

# **Funding Information Services AY 2022-23 Through the Looking Glass**

Transcript



## Ahmar Ehsan

It's great to see so much chatting going on. Before we get started, just a very quick introduction. My name is Ahmar. I'm part of the Funding Information Services team at the Student Loans Company as part of Partner Services. I'm joined today by my esteemed colleague, Stacey-May Fox. We are at your disposal all day today for any questions you might have following our session.

Before I get started, I will say what you have no doubt heard already, if you've already been to a couple of workshops - it's great to actually have you all back in person. We can talk to you. We can press your flesh, i.e. shake your hand. But it's great to have you in person today at this seminar. So, we look forward to working with you and talking to you and trying to answer as many of your questions as possible as the session goes through. What we will be looking at for the session as we go through it today is two or three key policy enhancements, what's been happening in the world of Student Loans Company, and then we'll be wrapping up with just a slight recap.

So just to see policy changes that are being implemented for 22 and 23, and I'm sure you have some questions as we go through it, my colleague Stacey will then look at some data. And if you do love data, she'll be talking through a little bit about student application analysis and behaviour and how that relates to the wonderful work that you do within your institutions and within your departments.

We'll also then look at some of the enhancements around IAG - information, advice and guidance, what we as an organisation are doing and you heard some of that early on through Paul and also Paula at the introduction and the plenary session. So, it'll be great to have interaction with you. We will be taking questions throughout the session. I don't mind answering questions at the end of it. You can post the questions online. I think we have the iPad available for when the questions come through. And as you know, the session is being broadcast live to those that are attending virtually.

So, if you do have a question to ask, Stacey will come to you with a hand-held microphone, if you could please use that to ask the question just for the benefit of those people that are signing in virtually for the session. So, without any further delay, what are we looking at? First and foremost, some of the policy enhancements and the changes that are taking place and the people in your organisation, whether that's you yourself, or somebody else that you work with, that this information will then go on and benefit for 22 and 23.

So, some of these, I won't verbatim each one of the points there, they are up there for you to have a look at. And these slides, as Paul said at the start, will be made available to you within a couple of weeks of once this seminar has all been wrapped up after tomorrow. So, you will get them. But just some of the information that we're going to be covering off today, things like repayment, residency category, etc, changes to Plan 2 if and when they happen, and some residency enhancements as well as we know them, and some enhancements for 22 and 23 around key residency changes, and new policy that is in place for academic year 22 and 23.

So where is always good to start? I often get asked this question a lot. My inbox, my telephone constantly goes off and it's always about, "Can we talk to you about repayment? The Government have said this." Well, right here and now in front of you today, we're looking at 22 and 23. If you wish to have that dialogue with us about what may or may not happen in 23 and 24, please feel free to visit us at the Information Hub and we'll talk freely and openly with you around that.

Now, many of you will be very familiar with, obviously, repayment. Hopefully you deal with it, if not your colleagues deal with it. But I'm fairly certain you live and breathe student finance. You understand the policy. Some of you probably would be able to come up here and do this a lot better than I can right now, to be honest with you, given the experience that's in the room. But in terms of repayment, where are we right now? How does it work? And this is just a reflection and a reminder of what is happening for 22 and 23.

So, we know that the repayment threshold has been frozen at 27,295 for another couple of years, and that's absolutely fine. So, we're not talking about the changes that are coming into place for 23 and 24 - they have been frozen until 25. We know how it works in terms of the 9% above the threshold when you work. Now, interestingly, I'm not sure about yourselves, but I often get asked this when I go out and do some talks or I receive them in emails. Is it 9% of everything I earn, or is it 9% of the difference between the threshold and what I am earning?

And often that's a confusion amongst undergraduates or people that are about to leave or new students going into higher education and really trying to understand the terminology and the language around student finance. And we better than most understand that in trying to work with the sector, in trying to work with parents, carers, guardians, students that are looking at that transition into higher education, the use of language and the terminology that can be used can often come across as a little bit confusing.

And so, from our point of view, it's very, very important, the accuracy of the information that is used, how we use it, how we deliver it, how the key messages on student finance for those that are potentially considering higher education as the first in their family to go into higher education, those from other vulnerable sectors - we've heard from Matthew this morning about the care leaver covenant. So, it's important that we understand repayment as a whole, as a product in itself. How does it work? What are the actual facts around repayment?

We often hear so many different stories in the press and in the media. Some is scaremongering, some might be a little bit factual, some might be a little bit glamorised, and that's absolutely fine. That goes on and we know that goes on for whatever purposes it does happen. But from our point of view, what are actually the facts? And these are the facts as they stand at the moment. So currently, repayment for Plan 2 frozen at 27,295 for another couple of years, written off, i.e. the balance, after 30 years is still in place, the 9% of the income over what the threshold might be.

And we know that the higher rate of income threshold has been frozen again at 49,130 and that relates to the RPI plus 3% as we currently stand. So this information will be made available to you. But again, if you wish to discuss this in a little bit more detail, we are at the Information Hub and Stacey now will be more than happy to be able to field and answer any of your questions as they do come through.

So one of the key areas around residency that have come about in a very, very short space of time, if I'm absolutely honest, has been the one that is under the Stateless Persons Section 67 Calais Leave, it's there as ARAP and ACRS. Anybody heard about this so far? Anybody come across this? Have you come across that, the ARAP or the ACRS at the moment? So the Afghan Relocation Assistance Policy and the Afghan Citizens Relocation Scheme.

So this relates to the evacuation of Afghan citizens and those that were working for the British Government in Afghanistan last summer. And we're all aware of what took place in the news about that evacuation and how it all happened. So the Government have introduced a new scheme, a new policy that brings entitlement to students or those who qualify under the ARAP and the ACRS policy, which is now in place for academic year 2022 and 2023. Basically what it does is it removes the three years ordinary residency criteria for this category of student.

The ARAP policy relates to those who were in Afghanistan working for the British Government, whether that be as translators, interpreters and in other professional capacities that was recognised by the British Government assisting British forces while they were out there. The ACRS scheme is the Afghan Citizens Relocation Scheme. So what this is, this particularly relates to those Afghan nationals that were working in and standing up for certain human rights in Afghanistan, and whether they have been discriminated against and are fleeing Afghanistan or have had to leave Afghanistan for fear of their life, from repercussions from the Taliban, etc.

So this policy is now in place for 22 and 23, so we don't yet know where the majority of these citizens are being housed in the country. We are waiting for further information around that.

But if they were to cross your threshold in your institutions, you will know that if they have documentation that identifies Afghan Relocation Assistance Policy or the Afghan Citizens Relocation Scheme, they are fully protected, they will be given indefinite leave to remain or indefinite leave to enter, and they are protected for student finance entitlement based of those policies that they may have. But they must have that documentation to prove that that's the scheme that they actually have come under, OK? So other enhancements for refugees, humanitarian protection, indefinite leave to remain as domestic violence and the indefinite leave to remain as a bereaved partner.

Again, the residency criteria of three years has been removed for that. So that's another enhancement which has eased that particular demographic who are potentially considering higher education. So again, you can see where the work has been taking place, the dialogue that has been taking place between Government, DfE and ourselves in terms of, obviously, how we can help enhance student finance for certain demographics and certain vulnerable groups moving forward. Study abroad. Interesting.

I know myself and I know my colleague Stacey has received a lot of queries around this. Given the Brexit process, given what happened there, the Erasmus scheme effectively was diminished and it's being replaced by the Turing scheme. Now, we do have a study abroad team here with us today on the Information Hub. So if you do have any further questions around that, please do come and visit us and have a chat and we'll try and answer as many questions as you possibly can.

The Turing scheme effectively enhances where before, the Erasmus scheme was within the EU, the Turing scheme now operates on a global scale. So where students want the opportunity to be able to travel and work or experience education as part of their UK course overseas, globally, that's where the Turing scheme comes in. The process for applying for it, there is no change to that. Each institution has been awarded a certain amount of Turing funding, so obviously, either you yourself will know about that or somebody in your institution will know how much funding has been allocated to your institution.

So please do check with that when you're able, to support your students with regards to having that opportunity of being able to travel overseas for any work placements and study opportunities as they go forward. There is also a similar funding scheme that has been introduced in Wales and if you wish to speak more on that, my colleague does actually cover South Wales, so she will be able to give you a little bit more insight. But there are some links that we've put into this particular slide. So when you get this, please have a look.

There is also an email address, and I do apologise if anybody is from Wales and I'm pronouncing this wrong. Please correct me, Stacey, please do correct me if I say this wrong - "Tathe", is that correct? Taith, I do apologise. So, [TaithEnquiries@cardiff.ac.uk](mailto:TaithEnquiries@cardiff.ac.uk). Anybody from Cardiff? No? OK, not to worry. But you can drop them an email. Don't just all email them after this session though, please. Can you imagine their inbox straight afterwards? "Where did you hear this? "It was that damn Ahmar on stage at the SLC seminar." Yeah, I can imagine my inbox straight after that as well.

So [TaithEnquiries@cardiff.ac.uk](mailto:TaithEnquiries@cardiff.ac.uk) if you wish to get more information. I believe, if I'm right, Stacey, it's a couple of years' funding and it's been allocated to the value of about £65 million. Is that correct?

**Stacey-May Fox:**

Yes.

**Ahmar Ehsan**

OK. So equally, that offers the opportunity for students studying in Wales as well, very similar to the Turing scheme as it moves forward. So this is a very interesting one and I'm glad that we had Matthew from Spectra this morning.

I think it's fair to say, and my colleagues will echo this later on, is that the SLC has been doing a lot of work around care leavers and working with Spectra and other organisations like the National Network of Education of Care Leavers, We Belong, STAR, all of these organisations, to see how it is that we as an organisation can help ease the process of the application for these vulnerable groups of students. And in terms of care leavers and the interim process that exists at the moment, one of the issues that we've been able to resolve, and our colleague Charmaine has been leading on this quite a lot with Spectra and the National Network of Education Care Leavers is ultimately, there was a group of care leavers that had returned to live with their parents and they were facing a block to student funding.

So we've worked relentlessly, I think is the term, and tirelessly to try and see what we could do to overturn that. And the interim process has now been overturned in terms of students that are still under the care of the local authority but residing back with their parents.

So there is a bridge building exercise going on between the child or the person and the parents, but they are still legally under the care of the local authority. Now, we now recognise that as students who can still draw down student funding as care leavers, and what that means is that they are assessed on their status of being a care leaver, which means they get the higher rate of maintenance loan and it's not assessed against household income, parental income.

What the student themselves needs to actually do is, as the slide suggests there, when they do their PN1 application, they are still applying as an independent student, they are stating that they are a care leaver, but what we are asking them to do to make sure that it goes to the right people in terms of the assessment process and the teams that we have in place at SLC to look after the care leavers is to submit an open letter, as that example suggests there, highlighting that they are a care leaver, they are still under the care of the local authority, but they are temporarily or permanently living with their parents, but they still qualify under care leavers.

What happens then is that the application gets signposted directly to our independent assessment team and they are dedicated dealing with those particular cases of applications as they come through. Once that happens, they are then still treated as a care leaver, fast tracked to ensure that they do get their assessment as care leavers and the higher rate of maintenance loan.

So it was great to hear Matthew this morning from Spectra, because it's good to see the articulation of the work that's going on with Spectra and the 90 plus universities that he's identified, and that is then backed up and echoed by the work that we've been doing behind the scenes, often which you don't hear about, you don't see, but it goes on, it goes on relentlessly, and we are constantly working to enhance our services for vulnerable students where we possibly can do that and improve a lot of the IAG for these particular groups of students as we move forward. Now, what I'm going to do is pass over to my colleague Stacey, who's going to run through some of the data.

So if we have any data lovers in the room... It's a good job Kevin's not here, otherwise he'd be a very happy chap. So I'm going to hand over to Stacey, who'll talk briefly through the data and the application analysis for you before coming back over to me. Thank you very much.

### **Stacey-May Fox**

Thank you, Ahmar. So, I know that during this morning's talk with Paula and Paul at the preliminary meeting, you had some data, looking at the number of applications.

So just going to drill down into that a little bit more and have a look at region-by-region analysis as well. So before we start, I do want to highlight with you that this is what we call a data snapshot. So it's not the official SLC statistics. Obviously, that information is generally reviewed, categorised and is available to you all on gov.uk. This ultimately shows the data at the point of submission. So we actually created this data in March.

So obviously those numbers would have increased since and they are subject to change. But ultimately, it's just to try and help identify trends as from a national perspective as well as from a regional one. So obviously, Paul did mention this morning around the sheer number of applications that we tend to receive per annual or academic year. What I want to do is just sort of put that in a bit of context for you.

So I'm not sure if you're aware, but SLC ultimately have three head offices. We've got our Llandudno office in Wales; we've got our Bothwell office in Glasgow and we also have the operations team that are predominantly based in Darlington. All in all, SLC employs around 3,000 members of staff. However, only sort of a few hundred of those are actually call centre staff.

So when we start looking at these numbers and you can see that from March 21 to January 22, we actually received a total of 2.19 million calls. So hopefully, that will put into context the sheer scope of queries that tend to get filtered through those few hundred people. Of that figure, we have 1.13 million who are reoccurring callers. So that's generally callers that will call in more than once. And in total, that's around 50... just over 51%.

So we have seen a slight reduction from that and hopefully, that is down to the various technological changes that we've had implemented. So things like the Secure Messaging Service, which is available for Student Finance Wales customers and the various ways that we've tried to engage or make life easier, such as the repayments portal, which was introduced a couple of years ago.

We've got another sort of exciting development for SLC, which Ahmar was going to talk to you a little bit more about later, but as you probably expect to see from an annual perspective, we tend to see the peak of calls in September. Needless to say, this is probably lots of "Where's my money?" or "Where's my identification?" Thankfully, a lot of the ID issues have disappeared with the introduction of the Digital Evidence Submission Service, so hopefully that's benefited you guys as well over the last couple of years.

But, yeah, predominantly September is when we tend to see the majority of those calls. So just reiterating on a message that you're going to hear a lot today, just trying to really encourage your students to apply early. Obviously, the deadline tends to be around sort of the end, mid to the end of May. But, yeah, essentially the earlier that students apply, the more likely they are to get that funding in place. And hopefully that will evolve into a reduction in calls for the call centre staff.

So this is the picture for England and now we're going to jump to Wales. So as you would probably expect, the number of students that we have in Wales is considerably less than England, and therefore those calls reflect that. So in total, the SFW guys will generally tend to get around 120,000 calls in that current calendar year, sorry, that academic year.

Of that, the reoccurring callers, quite similar to England, say about 50% of those customers or students tend to call more than once. Again, the share of that is actually 43%, and that has also reduced somewhat in the last year. So hopefully, with the introduction of CEM, which Ahmar is going to talk to you about in a little bit, we will continue to see those reductions, because the students are going to have more autonomy themselves in order to self-service and understand exactly where their application is.

So hopefully, this one is going to be of particular interest to you. So I know that Paula and Paul mentioned this morning around the application trends from a national perspective, but this one we've tried to break down by region. So I'll give you a second just to try and identify which region you sit in and what colour ultimately you are on the graph. But needless to say probably as we would expect, there's definitely that peak in May, which is fantastic from our perspective because it means that everybody's doing their job and listening to their "apply early" message and getting those applications in before deadline.

This is actually for the academic year 20 and 21. So obviously, we were very much... I think this was our first lockdown, our first sort of introduction in lockdowns in March 2019. So whilst we see, I guess, where it's expected to be with that big peak in May, you will notice that there's a slight peak, particularly for London in September.

And again, drawing on the conversations this morning, I think it was certainly highlighted that there's a lot more complex cases in London due to the demographics. So ultimately, that's why we may suddenly get that influx then, and again, probably a lot of you guys' most busiest time of the year, during clearing. So, yeah, exactly where we expect to see that.

And then following on the next year, I think things were slightly different. If we think about sort of last May, for example, everything was still up in the air. I think that we were all still very hopeful that lockdowns were going to be coming to an end.

But obviously you guys have moved quite heavily to virtual learning and we know that lots of students were undecided, depending on how the situation was going to arise, whether or not they actually wanted to attend university that year.

So, yeah, great news again that we did have that big spike in May. So we still have our standard students applying on time, but we've had a considerable peak again in sort of August, September time. So again, we can put that down to clearing, but particularly that year, it being so high, we'll ultimately sort of look at the Covid and blending, students just waiting to find out what's going on before determining that yes, actually, they will apply for their finance.

OK. So one of the other things that I thought was quite interesting, I've looked at a wealth of data over the last few weeks, trying to determine what potentially might be most of interest to you all. But one of the things I think that's really stood out for me in particular is the DSA data. So I'm sure that you're all aware that we undertook the simplification process back last year. So we've moved from the four subcategories with the maximum allowances to one single pot of funding, so that students have more flexibility, ultimately, to determine where that funding is best placed.

What we are going to look at here is actually the breakdown of conditions from that uptake of DSA. So you will see that the numbers are quite similar. So obviously, the biggest uptake that we generally tend to have is for learning difficulties. That's closely followed by mental health. And then that again is followed by people who determine they have multiple disabilities.

One of the things I think that's really important to talk about, when I first started a few years ago, there was still lots of students that weren't aware that DSA actually covered mental health. And I think that there's certainly been an increase, as we've probably read in the press, and probably experienced ourselves or family and friends with people being in isolation, there's been a lot more sort of mental health conversations coming to light.

So if we look at academic year 19-20, we will see that round about 24% of that uptake was for mental health. The following year, the first Covid year, if you will, you will see that that has increased to 27%. So whilst we have, as you'll notice on the 21-22, we've had a slight decrease, this isn't actually the final figures. This is the data up until March and DSA applications continue to come in until the end of May.

So hopefully, we will be able to identify that has continued to rise as you guys are all doing your jobs correctly and making sure that your students are aware that they are eligible for DSA if that's something they suffer from. But, yeah, ultimately, we've definitely seen an increase and I'm just very keen to make sure that that message continues to get communicated to students so that they know that there is financial support available to them. OK, so that's me for the data.

What I would say is, whilst this has been a regional overview, we can also, and I hope a lot of you have benefited from it, provide institutional data as well so we can actually drill that down to your individual institutions. We can also provide stats on things like care leavers, trends, mature students.

So if there is anything that actually you think, "I'd like to know a little bit more about that," then please do get in contact with your regional Funding Information Services account manager, and we'd be more than happy to get that created for you. Thank you.

## **Ahmar Ehsan**

Thanks very much, Stacey. Thank you very much for that. So as Stacey mentioned, I'm going to talk you through some of the enhancements that have been going on in the world of SLC, and especially for what Paula, our chief executive, alluded to this morning around always making sure that the student is at the heart of the journey for us, end to end from their start of their application to the point at which they get paid and all of the in-between work that goes on through it.

So one of the areas that we're looking at is the enhancements to the information and guidance and the resources and the material that we can help produce, not only for the students, but in terms of articulation of message that you can receive in order to be also assisting any students that you currently work with, either face to face or back office once the students are actually with you. So really again, just looking at who in your organisation benefits from this information, do you directly receive it? Does somebody else in your organisation receive it? Again, please do speak to us individually. If it's not you and it's somebody else, or it is you and you're not yet receiving this information, come and speak to us at the Information Hub.

Make sure we have your contact details so we can update them, so any enhancements and updates that we are doing, you are also alerted to as well through academic year. So, what are some of these? One of the things that we wanted to do was just really try and map out the evolution of our student finance campaign.

And the reason why we sort of draw your attention to this is, if you think about the statistics and the data that was mentioned this morning, and again, what Stacey has just alluded to now, key peaks and troughs of the year, we know the pandemic year has played a huge part in applicant behaviour, how people have responded to making online applications, when they chose to make an online application, were they actually going to start university? Were they going to defer? All of these variables played their part in making sure students had the right information. So from our point of view, the campaign was important.

The key messages of the campaign, how they reach, when they reach were absolutely key to us to ensuring that students, parents, carers, vulnerable students were fully aware of that. And each one of these campaigns allows a student, but also you as practitioners to be able to sign up, whether that's for undergraduate, postgraduate, part-time, full-time, and that's what the hyperlinks at the bottom of that slide indicates.

But I think if we look at the map, as indicated by the arrows, when it's time to apply, and you'll hear us talk about this constantly, right first time, early application, because what we want to do is make sure that students who need to have their maintenance support and tuition in place by the time, they start their university course or higher education course, then that's absolutely fine. But it's important that the students who are making those applications are actually making their applications on time, right first time and submitting the evidence that's required for us to be able to assess their applications, if they are actually, in fact being assessed through the household income process.

Then we look at the evidence, then we look at clearing and we know clearing is a very important part. Is anybody from UCAS here today? No. So UCAS has been running their national conferences over the last couple of weeks and it's always interesting to read what comes out of that, what are the takeaways from UCAS? And I attend a lot of conferences where there is a UCAS speaker, and last year and this year, we hear about figures around 67,000 students going into higher education through the clearing process and that is absolutely wonderful.

There should be choice as to how students go into higher education and there's a lot of conversation around post-qualification admissions as well that's been going on for a lot of time. But if we try and link that to the student finance campaign message and when students make their applications, you will see that there is a correlation of a possible problem, because if students are waiting until clearing adjustment - I've done better than I thought I would, Now I'm definitely going to university. Ouch! I haven't applied for student finance.

Now the eight-week period kicks in at the end of August, at the point of which you will get assessed if we have to have your household income, so you can see where this is going and where the timeline works. So the aim of the student finance campaign is to alert potential applicants, if you wish to apply, apply. It doesn't cost you a penny on the Gov website. If you choose to go to university, your application has been processed, assessed and ready for payment to the institution and ready for you. If you choose not to go to university, we delete your application and no payments are made.

So there is a direct correlation to what you see on screen right now, to what you hear about UCAS, what you hear about clearing adjustment and all of that. And I think the important message, if there's a takeaway for you today, for your colleagues or for yourself, is, how do we use the information that is being shown to us today? How do we use the information that will be given to us in these slides? And how do we then use that within our own institutions internally, or when we go out and do the work within our schools and colleges or open days, parent information evenings, higher education information evenings?

So the correlation there is quite clear, that there is a timeline of when a student should start their application and whenever we launch, and sometimes the launch is delayed, but I can tell you this - launch is never delayed by the SLC and a lot of people think launch is delayed by SLC. Launch is often delayed by Parliament and ministers. We need to have the absolute clear as to when we can launch. When we get that from ministers, we launch.

We do a lot of back-office trials as to when we can launch, whether the systems will cope with the demand in the applications. And we do that well in advance of before the launch date. When we launch, students have effectively three months, 12 weeks, and if they have their national insurance number and they have a bank account and they have their passport details, it takes about 15 to 17 minutes to complete your application form, believe it or not. It doesn't take four hours. It doesn't take six hours. It doesn't take 12 weeks to do your application.

So it really is about embracing that message of how you do your application, when you do your application, the importance of doing the application. And I do a lot of talks with parents and carers and guardians. And again, it's this misconception of, well, if I apply for a student loan, am I liable at the point that I'm applying, or when do I actually get paid? And again, it's helping with that message and the education around that message that no money is released until a student actually starts at your institution and you confirm it through their enrolment and they then wear their ID badge.

That's when we release any funds to you as an institution, and to the student themselves in terms of maintenance support. So again, a lot of the way the mind-set works amongst students, be that young students, be that mature applicants, it doesn't really matter. I think the important thing is, is the articulation of the actual message of what is happening in the student finance campaign diary. Stacey has just alluded to the DSA and the enhancements we've made to the DSA.

It's been brought in line with how the postgraduate DSA support was in place. So it's a single allowance now. And the idea behind this, a couple of years ago, when the dialogue took place between stakeholders and interested groups and the DfE was to ensure that power was given back to the student as to how they wish to spend the DSA allowance if they qualify for it, rather than prescriptively being told by an organisation that yes, you qualify for DSA, but this is how much you must spend on IT, this is how much you must spend on travel, this is how much you must spend on non-medical helpers.

That ideology worked at one time, but as education has evolved, as individual needs evolve, we need to move with that. And that is exactly what we did when we agreed this with stakeholder groups and held focus groups around what we should be doing to enhance the whole DSA experience. So it's now in place as a single product, once they're assessed as having accessibility and qualifying for DSA support under the Equality Act, however many listed there are, and as Stacey said, we've seen an increase in mental health declarations, especially over the pandemic couple of years.

It's great to see in one respect because the information is available and the accessibility is there for them to be able to have as well as they move forward.

### **Stacey-May Fox**

People are more open to the conversations as well perhaps than they might have been five, ten years ago.

**Ahmar Ehsan**

Couldn't agree more. Couldn't agree more. I mean, I remember, and my grey hair probably gives this away, but I've been doing this for 21 years - not at SLC, but in my previous life in HE and FE. I'm a career adviser by profession.

So when I used to work with my students and they'd say, "I don't wish to declare my disability on UCAS," and I used to say, "Why?" They'd say, "Because somebody's going to find out about it." And I would say unless you wear an A board and walk around campus and say, "I have a disability," nobody knows about it, it's confidential. Only you and the university that supports you will know that you have that disability and are receiving additional support. So again, it's about awareness. It's about reassuring applicants who apply for DSA, this is how it works. It's in confidentiality. Nobody else will know unless you choose to tell people that you have a disability.

And that's why you've got access to just over £25,000 a year for the duration of your three years. And it's not cash that we give them, otherwise they'd go and buy a new car. But the point is, it's an access, it's an allowance that they can actually access to support them, to help them with some of the barriers that they would potentially face while they're in higher education. I think that's the key thing around it, is how the articulation of the message is delivered. So you heard about the Customer Engagement Management process, so I won't labour this point. So...

Yeah, that's fine. I've just been told I've got three minutes, so I will crack on. I've been told I can talk for England as well, so I do apologise.

**Stacey-May Fox**

And Wales.

**Ahmar Ehsan**

Sorry?

**Stacey-May Fox**

And Wales.

**Ahmar Ehsan**

And Wales. And just at the risk I won't be making any GI Joe jokes either, so no slapping as you walk up, OK? So the Customer Engagement Management portal, you heard Paula allude to this. What this basically is, is as of April 1st, we've had a million customers engage with it.

Again, it gives ownership to the student. So you can see what's going on in the world of SLC, more and more evolution, more and more development to give ownership back to the student, to understand their application process, how it works, how they can manage it and manage that relationship with student financing as we move forward. It's a great enhancement. We are really sort of enthusiastic about this because it does give that ownership to students. Yes, we want people to still call us. Yes, we still want people to have verbal conversations with our contact centres.

But as Paula alluded to earlier, the youngest man in the audience is in this room now again, so don't want to single you out, but some people don't wish to pick up a phone and speak to us, and that's absolutely fine. We're not offended by that. So the new systems are in place. So what it does, it enhances their journey end to end. It gives them total ownership and control of what they need to find out about, when they can find out about it, and what exactly is it that they're finding out about?

So when they have their CRN, the ten-digit number, they can log in through the Gov website and say what it is that they wish to learn more about. Right now, it exists for Student Finance England only. I do apologise to my Welsh colleague. It's not there for Student Finance Wales, Northern Ireland or Scottish students at the moment. But let's just hope in the next few weeks, months...

### **Stacey-May Fox**

Watch this space type thing, I think.

### **Ahmar Ehsan**

Yeah, watch this space. 12 years... No, I'm just joking. Right. Just watch this space and hopefully it will move forward to the other devolved authorities as well as we move forward. But it is very self-explanatory in terms of what it covers.

But the most important piece of information is this slide here. So what students can actually track, what they can receive, how they can upload and track the status of the evidence that they've already provided to Student Loans Company in terms of their application support. So you can see where we as an organisation are going, how we are moving. It is in response to what the sector tells us, i.e. yourselves, the feedback that we receive from students, parents, guardians, carers, other third sector organisations and what we need to be doing as an organisation to embrace that and how we move with how HE and FE has been moving over the last few years.

It's very different to how it was maybe ten years ago. So again, on reflection, and hence why the aptly titled Looking Through the Gla... the Mirror? What was it called?

### **Stacey-May Fox**

Through The Looking Glass.

**Ahmar Ehsan**

Through The Looking Glass. Not Lewis Carroll's novels on your desk either today, but, yes, so you can see what today is about. It's a reflection, it's a reminder. It's how we work. What are the messages? What are the key messages and what we need to do to be able to embrace that with you?

So just to recap, I think I've got about a minute and a half left, if that. But we did start late, so I'm going to steal a couple of minutes. I know lunch is just around the corner and everybody wants to rush off for lunch, most of all me, but yes. So just as a recap, where are we? What are we doing? What are the enhancements? If you wish to speak to us, if you wish to engage with your regional account manager for Student Loans Company, I look after the West Midlands, East Midlands, Lincolnshire. Sometimes I go down to Oxford, sometimes I'll come and support my esteemed colleagues in Wales.

But if you're from the Midlands - a couple of you already look familiar to me, I've worked with you, I've met you at other conferences. But if you want to come and speak to me, take my details. Invite me in to come and have a coffee. I take two sugars, milk. I'll be more than happy to come and visit you. But on that note, I'm happy to take any questions, if we have any questions that have come through, on the iPad.

**Stacey-May Fox**

We've got a few. I didn't know if you wanted to potentially... Obviously, if you guys in the room want to start formulating any questions that you have. But as Ahmar has already pointed out, that we are going to be on the Information Hubs and the stands, so feel free to pop over and see us.

But we have had a query from Reyhan, so just wants to know if a student can complete the online application form without a passport and potentially what other ID they could use instead.

**Ahmar Ehsan**

OK. So the main verification for us to be able to identify residency and eligibility and entitlement to public purse money is that we do ask for a valid passport, and a valid passport means that it cannot be expired.

If they're unable to provide the passport, it's the birth certificate and we will require a certified copy of the birth certificate to be able to validate that. That's if they are UK nationals – if they are EU nationals or rest of the world nationals and currently don't have a passport because they've sent it off for verification or an application, we do look at biometric residency cards as well, but they have to be the original biometric residency cards that they do need to provide us with evidence of.

**Stacey-May Fox**

OK. Just following on with the evidence theme. So with regards to mental health evidence that students need to provide in order to access DSA, would counselling be sufficient or would it need to be a medical professional?

**Ahmar Ehsan**

So we do look for a medical clinician, a report from a GP or a referral unit where an assessment has been carried out and the diagnosis has been actually registered. And what happens is, when somebody makes an online application for their undergrad funding, the DSA online application gets prompted. So if they click that they have a disability, they can apply online at the same time.

But we always advise that if you already have your medical evidence or your evidence from a clinician uploaded at the same time, rather than doing your DSA application and then going away, trying to collect your evidence, because there could be a delay in doing it that way around. So if you can align your evidence first and then do your application and submit it at the same time through the digital upload system, it helps to fast track all of that process.

**Stacey-May Fox**

So, just double check. Is there anybody in the room that's got any questions? Oh! Bear with me. Might take me a little while...

**Ahmar Ehsan**

Have you got a loud voice or do you need the mic?

**Stacey-May Fox**

I'm already halfway there now!

**Female Speaker**

So just sticking on the evidence theme. In light of the talk that we had this morning about the ease for care leavers. Are we looking to change anything about future evidence that will be required?

**Ahmar Ehsan**

The evidence requirement for care leavers with SLC is actually quite simplified. It always has been. What I find is, is that when we get queries from a practitioner, not necessarily in higher education, but from maybe from a school or a sixth form or a college who's supporting a student, they often are not sure as to what to send in. Where somebody has been in care and meets all the requirements, it's the local authority letter or a letter from the social worker that demonstrates that somebody has been in care within the remit of what a care leaver is.

And I know we talked about definitions this morning, so it's really the sector understanding better in terms of what more we can possibly do. But from an SLC point of view, it's always been fairly straightforward. If somebody is a care leaver and can demonstrate that through a letter from the local authority, from their school, a safeguarding officer at their school or their college, and that absolutely, clearly defines that they have been in care from a certain period of their life, meeting the criteria, etc, then yes, we accept that and we automatically assess them as a care leaver and therefore they are assessed with full maintenance support.

**Female Speaker**

OK. Thank you very much.

**Ahmar Ehsan**

You're welcome.

**Stacey-May Fox**

Any more for anymore?

**Ahmar Ehsan**

Just to enhance a little bit on that, and I'm not going to steal any more lunch time for anybody, but what I also find and my colleagues find this as well, is that when you're working with local authorities, I often find that the local authorities are not sure as to what evidence they are required to provide or even that they have provided any evidence to care leavers during the time that they've been legally responsible for that individual.

So that often throws up a lot of red flags to us as well, because it's often the queries come via a local authority, and the local authority and the advisers within local authorities, sometimes, not all the time, are not clear as to what they're supposed to be providing to us as an organisation. So again, verification - official letter from local authority, social workers, the person who was the case officer for that individual, absolutely fine.

**Stacey-May Fox**

Ahmar, before we finish, because I know we've had a couple of queries on this on the stand, just for everybody watching virtually, we do have a wealth of questions here, so unfortunately, we don't have the time to answer them all. But we will certainly get back to you individually and see if there's a way that we can actually present the answers and the questions to everybody who's been in attendance. But there's one question I want to finish on that we've had quite a lot of queries about today. So we've had Darren ask whether or not there are any plans to extend the existing arrangements for Afghans to Ukrainian refugees.

**Ahmar Ehsan**

Love the question. Quite simply, right now, SLC policy teams are in discussion with DfE. As you all appreciate, the Ukrainian situation is very fluid, it's very fresh, it's very new. It's being monitored very, very closely by the Home Office and also by the Department for Education. There is nothing cemented yet in policy from an SLC point of view as to what, if anything, will be extended for those that are granted visas for coming into the UK.

We do know that the visas that are being granted to Ukrainian nationals coming into the UK are falling under different categories. So some are being granted six months temporary visas to be able to arrive, others are being granted a little bit longer visas because they're joining family members within the UK. So what we are doing at the moment, we are actively in dialogue with the Department for Education to see what, if anything, can be done to be able to extend that. But right now, as I stand on this stage in front of you, as God is my witness, we have no further information for you. I'm not hiding it. I promise you, I'm not hiding that information.

There is nothing further that we know right now. But as we have seen in recent... And I mentioned the ARAP policy and the ACRS policy, how quickly that was turned around for 22 and 23, if there is any change to extend funding entitlement for Ukrainians who get the visa to come into the UK, it will be pretty much a very fast turnaround, I would imagine, because it will be a very simplified process as to how they will be given entitlement for student finance, student financing, and I would certainly say, and probably extended to Wales as well.

So please do watch this space. And if you haven't signed up to our bulletins, we do publish bulletins on a monthly basis... Sorry?

**Stacey-May Fox**

Monthly?

**Ahmar Ehsan**

Monthly basis, yup. And if you want to sign up, please do give us your contact details or sign up, drop us an email, we'll get you signed up so that any alerts and updates that happen in the world of SLC, you hear about it straight away. Thank you very much for your time today. It's been an absolute pleasure. Let's have those questions now and I think we might have...

**Stacey-May Fox**

Can I just say, if you guys have any questions, if you just want to formulate them, we've got a couple that have come through virtually.

**Ahmar Ehsan**

Yeah, let's take them.

**Stacey-May Fox**

They're actually quite varied. So we've got one from Amy saying, will students be able to access full student finance, i.e. full maintenance loan when they are funded by Turing in the same way that they did with Erasmus?

**Ahmar Ehsan**

No change, no change to the process whatsoever.

**Stacey-May Fox**

Perfect. So, nice and easy. And another one from Amy. Can we be sent a link or one added to the slides where we can find the new rules relating to the care leaver independent status as they can't see any reference?

**Ahmar Ehsan**

We can definitely take that back.

**Stacey-May Fox**

And it's an interim process, isn't it? So not necessarily laid out in regs at the moment. I got another one from Julia that she finds that students are told the wrong dates for their payments to be released, so they're constantly getting chased prematurely, and will CEM help with this?

**Ahmar Ehsan**

Yes, so what CEM is aiming to do is to be able to identify when the payment release dates will be made. At the moment, through the Notification of Entitlement letters, when students get that beautiful blue and white letter, it explains how the tuition fees paid and the amount of maintenance loan over three academic terms is actually paid to them.

But with CEM, they'll be able to identify when those payments will be made. And obviously, with regards to the very first payment, and again, this is something that came up yesterday during the round table discussion, is that students need to fully enrol at their institutions, have their ID pass, be attending their course, and once we receive the confirmation of attendance, the payment is then released between three and five working days to them as part of their first payment. So yes, CEM enhances all of that information.

**Stacey-May Fox**

Perfect. And then I think we'll just finish virtually with the one from Liz, because I know it's something that we've been asked quite a lot since we've been here.

**Ahmar Ehsan**

OK.

**Stacey-May Fox**

Do we have any idea if other forced migrant students, for example, those from Ukraine, might also get exempted from the three-year ordinary residency requirement in the same way that students come into the UK from ACRS or ARAP?

**Ahmar Ehsan**

Yeah, I've been asked this question about Ukraine in the last couple of weeks about 30 times, believe it or not, and I never get tired of hearing about it. The whole Ukrainian situation is very fluid at the moment. Everybody's watching it on the news, on social media. Right now, what I can tell you, and I'm not precious about information, if I have it, I would give it to you - but right now what is happening is, is that SLC are in discussion and dialogue with the Department for Education. There is a three-way conversation also going on with the Home Office as to how, if possible, the enhancements for access to student finance can be made for any Ukrainian nationals that get given a visa requirement to enter the UK.

Now, the problem is, is that Ukrainians that are obviously fleeing the country because of the war are being given a multitude of different visa stay statuses in the country. Some are being given six months, some might be able to get indefinite leave to remain or enter based on their family association with anybody that's here. That has not yet been cemented in terms of the regulations, whether that will allow for student finance as well. So, we are working very hard, as I said from the outset. Behind the scenes, what you don't see, what you don't hear about - those dialogues are going on.

And as soon as we learn more about that, we will publish and make it available to you very quickly, just as I mentioned the ARAP happened very, very quickly for 22 and 23. So if there are any enhancements for 22-23, you'll know about it very quickly. It'll be communicated to you.

**Stacey-May Fox**

Any questions in the room? I'm conscious that we've still got nine minutes to lunch. You've got four minutes until you get your five-minute head start. So, anybody have any for us?

**Ahmar Ehsan**

I have stunned you into silence.

**Stacey-May Fox**

It's what happens on a Friday lunchtime, doesn't it?

**Ahmar Ehsan**

It does.

**Stacey-May Fox**

It's always going to be a bit quieter. But obviously you guys know how to obtain our details if there's anything that crops up in the interim. And we look forward to hearing and seeing you soon.

**Ahmar Ehsan**

Thank you very much. Thank you. Thank you.



**For more information:**

[events@slc.co.uk](mailto:events@slc.co.uk)

[www.slc.co.uk](http://www.slc.co.uk)