

Funding Information Service Webinar 2025

**Questions & Answers** 





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### Residency

#### Q. Will the changes to settled status eligibility be applied in England too or just Wales?

A. Yes: Eligible students in both England and Wales who are granted settled status for any reason will be able to become eligible for funding during an academic year as an 'Event', subject to satisfying other eligibility requirements.

The requirement for such students to hold settled status on the first day of the first academic year of the course/ first day of the course was removed from SFE Regulations for AY 2024/25 and will apply to SFW from AY 2025/26.

These amendments enable persons who become settled in the UK after the first day of the first academic year (and who are undertaking a designated course) to become eligible to apply for student support during the academic year in which they gain settled status and qualify for home fee status and the tuition fee cap in the following academic year.

## Q. Could you run through the arrangements for SFE arrangements for students with settled status/British nationals in Europe again? Was that change just for SFW?

A. SFE removed the requirement that students would need to hold settled status on the first day of the first academic year of their course in AY 2024/25.

This change in SFE guidance confirmed that from AY 2024/25, the acquisition of settled status is considered an 'Event' under the Regulations; where this occurs, and the student is already in study, they could become eligible for support during the academic year.

The 'Event' must also have occurred within the first three months of the academic year to qualify for tuition fee support for that academic year.

Loans for living costs, Adult Dependent Grant and Parent Learning Allowance in any subsequent years of the course (and in the quarters following the event in the year of the event, except the quarter in which the longest vacation falls).

Childcare Grant (CCG) and Travel Grant in any subsequent years of the course and in the quarters following the event in the year of the event, except the quarter in which the longest vacation falls (subject to an assessment of costs). Disabled Students Allowance (DSA) from the date of the event.

However, the general baseline assessment criteria still apply for SFE undergraduate funding eligibility prior to the start of a course, i.e. the student needs to:

 Be settled in the UK within the meaning of section 33(2A) of the Immigration Act 1971, which is to be ordinarily resident here without being subject to any restriction on the period for which they may remain



- Have been ordinarily resident in the UK and Islands throughout the three-year period
  preceding the first day of the first academic year of their course. This excludes any period of
  residence wholly or mainly for the purpose of receiving Full Time education; and
- Be ordinarily resident in England on the first day of the first academic year of their course

UK nationals who were living in the EEA and Switzerland by 31/12/2020 and start a course in AY 2021/22 or later will still qualify for full student support if they were:

- Resident in the EEA or Switzerland immediately before the end of the transition period (or resident in the UK, having moved there from the EEA or Switzerland after 31 December 2017),
- Resident in the UK, Gibraltar, the EEA and Switzerland for three years prior to the first day of the first academic year of the course, and
- Remained ordinarily resident in the UK, Gibraltar, the EEA or Switzerland between the end of the transition period and the first day of the first academic year of the course.

Eligibility on these grounds will only be available for courses starting up to seven years from the last day of the transition period (i.e. courses starting on 31st December 2027 at the latest).

Full details on all qualifying residency statuses and criteria can be found in the Assessing Eligibility Guidance Chapters available from the SFE and SFW Practitioner websites in line with undergraduate launch.

SFE: www.practitioners.slc.co.uk/

SFW: www.studentfinancewales.co.uk/Practitioners

#### Q. Are there any plans for EU nationals to be able to apply online?

A. New EU (fee only) students need to apply by paper for their first application. This is then automatically rolled over for continuing students in their subsequent years. We are not aware of any current plans to move new EU student applications online.

#### Q. Do you still have a dedicated team re: EU Migrant/Worker route

A. There is no dedicated team for processing EU Migrant Worker student applications anymore as our wider Student Finance Officer staff have been upskilled to process and assess these applications.

#### Resources

#### Q. How do I get to the practitioner site?

A. You can access the Practitioner sites using the below links:

SFE: www.practitioners.slc.co.uk/

SFW: www.studentfinancewales.co.uk/Practitioners

Q. Can you please put the link up to the resources on the practitioner website again please I can't see any 25/26 resources showing. Maybe I'm looking in the wrong place

**A.** AY 25/26 resources will be available in line with UG application launch. You will be able to access them using the links:

SFE: www.practitioners.slc.co.uk/supporting-materials/

SFW: www.studentfinancewales.co.uk/practitioners/supporting-materials/

Q. Will there be an updated PowerPoint presentation on practitioners' resources that we can deliver to our students

**A.** We are unable to host PowerPoint presentations on the practitioner website. However, we do have student facing presentations which we are happy to share with you, on request. Please reach out to your regional Funding Information Service Account Manager if you would like a copy.

### Welsh Students

Q. We have Welsh students looking to study nursing in England. We know if they study in Wales they can get the NHS Wales Bursary, can they still get this if studying in England?

**A**. If Welsh domiciled (SFW funded) healthcare students choose to study an NHS course in England, they will not receive the NHS Wales Bursary. Instead, eligible healthcare students can apply for the NHS Learning Support Fund (LSF). From AY 2020/21, new and continuing UK domiciled nursing, midwifery and many allied health students undertaking pre-registration courses at **English** universities will receive a £5,000 Training Grant each year from the NHS LSF.



There may be extra support available for eligible students e.g.: £2,000 towards childcare costs and / or £1,000 if they're a new student studying a shortage specialism (e.g. Mental Health Nursing).

www.nhsbsa.nhs.uk/nhs-learning-support-fund-lsf

## Q. SFW - increased tuition fee loan. Is the increased tuition fee loan available to continuing students as well as new students - in the same way as SFE?

**A.** Yes. The increase in tuition fee loan is available for both new and continuing SFW students.

## Q. Are students who receive a maintenance loan from SFW from Sept '25 still eligible for the Welsh Partial Loan Cancellation Scheme?

**A.** Yes. The scheme applies to students who have received a maintenance loan from Student Finance Wales since the 2010 to 2011 academic year to support them to study a full-time undergraduate course.

www.gov.wales/student-finance-partial-cancellation-scheme

# Q. Please can you clarify the £1500 refund students are able to get after completion of degree as sound went as I have a student studying in Cardiff who normally lives in West Sussex.

**A.** The scheme applies to students who have received a maintenance loan from **Student Finance Wales** since the 2010 to 2011 academic year to support them to study a full-time undergraduate course. Those who receive loans for part-time undergraduate study or postgraduate study are not eligible.

Students will not qualify for the cancellation if they have any outstanding charges, costs, expenses or penalties in relation to their loan or if they are in breach of their loan agreement.

If students take out a loan in more than one academic year, the cancellation will be applied to the first maintenance loan which they took out.

As long as a student took out a maintenance loan and is eligible for a cancellation, their deduction will be applied when they make their first repayment. This can be a statutory or voluntary repayment.

A student will make a statutory repayment if their income, after the statutory repayment due date has passed, is above the relevant repayment threshold. If their income remains below the repayment threshold for several years, they will still be eligible for a cancellation if or when they make a statutory repayment in the future. A student can also make a voluntary repayment at any time and this will also be counted as a repayment towards their loans.

The cancellation will be applied shortly after the first repayment is made and will normally be shown on the next student loans statement. Students are only entitled to receive the cancellation once even where the amount of cancellation was £0 due to them paying their outstanding debt in full. Students should consider this when making voluntary repayments.

www.gov.wales/student-finance-partial-cancellation-scheme

#### Q. Will SFW increase the cap for accelerated courses for 2025/26?

**A.** The Tuition Fee Limits for accelerated degrees in Wales have risen for AY 2025/26, in line with the full-time undergraduate increase.

The maximum fee that ordinary higher education providers in the UK can charge in academic year 2025 to 2026 is £9,535. Note that private providers are not subject to fee caps.

The maximum fee for accelerated degree courses in England is £11,440. However, a fee loan will only be made available up to £9,535 for SFW students and any shortfall must be met by the student. This applies to students undertaking accelerated degree courses and also students undertaking courses at providers which are not subject to a fee cap.

#### Q. Please can you just confirm the repayment threshold for Wales for 2025/26 AY?

**A.** The income threshold for repayment of Plan 2 loans will rise to £28,470 from 6 April 2025 to 5 April 2026.

www.gov.uk/government/news/student-loans-interest-rates-and-repayment-threshold-announcement--5

#### Q. Why is there a higher DSA maximum amount for SFW students compared to SFE

**A.** The funding amounts are determined by each of the devolved governments. The Student Loans Company are responsible for administering these funds in line with regulations.

#### Q. Is there a report that shows which students have been granted a maintenance grant?

**A.** You can contact your regional FIS Account Manager should you wish to view application statistics. We can provide you with snapshot data on these application numbers, based on your HEP, region or national picture, including those who are in receipt of the Welsh Government Learning Grant. However, your individual student records can be accessed via our Student Information Service portal, where information can be retrieved if a student has received Welsh Government Learning Grant.



### **Sponsors**

## Q. Can you explain what student supporters now need when applying for student finance?

**A.** Sponsors providing evidence for a student finance application will be asked to provide their national insurance number so that a verification of household income can be completed with the HMRC. For students applying for AY 2025/26 funding, household income will be verified using income from April 2024.

In addition, sponsors will be required where necessary to provide evidence of income from savings, income from property, income earned from overseas, income from casual or freelance earning, deductions from private pensions and any additional voluntary contributions to a pension.

## Q. We often get asked about problems with stepparents not wanting to be included on the student finance form, what would you suggest?

**A.** Household income must be provided for all parents and stepparents living in the house that the student resides in. If a parent / stepparent does not want to provide their income, the student would not be able to have their application assessed as means tested.

## Q. With HMRC providing confirmation of sponsors income are you expecting processing time of applications to reduce?

**A.** The HMRC income check is one part of the application process and therefore will not necessarily speed up the whole application process for every student. However, if there is no other evidence required, this check will make the process quicker as sponsors are no longer having to provide multiple pieces of evidence for the student's application.

### **Foundation Years**

Q. I'm a bit confused regarding the DfE list of 'Classroom' based subjects. This includes Sociology & Criminology but not Psychology. I understand this is not SLC decision, but we have already published Psychology at the lower rate as we have historically fee banded it as 'classroom'. Do you foresee the list being reviewed on an ongoing basis and what measures are in place to ensure students apply for the correct fee

**A.** AY 2025/26 has seen new lower-fee limits introduced in England for 'classroom-based' foundation years. Policy Changes in relation to 'Classroom-based' means students in OfS price group D. They're taught in a classroom setting with no laboratory, studio, or fieldwork elements.

The fee limit applied is determined using Higher Education Classification of Subjects (HECoS) codes. This is under the specified common aggregation hierarchy (CAH) 03 groupings.

All other foundation years will continue charging the higher fee foundation year study limit and this remains the case for Psychology. There are no known plans to review for additional inclusions.

## Q. Does the £5,760 cap for Tuition fees apply to Foundation Year course or Course with a Foundation Year?

**A.** The fee limit for a foundation year will be determined by using its associated HECoS subject codes. In most cases, a foundation year shares its HECoS codes with the undergraduate course that it is integrated with, and that a student enrols for at the start of their studies. This is because a foundation year is not a standalone course.

Provision can be considered if it meets all of the below criteria:

- 1. It is an additional year of study (120 credits under the LLE) and is integrated at the start of an undergraduate course in a way which extends the overall length of the course.
- 2. It is integrated with an undergraduate course, such that a student does not typically enrol for the foundation year alone, but for an entire undergraduate course.
- 3. It enables students who meet the progression requirements to proceed directly to an integrated undergraduate course.
- 4. It is not a standalone course, and does not typically result in a standalone, recognised qualification.
- 5. It is designed to equip a student with the skills and knowledge needed to be successful in an integrated undergraduate course.

https://assets.publishing.service.gov.uk/media/67289068541e1dfbf71e8ad2/Foundation\_years\_ HE\_sector\_guidance\_\_Nov\_2024.pdf

#### Q: 'Classroom based foundation courses' -so no sciences because some is in labs?

**A:** The lower fee cap of up to £5,760 will apply to 'classroom-based' foundation years from 1 August 2025. 'Classroom-based' subjects are currently in OfS price group D. They take place in a classroom setting and do not include laboratory, studio, or fieldwork elements. A full list of lower fee subjects and HECOS codes can be found on Gov.uk

https://www.gov.uk/government/publications/higher-education-tuition-fees-for-foundation-years

### **Postgraduate**

## Q. Are doctoral loans means-tested and is there a higher rate for London domiciled doctoral students?

**A.** Both PG Doctoral and Master Loans are Non-Means Tested. PG loans are in place to help students with course fees and living costs whilst they study.

PG Masters and Doctoral Loan entitlement is not determined on where the student resides whilst they study, therefore students will not receive a higher amount if they are based in London.

The only difference in funding is domicile dependent e.g. SFE students' entitlement for PG loans will differ to SFW students PG loan entitlement.

Example of AY 2025/26 Postgraduate Loans:

#### SFE:

Maximum Postgraduate Masters: £12,858

Maximum Postgraduate Doctoral: £30,301

#### SFW:

Maximum Postgraduate Masters: £19,255

Maximum Postgraduate Doctoral: £29,130

www.studentfinancewales.co.uk/media/s24nehx0/sfwin-03-2025-rates-of-postgraduate-student-support-for-academic-year-2025-to-2026-final-english-v1-0.pdf

### Independent Students

Q. Explain the support available to estranged students and care experienced students.

**A.** Students who are awarded independent status as a care leaver, will not be asked for sponsor income details. They will be awarded maintenance loan based on where they reside during their studies i.e. Home, Elsewhere or Overseas.

Students who are Estranged or Care leavers are typically able to access the maximum maintenance loans/grants from SFE and SFW, as long as their income is not over a certain amount (£25,000 for SFE or £18,370 for SFW).

Q. If a student has been estranged from parents for 2-3 years and has chosen to live with other family members such as an aunt or grandparent but have not had contact with the local authority, how do they provide evidence of estrangement?

**A.** If students already have evidence of their estrangement, sending us a copy is usually the fastest way to demonstrate estrangement (for example, a letter from their teacher, doctor, support worker or local authority etc which confirms that they aren't in contact with their parents).

The letter will need to confirm their relationship to the student and the length of time they have known them (this normally needs to be a minimum of 3 months).

If a Higher Education Provider i.e. a university is providing this letter, there is no minimum set time that they need to have known the student. The letter will also need to confirm the student's estrangement from both parents, the duration of the estrangement, the level of contact they have with their parents and that reconciliation is unlikely.

However, if students don't have any evidence to confirm their estrangement nor have they previously made any third party aware of their situation, they can complete and digitally upload a letter or a Confirmation of Estrangement Form which can be found in their online account.

Students can also use our form finders at <a href="https://www.stengland.slc.co.uk/estrangement/">www.stengland.slc.co.uk/estrangement/</a> or <a href="https://www.studentfinancewales.co.uk/forms/undergraduate-full-time/">www.studentfinancewales.co.uk/forms/undergraduate-full-time/</a> to download a copy.

Their application for estrangement will then be assessed on a case-by-case basis. This would normally result in a telephone call between the student and one of our trained Independent Assessors.

If the student makes their university or college aware of their estrangement, you (the HEP) can support their application by completing an Estrangement form. If you (the HEP) are supporting the estrangement application, you do not need to have known the student for three months in order to provide this information, you just need to be aware of their Estrangement.



### Repayments

Q. Will the new April 2027 threshold for repayment only affect students starting university from September 2007? So, a student starting in 2025 and graduating in 2028 will still be using the £25K threshold?

**A.** Plan 5 was introduced for new SFE students commencing a course from AY 2023/24. All Plan 5 students will make repayments based on the Plan 5 threshold which is currently set at £25,000.

From April 2027, (financial year 2027-28) the Plan 5 repayment threshold is set to be adjusted annually in line with RPI at the start of each subsequent financial year.

More details can be found on the Gov.uk website: <a href="https://www.gov.uk/repaying-your-student-loan">www.gov.uk/repaying-your-student-loan</a>

Q. We have a lot of mature students so I'm getting more questions about the repayment side of things now the repayment terms have increased from 30 to 40 years. I understand that the student's income is 'anything taxable' but does this include if when they receive their pension. E.g. Private /state?

A. Private / State Pensions and Annuities are considered taxable income.

If a student retires and receives their State and Personal Pension and this is over their personal allowance, which is £,1570 at present then if they receive anything above this sum, they will be taxed.

However, the student's income would need to be above the Repayment threshold as their repayments are based on what they earn, not what they owe.

Threshold, for them to make any repayments to their student loan. E.g. let's say State pension is £12,000 and Personal Pension is £5,000 then total income is £17K and the threshold is of today of £25,000, then the student will make no repayments to their student loan.

Further information can be found on gov.uk <a href="https://www.gov.uk/income-tax">https://www.gov.uk/income-tax</a>

Q. We often get asked by students should I pay off my student loan if I can afford to - Does SLC have a view on that?

**A.** SLC is not able to provide financial advice or recommendations. Those who are repaying their student loans can speak with a regulated financial advisor for further advice on their personal or financial circumstances.

### **Applications**

Q: When is the soft deadline for new students applying for student finance in England who are starting university in September 2026?

**A:** We will be announcing the deadline dates for new and continuing full-time undergraduate students soon. These deadlines are usually in May for new students and June for continuing students. We will announce the deadline dates in our bulletin so if you are not signed up to receive them, reach out to your FIS Account Manager to request that you are included in future bulletins.

Q: If a student does not have a passport and needs to provide their birth certificate, do they need to send the physical certificate to you in the post?

**A:** We can accept a clear copy of their birth certificate which can be digitally uploaded to their online account, or the student can send by post if they prefer.

www.gov.uk/guidance/guidance-for-students-parents-and-partners-providing-evidence-to-support-a-student-finance-application

### **Assessment**

Q. It's just been mentioned that students who are concerned about how a maintenance loan will impact their other benefits, should reach out to appropriate teams for advice - which teams would you recommend? DWP? Citizens Advice? SFE?

**A.** If a student needs clarification on how their benefits will be affected, they should contact the Department for Work and Pensions (DWP). If unsure, students should always ask Jobcentre Plus/DWP for the definitive clarification of their on-going benefit entitlement.

### **Operational**

Q. For Architecture Part 1, I understand that it is important that specific HECOS codes are used. Are there particular HECOS codes that need to be used for MA Architecture Part 2?

**A.** No, ARB are still accrediting part 2 courses. The as-is process, where our student finance assessment staff check the ARB register for part 2 courses still exists. The HECoS codes are the new way to identify part 1 courses as ARB no longer accredit part 1.

### **Processing**

#### Q. What is a student liable for if the leave their course early?

**A.** The first payment is made early in the academic year, with the remaining two payments being paid shortly after the start of the second and third terms.

Full-time students are liable to repay each instalment of tuition fee loan at each of the three liability dates (the first day of each term).

The student's liability for the tuition fee loan extends at each liability date – they become liable for the full academic year amount if in attendance at the third and last liability date.

The Department for Education expects HE providers to charge such students a fee amount which is no greater than the amount of Tuition Fee Loan the student is liable to repay up to the date of withdrawal from the course.

In relation to Maintenance Loans, where a student withdraws at the end of a term, SLC will calculate the student's revised loan entitlement based on:

- A third of the assessed loan where student leaves the course at the end of the first term.
- Two thirds at the end of the second term, and
- 100% if the student completes the third term

Where the withdrawal happens midway through a term, the loan entitlement amount will be reassessed, and the student will be notified if any loan overpayment has occurred.

Full details can be found in the Change of Circumstances Guidance Chapters available from the SFE and SFW Practitioner websites.

### **Events**

#### Q. Is it possible to have a copy of the slides?

**A.** Yes, slides will be available to view via the Events website.

#### Q. Is there going to be a SLC Student Support Seminar this year?

**A.** We will not be hosting a Student Support Seminar in 2025. However, we will be hosting a series of LLE seminars. Further information will be announced in due course.

### **Future Considerations**

Q. The threshold for means testing doesn't seem change, it's quite low if two parents are working full time, do you know if there are future plans to look at this in the regulations?

**A.** At SLC, regulations for student finance (including Maintenance, Tuition and Grant support) are set by the following government bodies.

Any changes to the means testing thresholds would be determined by them.

- Student Finance England Department for Education (DfE)
- Student Finance Wales Welsh Government
- Student Finance NI Department for the Economy (DfENI)

The Department for Education publish an Equality Assessment which looks at the equality and impact the impact funding rate changes for the coming academic year will have on students from various backgrounds. <a href="https://www.legislation.gov.uk/uksi/2025/162/impacts/2025/34">www.legislation.gov.uk/uksi/2025/162/impacts/2025/34</a>

Q. For many students enrolling into university, this would be the first time learning how to budget and many struggle hugely trying to budget for 3 months, which add on extra stress and can leave them in debt. Is there a reason why Student Finance is paid every 3 months and not monthly?

**A.** We pay students in accordance with their term start dates. We recognise managing and budgeting their finances may be overwhelming for many students. There are a range of tools and resources which may help students with money management. Sources of student money management and information include:

- GOV.UK: <a href="https://www.gov.uk/student-finance">www.gov.uk/student-finance</a>
   Understanding Living Costs guidance <a href="page">page</a>
- **Discover Uni**: <a href="https://discoveruni.gov.uk">https://discoveruni.gov.uk</a>
  Dedicated student money <a href="mailto:section">section</a>
- Save the Student: <a href="https://www.savethestudent.org">www.savethestudent.org</a>
   Advice and resources including <a href="mailto:money">money</a> and <a href="mailto:accommodation">accommodation</a> surveys
- Money Saving Expert: <a href="https://www.moneysavingexpert.com/students">www.moneysavingexpert.com/students</a> Information, opinion, blogs and <a href="https://www.moneysavingexpert.com/students">budgeting</a> advice

## Lifelong Learning Entitlement

Q. Is LLE dead e.g. will it be taking over from Jan 2027 or is that under review?

A. Lifelong Learning Entitlement (LLE) will be launched in January 2027.

Learners will be able to apply for their LLE funding, from September 2026 for eligible courses and modules starting in January 2027.

#### Q. Where can we access the most up-to-date information on LLE?

**A.** You can find up-to-date information on LLE on our HEP Services website, under the LLE tab.

This includes an overview, LLE resources and an LLE FAQ document which is updated as policy is announced.

www.heinfo.slc.co.uk/

You can also find LLE policy information on GOV.UK: www.gov.uk/government/publications/lifelong-learning-entitlement-lle-overview

## Q. Are there any plans to have an equivalent of compelling personal reasons under LLE?

**A.** An eligible student funded under LLE who has been negatively affected by compelling personal reasons (i.e. where a student has been unable to complete a course or has been required to repeat an element of a course due to CPR) will be able to get additional fee support to replace the entitlement used to fund the affected period of study. Subject to final policy.

## Q. Will the Advanced Learner Loan continue for L3 courses after the LLE has been introduced?

**A.** Under the current policy guidance, ALL providers will continue to provide level 3 Learning Aims and receive ALL funding following the existing process.

Level 4-6 Ofqual-regulated qualifications previously funded by ALLs will transfer to the LLE, if they meet the necessary criteria.

## Q. Will there be SLC roadshows/training to provide guidance re LLE launch to Practitioners?

**A.** There will be a series of LLE training events for Practitioners and partners. Details for these events will be announced in due course. If you are not already, do sign up for the FIS Team bulletins to ensure you are notified of the event details, once they are announced.

#### Q. Will LLE awards be displayed in SIS or will there be another portal?

**A.** SIS will be used for the LLE, but further details are still to be confirmed.

## Q. Will courses such as Nursing and Midwifery still be exception courses for previous study under LLE?

**A.** Yes. Eligible students under the LLE may be able to access repeat funding if they undertake a designated priority course (currently known as an exception course), which includes nursing or midwifery. Final policy details to be confirmed.

#### Q. Is there a confirmed age limit to lifelong learning

**A.** LLE will provide new eligible students with a Tuition Fee Loan entitlement to the equivalent of four years post-18 education funding to use up to the age of 60. Learners who are over 60 may still qualify for maintenance support, though not a tuition fee loan.

You can keep up to date with LLE policy updates using the HEP Services website and GOV.UK:

www.heinfo.slc.co.uk/

www.gov.uk/government/publications/lifelong-learning-entitlement-lle-overview

#### Q. When will Sharia compliant loan become available to students?

**A.** Alternative student needs to mirror the Lifelong Learning Entitlement (LLE), alternative student finance cannot be introduced until this is in place. Alternative student finance will become available as soon as possible after the January 2027 introduction of the LLE.



## For more information:

events@slc.co.uk

www.slc.co.uk