint process with your careers services or even just to signpost to student loan repayment resources and websites
- In an ideal world, each provider would have a named repayment contact – **could this be you?**
- **Finally:** Are you (or appropriate colleagues) on our contacts database in order to receive our Bulletins?

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The slide features several decorative elements: a teal and yellow geometric shape in the top left; a blue triangle in the top right containing the SLC logo; a white grid pattern in the bottom left and bottom right corners; a red shape in the bottom left; a purple and pink shape in the bottom right; and a vertical orange bar on the left side.

Thank you