

**DANCOP
Teacher & Adviser Event**

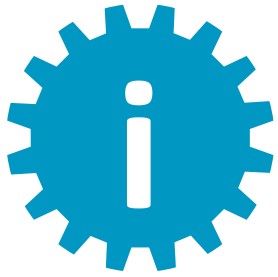
November 2018

**Ahmar Ehsan
Funding Information Partners Account Manager
Student Loans Company**



www.gov.uk/studentfinance





STUDENT FINANCE ENGLAND

MEET THE FI PARTNERS ACCOUNT MANGER

Working with partners across England and Wales, the team is responsible for communicating key student finance messages through staff training sessions, remote updates and supporting adviser events/conferences etc..

- While the above is a good summary, it would take more than a few lines to cover the true extent and variety of the support we offer

Know your FIPAM:

- **Ahmar Ehsan** – The Midlands & Oxford
E: ahmar_ehsan@slc.co.uk
T: 07824 451781

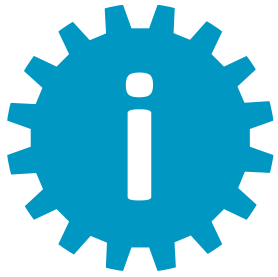




POLICY UPDATES 2018/19

OVERVIEW





ACADEMIC YEAR 2018/19 UPDATES

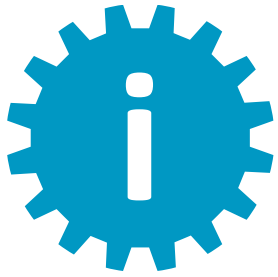
SFE Undergraduate News and Updates:

- DSA Applications now available online (faster process for students)
- [E-signatures](#) available for new students applications since 25th March 2018
- Password Reset – One Time Pass-code

AY 2019/20 – What can we expect?

- Repayment Threshold Increase from April 2019 – April 2020
- EU Students protected in AY 19/20 – Eligibility rules unchanged





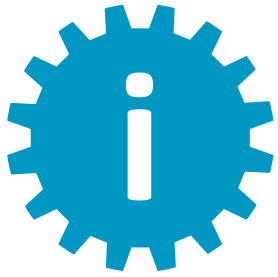
STUDENT FINANCE ENGLAND

GENERAL ELIGIBILITY – RESIDENCY

Students need to meet certain residency criteria in order to be eligible for financial support from SFE:

- Have settled status – Can live in the UK without any Home Office restriction
- Be ordinarily resident in England on the first day of the first academic year of their course
- Been living in the UK for the three years immediately prior to this date
- Support available to you might vary if you are an EU student or hold a status such as refugee or EEA migrant worker
- You can call SFE on **0300 100 0607** if you are unsure





STUDENT FINANCE ENGLAND

NON-UK NATIONALS WHO HAVE LIVED IN
THE UK A LONG TIME

The long residency regulation extends eligibility for student finance out to students who qualify under and can evidence one of the following criteria:

- Applicants **aged under 18 years** of age are required to have lived in the UK for at least 7 years
- Applicants **aged 18 years and above** are required to have either spent at least half their life in the UK, or at least 20 years in the UK
- This needs to **include three years' lawful ordinary residence** before the first day of the first academic year of the course for all such applicants





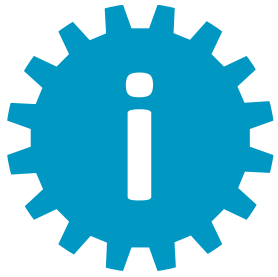
SECTION 1

STUDENT FINANCE 2018/19

MAINTENANCE SUPPORT – 2016 COHORT



2018/19



MAINTENANCE SUPPORT

MAXIMUM MAINTENANCE LOAN RATES 2018/19

2016 cohort FT students, not eligible for benefits or aged over 60



Parental Home Rate:

Live at home while they study

£7,324



Elsewhere Rate:

Live and study away from home outside London

£8,700

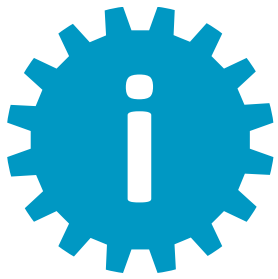


London Rate:

Live and study away from home in London

£11,354





MAINTENANCE SUPPORT

FULL YEAR MAINTENANCE LOAN RATES 2018/19

2016 cohort FT students, not eligible for benefits or aged over 60

Full Year Student*	Maximum Loan	Non-Income Assessed	Income Assessed
Parental Home	£7,324	£3,224	£4,100
Elsewhere	£8,700	£4,054	£4,646
London	£11,354	£5,654	£5,700
Overseas	£9,963	£4,816	£5,147



*Lower amounts available for final year students



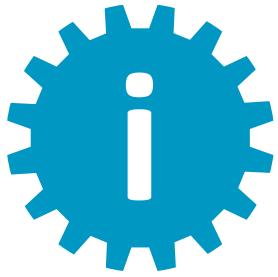
SECTION 1

SUPPLEMENTARY SUPPORT

DISABLED STUDENTS' ALLOWANCES



2018/19



DISABLED STUDENTS' ALLOWANCES

INTRODUCTION

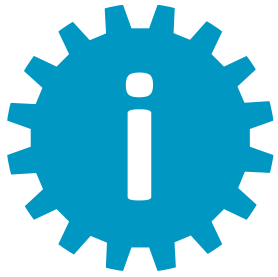
Disabled Students' Allowances provide help towards the additional costs a student may face as result of their disability, long-term health condition, mental-health condition or specific learning difficulty:

DSAs Support:

- Is available in addition to the standard student finance package,
- Does not have to be repaid,
- Is not affected by household income,
- Looks at the specific needs of the individual student

DSAs rates have **risen inline with inflation (3.2%)** for academic year 18/19



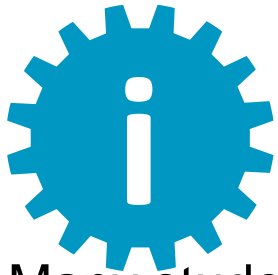


DISABLED STUDENTS' ALLOWANCES

2018/19 MAXIMUM RATES

Allowance	Part-Time Max Support	Full-Time Max Support	Frequency of Payment
Non-medical personal helper	£16,489	£21,987	Annual
Specialist equipment	£5,529	£5,529	Duration of Course
Other disability-related expenditure	£1,385	£1,847	Annual
Disability related travel	No Limit – Reasonable spending can be claimed		





DISABLED STUDENTS' ALLOWANCES

ONLINE APPLICATIONS

Many students will now be able to make their application for DSA online:

To apply for DSA online, students;

- Must be full-time undergraduate
- Must be studying from 2017/18
- Must be applying for DSA for the first time
- Must apply for core support (even if £0 requested)

The online DSA application process is available to both new and returning students, but they must be **'new' to DSA'**

The 'My Account' information will direct students to send their evidence to **dsa_medical_evidence@slc.co.uk** or via post to the usual address



All other students will apply for DSA using a paper application form and following the existing process



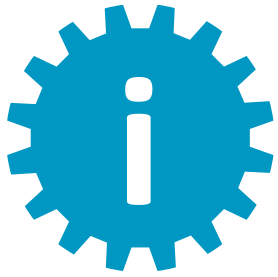
SECTION 1

STUDENT FINANCE 2018/19

DEPENDANTS' GRANTS



2018/19



DEPENDANTS' GRANTS

2018/19 POLICY OVERVIEW

Childcare Grant:

Based on 85% of actual registered/approved childcare costs, subject to a

maximum of: **£164.70** per week for one child

£282.36 per week for two or more children

Parents' Learning Allowance:

Help with course-related costs for students with dependent children, the amount received will be between £50 and **£1,669**

Adult Dependants' Grant:

Normally for the student's partner or other adult financially dependent on the student where the adult's net income is **not more than £3,796** p.a.

The maximum grant available is: **£2,925**





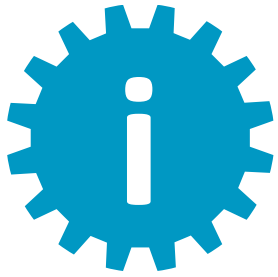
SECTION 1

STUDENT FINANCE 2018/19

POLICY – INDEPENDENT STUDENT STATUS



2018/19



STUDENT FINANCE 2018/19

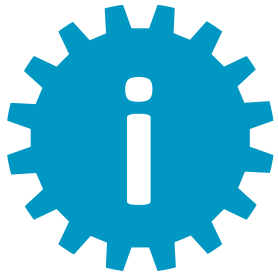
INDEPENDENT STUDENT STATUS

A student can be assessed as being independent if they:

- Are 25 or over before the start of the academic year
- Are married/in a civil partnership/divorced (even if under 25)*
- Have care of a child
- Have no living parents
- **Are irreconcilably estranged from their parents**
- Have been the subject of a care order (Care Leavers)
- Cannot trace their parents or it is not practical or possible to contact them
- Have supported themselves financially for at least three years**



*The income of the student's husband, wife or civil partner will be taken into account **Prior to the start of their course



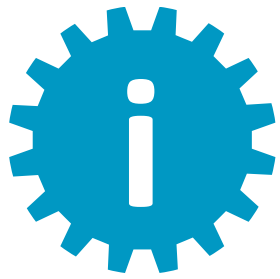
WHO IS AN ESTRANGED STUDENT ?

An Estranged Student is defined by SLC as:

‘A student who has limited / sporadic or no contact with either of their biological / legally adopted parents. Therefore they do not maintain what SLC would consider as a functioning relationship. This includes living away from parents and receiving no emotional or financial support’

- SLC should as far as possible, satisfy themselves that the estrangement and students circumstances are genuine and that reconciliation in the future is highly unlikely if not impossible.





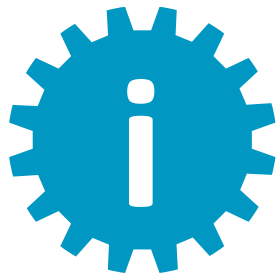
DEDICATED ESTRANGEMENT ASSESSORS

A new service has been introduced to SLC's processes for estranged students.

This enhancement now means that a **Designated Estrangement Assessor** will be allocated to support this unique demographic of Independent students.

This enhancement has been specifically targeted for those students who are viewed as being in a more vulnerable position and find it difficult to obtain evidence from a valid 3rd party source





CHARITIES & OTHER SUPPORT

- Stand Alone
- PROPEL
- The Become Trust
- Brightside
- NNECL
- The Care Leaver Associations

<http://standalone.org.uk/>

<http://propel.org.uk>

<http://www.becomecharity.org.uk>

<http://www.thebrightsidetrust.org>

<http://www.nnecl.org>

<http://www.careleavers.com>

- Student Finance _All Domiciles

<https://www.thestudentroom.co.uk>

**Estrangement - Estrangement assessors -
Darlington Based**

E: Estranged@slc.co.uk

Tel: **0300 100 0034**

**Independent Enquiries Inbox - Darlington
Based**

E: Independent_student_enquiries@slc.co.uk





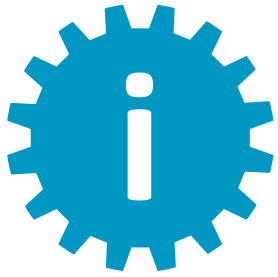
SECTION 1

STUDENT FINANCE 2018/19

PART-TIME STUDY



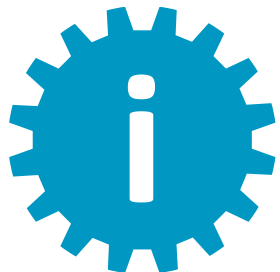
2018/19



PART-TIME UNDERGRADUATE SUPPORT

- Tuition Fee Loans available – max amount **£6,935** for AY 18/19
- Maintenance Loans launching for **new** students starting **some** courses in AY 18/19, e.g. Bachelor degrees, Integrated Masters, PGCEs
- Further part-time courses planned to be in scope in future academic years
- Maintenance Loan amounts will be a proportion of the full-time amounts, linked to course intensity, paid to student in 3 instalments per academic year
- More info and applications at www.gov.uk/student-finance/parttime-students





PART-TIME MAINTENANCE LOAN

ELIGIBLE COURSES

Summary of qualifications and Part-Time funding available in AY 18/19:

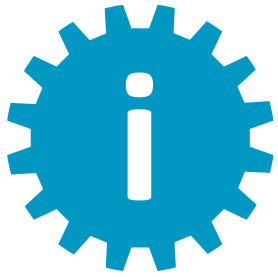
Level	Qualification	PTML	PTTFL / PTDSAs
7	Integrated Master's Degrees	YES	YES
7	Postgraduate Certificate in Education	YES	YES
6	Bachelor's Degree (With or without Honours)	YES	YES
6	Graduate Dip, Graduate Cert Professional Graduate Certificate in Education	YES	YES
5	Foundation Degree Diploma of Higher Education	NO Unless DH, DT or ODP	YES
	Higher National Diploma	NO	
4	Higher National Certificate Certificate of Higher Education	NO	YES



STUDENT FINANCE 2018/19

APPLICATIONS & ASSESSMENT - OVERVIEW





STUDENT FINANCE APPLICATIONS

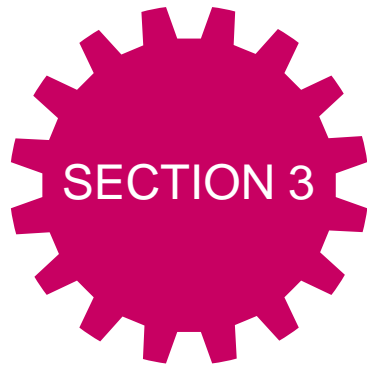
KEY MESSAGE – APPLY EARLY

Each year thousands of **students apply late** for their finance and have no way to pay for their course or accommodation, some even have to drop out!

Please encourage the students you work with to apply on time!

- It can take up to six weeks to process an application so apply early
- The easiest way to apply is online at **gov.uk/studentfinance**
- Students don't need a confirmed place at university or college to apply
- Apply with their preferred choice, they can change details later if needed





SECTION 3

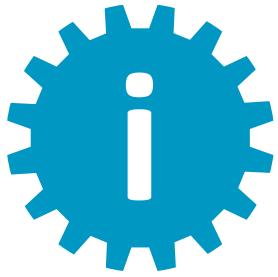
STUDENT LOAN REPAYMENTS

INCOME THRESHOLD INCREASE FROM
APRIL 2019



2018/19

All information subject to final policy approval



STUDENT LOAN REPAYMENTS

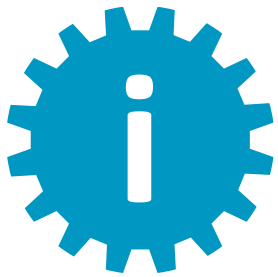
AN OVERVIEW

Students won't make repayments until their future income is over **£25,725** a year gross (before tax), or the weekly/monthly equivalents:

- If they study a full-time course, students will be due to start repaying in the April after graduating from/leaving higher education
- They'll repay **9%** of any income **earned over £25,725** and if employed, deductions will be made from their pay through the HMRC tax system*
- If their income falls to **£25,725** or below their repayments will stop
- Any outstanding loan balance will be written off 30 years after entering repayment



*If students move or work overseas, repayments will be 9% of any earnings over the threshold for the country they are living in



STUDENT LOAN REPAYMENTS

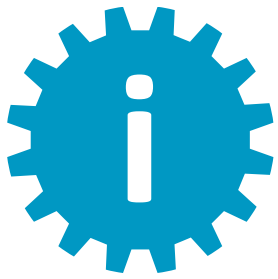
THE 'NEW' FIGURES - FROM APRIL 2019

Monthly repayment comparison of £21,000 and £25,725 thresholds:

Annual Gross Income	Monthly Repayment (Approx @ £21,000)	Monthly Repayment (Approx @ £25,725)
£25,725	£30	£0
£30,000	£67	£32
£40,000	£142	£107
£50,000	£217	£182
£60,000	£292	£257



The repayment threshold for post-2012 (Plan 2) loans will rise to **£25,725** from 6th April 2019 to 5th April 2020



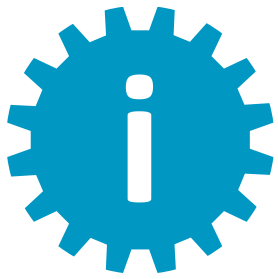
STUDENT LOAN REPAYMENTS

INCOME THRESHOLD INCREASE – APRIL 2019

Income linked ICR Plan 2 Interest Rates with £25,725 income threshold:

£	During study until entering repayment	%	Interest Rate: Retail Price Index +3%
£	Income: Under £25,725	%	Interest Rate: RPI Only
£	Income: £25,725 to £46,305	%	Interest Rate: RPI + up to 3%
£	Income: Over £46,305	%	Interest Rate: RPI +3%

i The interest rate is updated once a year using the RPI figure from March which is carried forward and applied in September



SFE RESOURCES

WWW.PRACTITIONERS.SLC.CO.UK

The screenshot shows the homepage of the Student Finance England website for practitioners. The header includes the logo 'studentfinanceengland' with the tagline 'the student finance experts', a search bar with a 'Search' button, and a 'Listen with BrowseAloud' link. The navigation menu contains links for 'Home', 'Products', 'Policy documents', 'Exchange blog', and 'About us'. The main content area features a large blue background with a blurred image of students. The primary heading reads 'Welcome to Student Finance England for practitioners'. Below this, a sub-heading states 'Up-to-date information and supporting materials for all our student finance products and services.' A paragraph explains that the site is intended for those in the education sector, providing guidance on financial help for students in England. Two prominent pink buttons are visible: 'PRODUCTS' and 'SUPPORTING MATERIALS'. The 'PRODUCTS' button is positioned above the text 'Find out more about student finance', and the 'SUPPORTING MATERIALS' button is positioned above the text 'Take a look at our guides, films and factsheets'.

studentfinanceengland
the student finance experts

Search Search

Listen with BrowseAloud

Home Products Policy documents Exchange blog About us

Welcome to Student Finance England for practitioners

Find out more about student finance

PRODUCTS

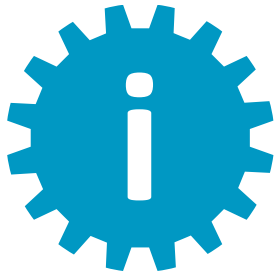
Up-to-date information and supporting materials for all our student finance products and services.

Take a look at our guides, films and factsheets

SUPPORTING MATERIALS

This site is intended for those working in the education sector and provides guidance on the financial help available to students, based in England, who are considering entering further, undergraduate or postgraduate education.





SFE RESOURCES

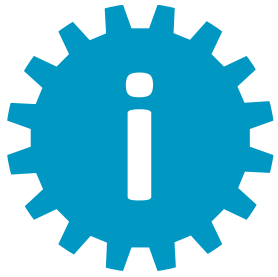
SFE INFORMATION ON UCAS

To help students as they plan to go to university, we've launched a new space on the [UCAS website](#):

The screenshot shows the UCAS website header with the logo 'UCAS At the heart of connecting people to higher education' and 'Sign in Register' buttons. Below the header is a search bar with the text 'Information and advice' and 'Search articles, information and advice by keyword'. The main content area features a blue banner with the text 'Student finance in England' and 'Everything you need to know about student finance' next to three interlocking gears (orange, pink, and white). Below the banner is a section titled 'Got questions about student finance?' with the text 'Whether you're thinking about studying, or are already a student, you can find out everything you need to know about student finance in England in this section. Content provided by Student Finance England.' and the 'sfe student finance england the student finance experts' logo.



For the most up-to-date information, encourage your students to visit: www.ucas.com/sfe



INFORMATION FOR STUDENTS



www.thestudentroom.co.uk/studentfinance



www.facebook.com/SFEngland



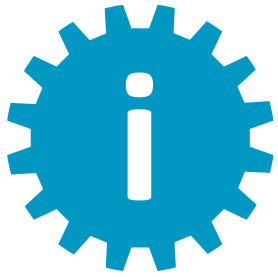
www.twitter.com/sf_england



www.youtube.com/SFEFILM



2018/19



KEEP IN TOUCH

CONTACT DETAILS

Contact Me:

✉ ahmar_ehsan@slc.co.uk

🖱 www.practitioners.slc.co.uk

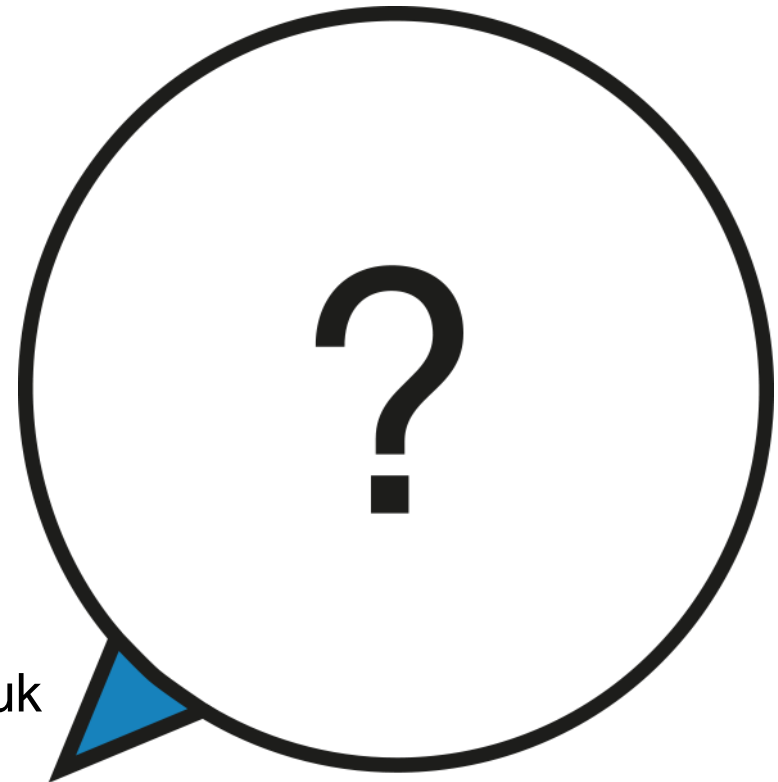
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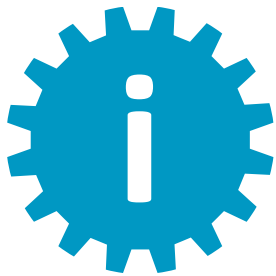
Contact Us:

FI Partners Account Manager Team

✉ fundinginformationpartners@slc.co.uk

🖱 www.practitioners.slc.co.uk





YOUR VIEWS MATTER!!

ONLINE PRACTITIONER FEEDBACK SURVEY

As a valued partner, your opinions on the effectiveness of the engagements and service we deliver are always welcomed and appreciated:

student finance england

YOUR PROGRESS

Which Funding Information Partners Account Manager facilitated your event?
Please select one response only.

- Ahmar Ehsan
- Ben Rutter
- Charmaine Valente
- Jon Legg
- Kevin McMullan
- Other, please specify

Date of the event?
Please choose a date or click on Next below if you can't remember.

Select a month. ▾ | Select a day. ▾ | Select a year. ▾

student finance england

YOUR PROGRESS

Your assessment of the event

To what extent do you agree or disagree with each of the statements below?
On a scale of 1 (Strongly agree) to 5 (Strongly disagree)

Please select one response for each item.

	1	2	3	4	5	N/A
The training met all of the learning outcomes	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I now feel more informed about the subject area	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The delivery method was effective	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I regularly use and refer to the resources on the Practitioner Website	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I regularly use and refer to the resources on the Repayment Website	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Previous Next



2018/19

www.practitioners.slc.co.uk/about-us/funding-information-partners-account-managers