



# Funding Information Services Webinar 2025 **Transcript**

# Transcript

## **Lesley McDowell**

Good morning everyone and welcome to the Student Loan Company webinar on student finance, information, advice and guidance for academic year 25-26. I'm Lesley McDowell, the Funding Information Services Manager. I look after a team of seven funding information account managers covering England and Wales, education providers and third-party organisations.

It is so important that students can access student finance and they understand it's an enabler to education. They should not be put off further studies due to the lack of knowledge and information around the support that is available.

This webinar is to enable you to incorporate student finance information into your wider outreach, marketing, recruitment and careers advice, all in preparation for our undergraduate launch in March.

My account managers, who are subject matter experts, will now take you through the recent government announcement for the increase in tuition fees this year, along with policy changes for academic year 25-26.

We will finish off with the resources that will assist you when speaking to students. The webinar will run for around one hour and will include questions and answers at the end.

If you have questions, please submit them at any point during the webinar using the box below.

Shortly after this webinar, we will post the recording on our event site along with the presentation and follow-up question and answer documents.

I would now like to introduce you to my account managers, Charmaine and Sammy, who will take you through this briefing. Thank you.

## **Charmaine Valente**

Thank you, Lesley.

Welcome to the Funding Information Services Team Webinar. My name is Charmaine and I cover the South East of England and South London, and I'm joined by my colleague, Sammie, who covers North East Yorkshire and Humber.





During today's webinar, we will provide you with an update on key points relating to the recent policy changes announced by the government for the academic year 25-26.

Our overview will cover the updated support rates for both Student Finance England and Student Finance Wales, after which we will dive into the analysis of application numbers and trends from the previous academic year.

We will also look at how this information can help all of us in the sector to work together with greater synergy to enhance communications and campaign messages.

This working partnership will ensure that our customers have all the tools and resources they require to make well-informed and timely applications for student finance.

Following this, we shall have a look at the upcoming student loans media promotional campaigns, which are built around timescales such as application launch and clearing.

Finally, we shall introduce you to our new downloadable resources. These have been created to assist you in your delivery of student finance, enhancing the information and guidance for parents and students, enabling them to make informed choices.

We will now look ahead to the academic year 25-26. The government is laying regulations, implementing changes for the upcoming academic year 25 for fees and maintenance.

The following figures are subject to parliamentary procedure.

You may already be aware, a change in undergraduate tuition fees and other financial support was announced on the 4th of November 2024 by the Secretary of State for Education for England for the upcoming year of 25-26.

This announcement included changes which will be applied to undergraduate tuition fees, maintenance loans and fee loans for foundation years. Undergraduate tuition fees for both England and Wales increased by 3.1% in line with inflation. In England, the maintenance loans increased in line with inflation by 3.1%.

On the 21st of November 2024, it was also announced that a change to tuition fees for classroom-based foundation years will apply from academic year 25-26 for English domicile students.

We will cover this in more depth later.

We have a QR code included on this slide, which will take you through to the press releases and policy papers, which are currently in the public domain. These publications will provide you with more detail and outline the government's reasoning behind their decisions.

That being said, let's get started by looking at the tuition fee updates and changes announced for 25-26. Firstly, the maximum tuition fee loan for undergraduate students who are starting or continuing full-time or part-time courses at approved or fee cap providers has also risen by 3.1%.

What we mean by approved or fee cap providers are those higher education providers who meet certain criteria which allows them to raise their tuition fees. The criteria is that these approved providers will have a teaching excellence framework award as well as an access and Participation Plan Agreement in place from the Offers for Students.

For academic year 25-26, this allows providers to charge up to £9,535 for their standard full-time course, an increase of £285 from last year's maximum tuition fee cap. For full-time accelerated courses, those approved providers can charge up to a maximum of £11,440 for the upcoming academic year.

For part-time courses, the maximum tuition fee will be £7145 for English domicile students.

For Welsh domicile students studying in Wales, the maximum part-time course tuition fee is £2625. However, if they study in another UK domicile, they will be eligible for up to £7145.

As of next year, both tuition fees and maintenance loans will be linked to a measure of inflation called RPIX. RPIX is the measure of inflation being used in the United Kingdom and currently sits at 3.1%.

For Student Finance England, new and continuing students for academic year 25-26, the maintenance loan will rise by 3.1%.

For Student Finance Wales, maintenance loans will rise by 1.6% for new and continuing students.

We'll discuss this maintenance loan increase in more detail in the upcoming slides.

The next important update for academic year 25-26 is the change made to foundation years.

The government have confirmed that for England, changes have been made to tuition fees for foundation year courses. The reduced fee limit and entitlement cap will now apply to classroom-based foundation years.

The term classroom-based refers to subjects that are taught in a classroom setting, so not including a laboratory, studio or fieldwork entitlement. With this reduction to the tuition fee for foundation years in classroom-based foundation subjects, the new maximum tuition fee will be £5,760.





The fee cap will be determined by the HECOS codes, also known as the Higher Education Classification of Subjects, which shares the same code as the undergraduate courses that it's integrated with and are used when the students are enrolling at the start of their studies.

You can find further information on this via our practitioner website. We have included the link and a QR code here on this slide. In addition, there is further information you can find on the practitioner site.

You can also find the government announcement detailing these changes on GOV.UK. Within these pages, the Department for Education, DfE, has outlined the factors which have led them to make these changes. This includes both the maximum undergraduate caps for Higher Education Providers (HEPs) in England and Wales. and a reduction in tuition fee entitlement for foundation years for English domicile students for academic year 25-26.

All students who start a foundation year prior to the introduction of the lifelong learning entitlement will receive tuition fee loan funding for their foundation year through the current higher education student finance system.

As mentioned previously, we'll now take a look at in more depth, the Student Finance England maintenance loan.

The ministerial announcement impacting new and continuing maintenance loan for the academic year 25-26 is illustrated in this table. The maximum Student Finance England maintenance loan rate for new and continuing full-time students starting in September 2025, as we've mentioned, will be increased by 3.1%.

This table illustrates maximum loans for those from low-income households and others such as care leavers and estranged students.

The funding the student receives will depend upon where they live and study. For example, those who are residing at their parental home, where the household income is below the minimum threshold, will receive £8,877.

A student who moves away from the parental home can receive up to £10,544 depending on the household income and students studying in London, where their household income is below the minimum threshold, could receive up to £13,762.

Students studying abroad as part of their UK course will receive an overseas rate of maintenance.



For those based in London, this will mean a drop in their normal funding for the study abroad year.

Students who have been means tested for a study abroad year can access Student Finance England travel grants. We have created a travel grant leaflet for you to use with your students, which can be downloaded from the practitioner site. Travel grants do not need to be repaid.

The good thing is that the students can now check their entitlement, make changes, check payment dates and more by using their personalised online account.

In addition to the maintenance loans, which the students can apply for, eligible students can also apply for grants for dependents. The grants for dependents, which are available to undergraduates, will mirror the increase seen for tuition fees and maintenance loans for new and continuing students of 3.1%. Grants for dependents includes Parents Learning Allowance (PLA), Adult Dependent Grant (ADG) and Child Care Grant (CCG) which are all means tested.

All these are grants, they do not need to be repaid.

The Adult Dependent Grant will see an increase to a maximum sum of £3,545 and the Parents Learning Allowance now a maximum sum of £2,024. These will be paid to the student along with their maintenance loans.

As a reminder, students with children can access a maximum of 85% of their childcare costs with a limit of up to £199.62 per week for one child and up to £342.24 for two or more children.

We have provided the link and a QR code on the screen to enable you to signpost students, helping them to review the support that they might be entitled to.

The maximum disabled students allowance, DSA, has risen to a maximum per year to £27,783 for Student Finance England and £34,000 for Student Finance Wales. DSA is an extra support on top of other student finance, which covers the study related costs for a student who may have a mental health problem, long-term illness or any other disability. DSA support can be applied for as a standalone or an addition to a student finance application.

The type of support and how much a student can access will depend on the individual needs of the student, all of which will be established through a needs assessment with a dedicated supplier and is not based upon household income.

It is extremely important that a student researches all the funding which is available to them and have relevant evidence ready ahead of their application to ensure they have all the support in time for the beginning of the academic year.

Keeping in line with the increases previously discussed, the amount a student can apply for for a postgraduate master's loan and a postgraduate doctoral loan has also increased.

The maximum amount a student can apply for a postgraduate master's loan has increased to £12,858 and for Student Finance Wales this has increased to £19,255.



The maximum amount for Student Finance England postgraduate doctoral loan has increased to £30,301, and for Student Finance Wales, has increased to £29,130.

A reminder that the amount a student applies for as part of their postgraduate loan is a contribution to their costs, which can be used by the student to cover their tuition fee and living costs.

I'm now going to hand you over to Sammie, who is going to go over some of the policy updates for Student Finance Wales, our campaigns and resources.

## **Sammie Hutchinson**

Thanks, Charmaine.

I'm now going to move on to some updates for Student Finance Wales.

The Welsh Government have released a written statement on the 4th December 2024 detailing upcoming support and for the new academic year. The statement advises that support available for eligible part-time and full-time undergraduate students from Wales will increase by 1.6% for both new and continuing students.

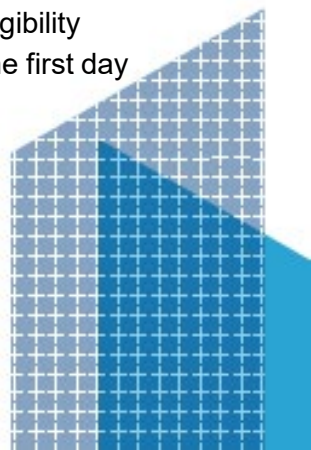
A range of other grants and allowances will also be increased by 1.6% for 25-26 such as grants for dependents.

We have provided the link and QR code that details these changes and what that means for Student Finance Wales students.

The Welsh Government's increases are linked to the Consumer Price Index and ensure that Welsh Government continue to offer the most generous student living costs support for full-time undergraduates in the UK.

Within the statement, it further states that the tuition fee limit, the maximum that regulated providers can charge to certain students on certain full-time undergraduate courses, will increase from £9,250 to £9,535 for courses beginning on or after the 1st of August 2025. This is the same level which will be charged in England. Student Finance Wales have confirmed a number of policy updates for the upcoming academic year. The first one being settled as an event.

From academic year 25-26, students who are granted settled status for any reason, will be able to become eligible for funding as an event subject to satisfying all other eligibility requirements. There will no longer be a requirement to hold settled status on the first day of the first academic year or on the first day of the first term of the course.





These changes have been implemented to ensure that all students who are granted settled status for any reason are treated equally in a way that they can become eligible for student funding during their course.

Another update for Student Finance Wales is the support available for Chagossians.

From academic year 25-26, the government announced that an amendment will be made to the existing British Overseas Territories category that I will refer to as BIOT, to introduce a new eligibility route for Chagossians with British citizenship. Similar to those students who are eligible for funding under the BIOTs category, this route will provide access to undergraduate fee-only funding, postgraduate masters and postgraduate doctoral funding.

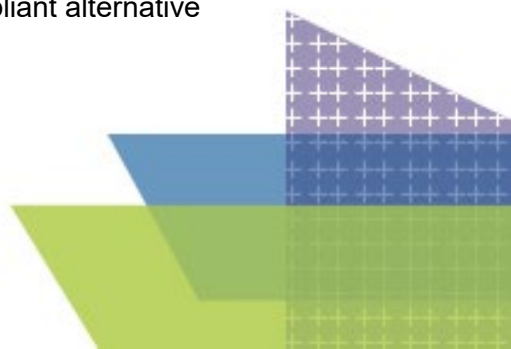
The BIOTs category in each set of regulations will be amended so that any person who is either a British citizen who was born in the islands which now form the British Indian Overseas Territory, also known as BIOT, or a British citizen who is a direct descendant of a person who was born in the islands, is treated as being ordinarily resident in the BIOT, during any periods which they are or were not ordinarily resident in the UK and Islands.

As many of you will be aware, Lifelong Learning Entitlement will be making a rollout from January 2027 for Student Finance England and I wanted to use this opportunity to provide you an overview. The Lifelong Learning Entitlement, also known as LLE, will transform the existing student finance system, to create a single funding system.

From September 2026, learners will be able to apply for LLE funding for the first time for courses and modules starting from January 2027 onwards. LLE will allow people to develop new skills and gain new qualifications at a time that is right for them. From its launch, LLE will be available for full courses at level 4-6 such as degrees, technical qualifications and designated distance learning and online courses. It will also be available for modules of high value technical courses at level 4-5.

Under LLE, eligible learners will be able to access a tuition fee loan with new learners able to access up to the full entitlement of £38,140, which is equal to four years of study based on academic year 25-26 fee rates.

In addition, students will be able to access a maintenance loan to cover living costs for courses with an in-person attendance. As part of LLE reforms, the Department for Education has confirmed their commitment to the introduction of a Sharia compliant alternative student finance product.





The government has committed to introducing a student finance product with an alternative to interest payments. It will be known as Alternative Student Finance.

We've provided a link and a QR code to the new Education Hub site, which is now available for parents, pupils, education professionals and the media, which captures all you need to know about the education system. The Hub will hold accessible straightforward information on popular topics, question and answers, interviews, case studies and more.

I wanted to take this opportunity to provide a recap on our current Student Finance England Repayment Terms and Conditions for Plan 5.

Students will enter into repayment the April after they have graduated or left their course, and will only start to repay their loan when they are earning above the current threshold of £25,000. It is expected that from April 27, the threshold will be adjusted in line with inflation.

Students will repay 9% on any income earned above the threshold. This does include any bonuses and overtime. Should students income fall below the threshold, their repayments will stop and all outstanding balance will be cancelled for 40 years after the student enters repayment.

So, to give you an idea of what a student could be repaying, based upon a student who completes their degree in summer 2026 with a loan on plan 5 and who commences a job with a salary of £28,000 per year, they can expect to repay approximately £17 per month towards their cost of their higher education over financial year 27-28.

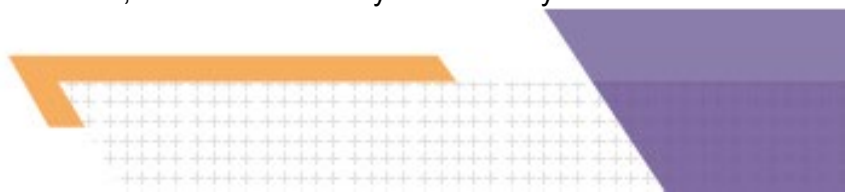
Student Finance Wales will see a change to repayments as the income threshold for repayment of Plan 2 loans will rise to £28,470 from April 2025. Like those on Plan 5, students will enter into repayment the April after they have graduated or left the course and will only start to repay their loan when they are earning above the threshold which will now be £28,470. Again, students will repay 9% on any income earned above the threshold and this does include any bonuses and overtime. Should the student's income fall below the threshold, the repayments will stop.

For all Plan 2 loans, all outstanding balance will be cancelled 30 years after the student enters repayment.

As promised, we will now provide you with some insights following academic year 24-25 application cycle.

We hope this data will instigate internal conversations. You can request your own university data, for example, application data, estranged and care leaver application numbers and more from your funding information services account manager.

This can be broken down by product, age group, household income or region. This specific data will help you examine a picture of your student's finance submissions. As an education provider, you or your colleagues can compare the information provided on the Student Information Services Portal, also known as SIS, to the information you have on your own admission systems.





This will help you to identify students who do not yet have an approved a student finance application so that you can follow this up with them.

If you do not know who your Account Manager is, you can find your Funding Information Services Account Manager on the practitioner site and your HEP Account Manager on the HEP Services website under the Contact Us section.

Despite online campaigns, reminder prompts and IAG practitioner engagement, each academic year sees a significant number of students submit their funding applications after the set deadlines. Throughout the academic year 24-25, we've reviewed application numbers from the launch in March until early 2025, highlighting where peaks are in the application numbers.

Student Finance England launches its service in early spring to give upcoming academic year students the opportunity to get their applications completed and funding in place for the beginning of the academic year.

As you can see, the application numbers for academic year 24-25 in March were significantly lower than academic year 23-24. However, this is in part due to the later launch in academic year 24-25. The good news is that we can see that applications peak in May, which falls in line with our soft deadline. However, high numbers of applications are coming through after this point. Therefore, we ask you to continue to encourage your students to apply online and on time. Remember, Students do not need to have a confirmed place at university in order to apply for their finance. They can apply with their preferred choice and change those details later, should they need to.

Similarly, with Student Finance Wales, you will see the application numbers for academic year 24-25 in March were lower than academic year 23-24. The reduction is not as large as Student Finance England applications and this is because Student Finance Wales tend to launch later. The good news again is that we can see that applications peak in May, which falls in line with our soft deadline. However, we continue to see high numbers of applications are coming through after this point.

And again, we ask you to continue to encourage our students to apply online and on time.

Every year, Student Loans Company run timely media activity to support the work of our practitioners.

The next few slides will highlight campaigns for Student Finance England and Student Finance Wales this year and how you can use these materials to encourage your students to apply on time to receive their funding for the start of the academic year.



This timeline can act as a journey planner, supporting not only the student applicant but also those involved in supporting students with detailed information, advice and guidance including student sponsors of an application for student support.

Our student finance campaign page provides in-depth guidance for your students on key points of their application journey from application through to payments. The campaign page will highlight key information on what should be done and the process the student needs to follow. Ensuring students apply following undergraduate launch at the earliest opportunity is key to helping them avoid late applications.

On our Student Finance England campaign page we now have our mailing list that students can sign up for. This allows them to receive a notification as soon as applications launch. Practitioners are also able to sign up for this which will allow you to be notified as soon as applications open.

You can find a QR code and link on the page here.

Student Finance Wales media campaign page replicates that of Student Finance England and provides students with clear guidance on the student finance journey from how to apply to what parents and sponsors need to know and repayments. The Student Finance Wales campaign page is bilingual so you can access this information in English or Welsh and we've provided both QR codes and links for convenience.

To ensure that your students are ready to submit their application, they will need to provide their identification such as a passport or birth certificate. They will also need to provide university or course details. As mentioned earlier they do not need a confirmed place to apply for finance and they can stipulate their preferred choice and change before their start date. Students will have to provide their UK bank details and National Insurance Number. Remember, we cannot issue funds to students without either bank details or national insurance numbers.

Students applying for student finance who have a sponsor attached to their application for household income verification are no longer required to submit that evidence of income from the previous tax year to SLC in a way that they have previously done. This enhancement to the process last year has now simplified the requirement for household income to be verified by the HMRC and now, the National Insurance Number from the sponsor can be electronically submitted when they log into their account.

You play a key role in sharing student funding information with your students. The Student Finance England application window is due to launch very soon on Monday 10th March, enabling students to submit their applications in a timely manner.

We will continue to have a deadline in May for new full-time applicants to ensure that they receive their funding on time.



For all Student Finance England continuing students, the deadline will be in June. The Student Finance Wales application window is also due to launch on Monday 24th March 2025 for new students.

Once students have submitted their applications, they will be able to check back and review the status on their online account. All messages will be available here first for the student making the process quicker and smoother for all.

Before we move into this final part of this webinar, this is an opportunity to promote our social media, information and web pages that will be updated over the coming weeks and months.

We encourage school liaison teams or outreach teams to promote the sign up to our mailing list with our student finance campaign to their school partners.

To support the work of your widening outreach, marketing, recruitment and careers advice, we have created a suite of resources to help with queries and questions your students may have, and to share with schools and colleges. Specifically created to support sixth forms and colleges with Year 12 and 13 students, we have a downloadable poster with guidance leaflets. These have been created to outline the student finance journey into higher education, and as we near the launch of the application process, please use the links provided to utilise these resources for both Student Finance England and Student Finance Wales.

We have recently added a doctoral and master's postgraduate fact sheet to the list of resources available. All these resources are available to download from our practitioner site.

Thank you very much for your participation in this webinar and we hope that you found the information provided helpful. We will continue to keep in contact with our practitioners and partners between now and the launch of the application cycle for academic year 25-26.

Don't forget, the Funding Information Services team are available to deliver more detailed training and upskill sessions on all aspects of student finance, including residency, target support and eligibility criteria.

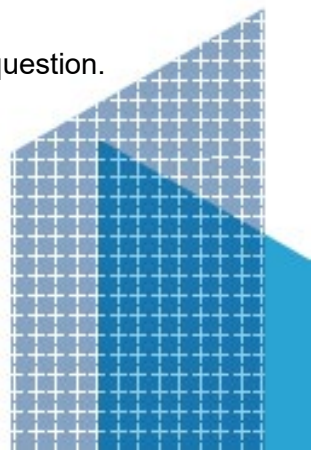
Here you can find mine and Charmaine's details, as well as the Student Finance England and Wales practitioner website links.

This now concludes the information part of our webinar.

## **Sammie Hutchinson**

I think we've had a few questions come through and I'm going to take the first question.

First question's come through from Sue. I've worked within the university for some time now but not had to provide information on student finance and wanted to get your advice.





I think that's a great first question, Sue. And what my recommendation would be is to keep in touch with your Funding Information Services Account Manager and they will provide you up-to-date training information on all of your training needs. Also, our media campaigns page are a great way of keeping up to date with all of the most intimate the most up-to-date information, but also making sure that the campaign page, you have that that link because all of our information is readily available on there, but also available through our YouTube streams. And then, obviously, like I say, we can share information. So, ensuring you know who your funding information services account manager is, we'll also keep you up to date.

### **Charmaine Valente**

Well, that's perfect. And also, I would say that we've got the practitioner site, haven't we? We've got some resources on there. So, that would be really useful to be able to download some of these resources, maybe with the schools and colleges that you're going to go and see, because some of those would be really useful for them.

The other thing is to sign up maybe for our bulletin, with your regional person? So, if you don't know who your regional advisor is, you can find that on the practitioner site and you can get their details, contact them and they'll put you on the list to be able to get that.

I think that's about it. Hopefully, we've answered that one for you.

We've got another question come in.

What is the partial cancellation scheme in Wales, from Joe? Joe, the partial cancellation for Wales, the government gives, once a student's gone through and taken out their maintenance loans and if they're eligible, then they're allowed to be able to have £1,500 taken off their actual repayment. But they don't actually go into repayment until the April after they've graduated or left the course. So that would only come into force once they've actually gone into repayment. I think that's it. I don't think there's anything more on that one, is there?

### **Sammie Hutchinson**

So, our next question is from Nikki and is, we are often asked by students, whose income do they put down on the application form if their parents are separated and their time is split between both parents equally or as equally as possible?

So, with this, Nikki, what we would say is to put the parent down that they spend the majority of their time with. If that is split equally, put down obviously the parent that will support the student in terms of everything for the university. So, that is as long as it's equal, then make sure that that is.

### **Charmaine Valente**

I've had quite a few cases like that and they've basically been 50-50 and they've not known how to do that. So, what we've done is left it up to the student to be able to do it if it's exactly 50-50 based on their, you know, divorce situation as such. So, what they can do is if they spend, say, 70% of their time with their mum and 30% of their time with their dad, then it would be the mother that we'd look at and therefore, we'd ask for their details.

I think that's about it on that one.

Please explain the support available to estranged students and care experience students.

Tracy. Tracy, hi, what a lovely question. It's perfect for me because I deal with that most of the time, actually. Well, with estranged students and care leavers, if they can go through the eligibility element of the application, then basically they will actually get the full amount of maintenance loan from the student loans company. So, they'll be entitled to the full amount once we've been able to go through the whole application. They'll get the tuition fee, obviously, as well. And most universities also give bursaries on top. So literally for estranged students, there is on the application form, it does say if it's estranged, then they will now be able to see the actual estrangement form. Now, that form can be signed by things like, say, like the careers advisor at the school, the head teacher or whoever's dealing with them, that way or anybody else that knows them. But the student can also get advice from the university and the university can also do the form and send that in. So all the evidence that we gather, that basically then helps them become estranged and then they get that funding for each year thereafter. So, hopefully that's made complete sense for you.

### **Sammie Hutchinson**

Fab, thanks, Charmaine.

So, the next question is, will there be SLC roadshows and training to provide guidance with regards to the LLE launched practitioners?

So, we will be keeping up to date with our practitioners over the coming months with regards to events. So, our recommendation would be to keep up to date with, again, your Regional Funding Information Services Account Manager and ensure you are signed up to our bulletin where all of our events are will be notified to yourselves.





**Charmaine Valente**

Yeah, we're working on that right now, so we will be getting that.

There was a question I think we just missed.

What does entering repayment mean? Does the 40-year rule start when they start repaying the loan? Okay, that's from Juliet.

Juliet, students go into repayment the April after they've graduated, and basically that's when the repayment starts for whatever repayment scheme that they're on. So hopefully that helps on that one.

**Sammie Hutchinson**

Do you want to take the next question, Charmaine?

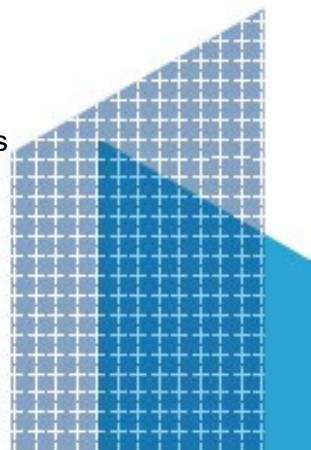
**Charmaine Valente**

The next one is, what advice should we give a student regarding an interest rate? From Iwa.

Interest rate. I'm presuming you mean about the interest rates on the student loans. So, when they take out a student loan, what's a repayment and the interest rate on that? Well, I think when we went through the presentation today, we basically did say that it's the repayments, depending on what plan they're on. So if they're on plan five, there is only a repayment of RPI at the present moment, which is realistically what the value of the pound is when they're starting to repay it back. So, it's not got any interest rate on the new one. And if you want to qualify that a bit later, Iwa, then what we'll be doing is an FAQ at the end of the session. And we'll put that online and you'll get an email out to be able to access all that information. Thank you.

**Sammie Hutchinson**

Our next question is, can I confirm that the application portal opens for students in England is the 10th of March?



So yes, we can confirm that the 10th of March, Monday the 10th of March is for undergraduate Student Finance England applications and that will follow Student Finance Wales on the 24th of March. Okay.

### **Charmaine Valente**

Question from David. Is there any change in how withdrawal interruptions from studies affect students' future entitlement for Student Finance England?

I'm guessing, David, that you mean that from lifelong learnings coming in, will things change when that comes through? Obviously, we haven't got all the details through for lifelong learnings yet. However, we do expect to have more information coming through over the next few months. And when we actually run the events that we'll be running later on in the year that you'll be informed of, we'll be able to provide you with more details at that time.

### **Sammie Hutchinson**

Our next question is, if a student applied for finance and put their parental income information and after the deadline, their parent becomes unemployed or there are drastic changes to the household income, what is the best advice for the student?

It's a really good question because we understand that parents situations and circumstances can change. So, our recommendation would be for the student to contact SLC and they can request what we call a current year income assessment form for their parents to complete with what the projected income is going to be for that year. We do have to advise it has to have dropped by a minimum of 15% and then what we can look at doing is getting that application reassessed to make sure that the maintenance loan is awarded correctly.

### **Charmaine Valente**

Yeah, just in addition to that really, is really for students whose household income was say £150,000 and it's dropped by 15%, it's not going to drop to the threshold so we're not going to reassess that student. So, it does need to come into the thresholds and then we will definitely reassess that student. But at the end of that financial year, we will go back to that parent to ask or get details of what their current income is at that time to ensure that we've provided the student with the correct amount of funding. That's all I would say there.

Next question comes in from Darren. Why does the maintenance loan household income assessment threshold never change from 25,000?





I think we get this question constantly. It hasn't done, you're right. And it's not something that the Student Loans Company has any ability to change. It's a government policy. So it's government that actually do it. So unfortunately, I can't give you an answer on that one, Darren.

### **Sammie Hutchinson**

So, our next question is from Michael. And is LLE ahead or will it be taken over from January 2027? Or is that under review?

So, LLE is planned for students starting university in January 2027. So students can apply from September 2026 for starting January 2027. But as previously mentioned, please keep up to date with all of the LLE updates that will be coming out in due course through bulletins and on the HEP services website. You can also find a lot of information on the gov.uk site, which I know we've provided some QR codes and links throughout our presentation this morning.

### **Charmaine Valente**

Yeah, the government's basically, it's an all-party agreement. They've all agreed on Lifelong Learning Entitlement. So it's coming in and how it comes in, it might come in in stages, but it is coming in as of the date that Sammy said, so we will be looking at that.

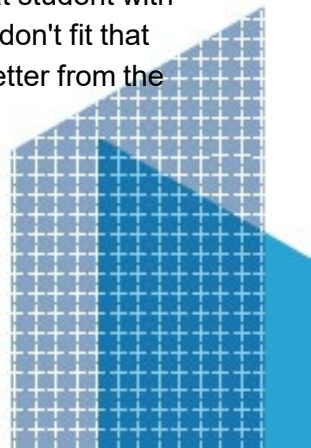
If a student lives with their grandparents and the grandparents is their guardian, whose household income would be requested when applying?

Now, that's a really good question, Sarah, because lots of students don't fall into being a care leaver, because they're too old and they don't fit into the criteria. So they then become an SGO. So it's a guardianship order.

And it depends on what sort of guardianship order that grandparent has. If they've actually adopted them, then the grandparent would be entitled to be their complete guardian and we will ask for those details, but we would also need to see the documentation from that grandparent to be able to say that they are confirmed the guardian and we can then take it that way. If they're not the guardian and they haven't done all of that, then there is a bit of a crossover. We will need to do a bit more work.

Now, sometimes the local authority do get involved because they've placed that student with the grandparent, but they haven't actually done any of the paperwork and they don't fit that criteria for them. So what we'll tend to do is ask more questions, get maybe a letter from the local authority to explain the situation for us to be able to, the assessors in Darlington, to be able to look at their assessment to see whether they can give them some sort of status under independent status. So we'll look at all of those.

I hope that answers the question.





### **Sammie Hutchinson**

So, our next question is from Sally-Ann and it is, can we have the May deadline for England, please? So at this stage, we do have a soft deadline for May. The specific date has not yet been decided. So, we will keep you up to date. Like I say, I have mentioned we do plan to launch on Monday, the 10th of March, and we will be in touch and keep you up to date through our bulletin on when that deadline will be in May.

### **Charmaine Valente**

Tracy, yeah, it's normally the third week in May, but obviously we do give a date normally. But our bulletins will be updated. And if you get our bulletins, you will receive the details on that later.

Is there any specific support for young carers?

Unfortunately, if you're looking at money, Tracey, there's no extra money for carers. That's the thing. What basically happens is that the carers, we'll still look at the parental income for household income to be able to see what the student would be entitled to. In general, if they're a carer, the student's more likely to be able to get the full maintenance, just like an estranged student or a care leaver. However, they will need extra support. And I think with your schools outreach and widening participation, a lot of your recruitment teams and widening participation teams know who these people are. And if you could then speak to them to try and get the evidence ready in time for their applications, that would really help them to give all the details into us and we can then assess them as soon as possible. And they should apply as early as possible because obviously, it's going to take them time to get some of this evidence to us.

### **Sammie Hutchinson**

Great.

So our next question is, do you have any wording or web details we can send our students regarding the changes to tuition fees and maintenance for 2025, 2026 onwards?



So we would recommend guiding to the gov.uk website. There is lots of information on there with regards to the 25-26 tuition fees and maintenance, however, there is also information on our student campaign page and so, if you ensure that your students are signed up to that, they will receive all of the relevant information with regards to tuition fees and maintenance loan on those pages.

Like I say, there is quite a few links throughout the presentation that we've provided today and they will take you, like I say, pass on to the students for the gov.uk site as well as the student campaign page. Thank you.

### **Charmaine Valente**

Jackie has written in saying, you've mentioned the £25,000 repayment threshold is due to change in 2027. Is this confirmed?

It's out in the public domain and it's on the gov.uk site that the government's intention is to uplift that £25,000. And I believe when we've been delivering our repayment messages, we've actually accounted for it within our presentations to show that if it went up with RPI, roughly, how much the students would be paying for their repayments. So I don't believe that there's any intention to change it. It's been out in the public domain for a little while now.

### **Sammie Hutchinson**

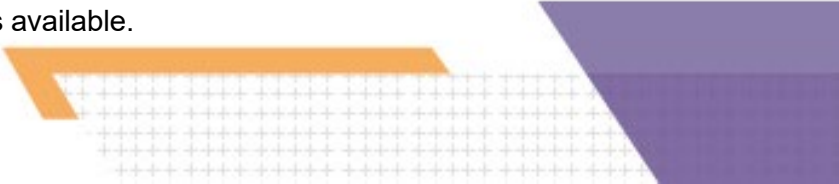
So, the next question is, when will the new forms be available to download for academic year 25-26?

So, our new forms for academic year 25-26 will be available following launch. You will be able to find all of the relevant information and support and documents on the gov.uk website. If you just follow the page through and then, like I say, it will take you to the correct forms all on there.

### **Charmaine Valente**

Another one from Laura. If a student's living circumstances change midway through the academic year, will their maintenance loan be reassessed pro rata or is it increased or reduced based on their new living circumstances for the entire academic year?

We touched on this a little bit earlier, Laura. Basically, if somebody's household income has gone down, we need evidence to that effect. And they can do what's called a current year income assessment, as Sammie had said earlier. So what they will then look at is that the information that we've received, to see whether it's gone down by more than 15%. And therefore, then we will ask for the evidence to show that, then we will then reassess the student for that academic year, based on the household income for that academic year, and then give them the extra funding that's available.





However, I did say that we will do a check at the end of that financial year to see, you know, like somebody's, to give an example, you've got parents, one's a housewife, one's working, that person's lost their job part of the way through the year, so the student needs to be reassessed. We would then reassess that student based on that household income.

And it might be that they're on universal credit or something for that time because they've been made redundant. And we'd take into account the money that they've had and what money they've got coming in. And then we'd reassess that student to fund them the extra amount of money. But then let's say they get a job in January of that year. And that means that that money's come in. So we will see January, February and March before the end of the financial year. We'd take that money into account to see whether we've over-given the money towards the student or we've under-given. So we'll make sure that that's reassessed at that time. So, students do need to be aware of that.

### **Sammie Hutchinson**

Okay, so our next question is, will maintenance loan affect student benefits?

So this is a really good question and it's worth the student looking into what benefits they are in receipt of because the maintenance loan, and benefits could potentially be impacted, dependent on what benefits it is that students in receipt of. With this, obviously, it's not a case of all benefits so our recommendation would be for the student to reach out to see obviously, what benefits they are in receipt of and to just double check that, because obviously like I say, we obviously don't want to ensure that the student goes into overpayment or has to pay the funds back.

### **Charmaine Valente**

Another one from Naomi. If a student wants to apply for the NHS LSF, that's the Learning Support Fund, do they need to have completed their student finance application in fall first?

Well, for anybody to receive the NHS Learning Support Fund, the NHS BSA work with us to see that the student has actually been means tested because that supports the actual funding that they're going to be getting. Now, we only deal with the student finance element of it and that student would need to show the university department that they've received funding from us and they meet the criteria for the Learning Support Fund, and then that department will work with NHS BSA to be able to support the student with the extra funding from the Learning Support Fund and any other support that might be available from that fund.

## **Sammie Hutchinson**

Kate has asked, how do we sign up for the bulletins?

So, Kate, what I would recommend doing is reaching out to your Funding Information Service Account Manager, who will then be able to update the contact details onto their bulletin page so that we can ensure that you receive all of the information up to date and first-hand, as it comes out. So, if you reach out to your Funding Information Service Account Manager, if you're unsure who that is, if you have a look on the Practitioner's site under the Contact Us page, contact us section. We are all on there and we have got our regions next to us. So, like I say, please reach out.

## **Charmaine Valente**

I think one more question we've got here.

Do current students apply for their next year's funding from the 10th of March 2025?

Well, current year students can apply for their funding because we always ask them to be reassessed. So, every year a student needs to reapply for their funding. They don't need to provide any extra evidence unless their circumstances have changed. But any returning students should be encouraged to apply as soon as possible, although they generally have a longer deadline date and it's normally about the third week in June.

I think that looks like...I think we're coming to the final question, aren't we?

## **Sammie Hutchinson**

Yeah.

So, when will a recording of this webinar be made available?

So, the recording of the webinar will be made available in the coming days. You will be able to find it on our events page. And like I say, it will have the presentation along with all of the question and answers. We also will provide an update following the webinar today of the question and answers. So again, look out for that in due course.

## **Charmaine Valente**

Yeah, everybody be getting an email coming through.

Well, I think that's come to an end, question time, isn't it really? So, thank you all very much.



We've received loads of wonderful questions, and all of these will be included in our documents that we'll be sending out with the webinar for you to be able to access later this year.

Thanks very much.

**Sammie Hutchinson**

Thank you.





**For more information:**

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

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