

Short Course Loan Trial Webinar

Transcript



Contents

	page
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Paul Smith:

Hello, I'm Paul Smith, head of partner services at the Students Loans Company. And I welcome you to our webinar on the implementation of the HE short course trial.

It is a government initiative to fund new short courses which gives students additional flexible opportunities to learn and to help them develop new skills needed by employers and the economy.

In this webinar, we seek to give you comprehensive student finance information and guidance on the application process, student eligibility and entitlement and repayments.

You are from one of the 22 universities and colleges and their partner organisations that are being funded to develop and deliver these short courses from academic year 2022/23. And we're excited to be working with you on this new initiative.

At this time, we think you will be finishing off your course specifications and thinking about your recruitment plans. In the submission of bids to the Office for Students to participate in the trial, we asked that you included a commitment to provide complete and timely information to students on student finance matters embedded into your recruitment and admissions processes.

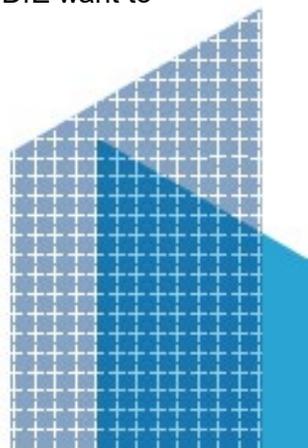
And this webinar is one way we are seeking to provide you with the information you need to achieve this. This webinar is being subtitled live as you can see below. And we will also be providing a verbatim transcript for the video on-demand version which will be available on the SLC events website along with the frequently asked questions booklet. And we are aiming to produce these by the end of March.

I'm now pleased to introduce Kevin McMullan who is a regional manager from our Funding Information Services team and thank you for joining.

Kevin McMullan:

Over the course of the next 40 minutes, we will introduce and present details about the upcoming Higher Education Short Course Trial. Among the detail, we will look at the fee support that will be made available to eligible applicants and an overview of how the loan will be administered by Student Loans Company.

As a key part of the lifetime skills guarantee announced by the Prime Minister DfE want to create the conditions to deliver a transformative Life Long Loan Entitlement.



In 2025 the Life Long Loan Entitlement will aim to change the culture amongst learners, providers and employers. It is designed towards a move to more flexible lifelong learning which will enable people to gain new skills and qualifications at different points in their lives.

Due to the skill and scope of the reform, it is important to undertake a trial period before full-on implementation in 2025. The trial will play a crucial role in beginning to change perceptions and expectations of what higher education means and what sort of learning is valued and required to match future societal and economic needs.

The introduction of funding for short module sized courses is intended to generate evidence and research of what works to ensure the policy can be delivered successfully whilst offering value for money.

DfE has commissioned Students Loans Company to make tuition fee loan funding available for eligible, stand alone short courses delivered at levels four, five and six starting in September 2022.

These short courses will be in a range of subjects that are of strategic value to the economy and society and will enable DfE and SLC to both test and develop the Life Long Loan Entitlement, while also preparing providers for radical changes for flexible learning and to test the required changes to SLC systems and processes.

This webinar is designed to introduce the new policy and to explore the role of the student, the provider and SLC in the administration and delivery of this new loan.

Last year the OfS conducted an open challenge competition allowing providers to bid for funding to help adapt and enhance their provision to allow them to offer short courses. There were 22 successful course providers that have since been designated to deliver short courses for the duration of the trial period which will be from September this year until the full implementation in 2025.

All providers are based in England and are registered with the Office for Students. The courses meet the requirements in relation to definition, level of study, duration, subject and fee charged. Courses will be based around key subjects aimed at meeting the needs of the future. These include courses based in STEM, education, digital innovation, healthcare and courses delivering skills to meet net-zero.

So let's look at the course eligibility criteria in more detail.

Eligible courses will run between 1st September 2022 and 31st August 2025. Students must be studying a complete, full and stand alone short course of 30 or 40 credits.

They must be studied between levels 4 to level 6 and can be studied full-time, part-time, in person or by distance learning.

They must not last more than 12 calendar months from the first day of the month and are subject to maximum fee caps.

The maximum tuition fee loan for a 30 credit course is £2,310.

The maximum tuition fee loan for a 40 credit course is £3,080.

Providers are reminded that the maximum fee charged must not exceed the tuition fee loan available for the relevant course credit value.

As discussed, courses must also be based around the key subjects or themes outlined by DfE and finally, all courses must be completed by the end of the trial period which will be 31st August 2025.

Courses can be studied full or part-time with no minimum intensity requirement needed.

Courses can be studied in person or by distance learning, providing that the learner is ordinarily resident in England.

Courses must consist of structured learning carried out in the UK.

Any periods of learning taken wholly or partially within a workplace setting will be permitted, however due to the requirement to be structured learning and UK based, courses that contain a work placement or period of study abroad will not be eligible.

With regards to personal eligibility, regulations will wherever possible mirror the requirements that already exist and apply to other HE products. This includes longstanding personal eligibility around age, residency and other standard criteria.

Short course students will not be subject to any upper or lower age limit for the fee loan.

Students residency requirements will match all those in place at undergraduate level for academic year 2022/23 with one slight change in detail.

For short courses, students must be ordinarily resident in England for the first day of their short course, as opposed to the first day of the first academic year of a course.

With this alignment, EU fee only residents categories means that students applying do not need to be ordinarily resident in England on the first day of their course to satisfy residency requirements, but do need to physically be in England in order to attend and enrol.

Students are allowed a maximum of four short course loans which can be accessed individually or concurrently. Whilst there will be no regulatory restrictions on individuals who wish to study and receive funding for another FE or HE course while simultaneously undertaking a short course, DfE intend to make it clear to providers that they should not on-board current students to additional short course study during the trial period.

As with other student support products, the most complex area when assessing eligibility for funding is residency and nationality. The overwhelming majority of existing residency regulation will be mirrored for the introduction of short course funding.

This includes all related categories implemented as a result of the UK's exit from the EU in academic year 2021/22 and the introduction of support to individuals and their family members relocated under the Afghan relocations and assistive policy in 2022/23.

Other standard and existing eligibility criteria applies for niche groups including rest of the world nationals with protected status, prisoner applicants and armed forces personnel. Students can become eligible after the start of their course under the event provision.

In these instances, students will qualify for full fee loan support. This is on the condition that the event occurs during the period of the course for which the student is applying for support. Conversely, if the event occurs after the last day of their course, the student will not qualify for funding for that course, however they will be deemed eligible for any subsequent short course period of study.

Personal eligibility for short courses will where possible mirror the requirements for other HE funding products. Student prisoners are not eligible to apply for short course fee loan unless they meet the definition of an eligible prisoner.

An eligible prisoner means a prisoner who is serving a sentence of imprisonment in England, has been authorized by the prisoner governor or director or other appropriate authority to study the course, has the right to remain in the UK after completion of their sentence and whose earliest release date is within six years of the first date of the short course.

Armed forces personnel who are ordinarily resident in England are recognised as armed forces personnel and are not subject to the requirement to be studying in England in order to be eligible for short course fee support. This applies to armed forces personnel or an eligible family member who lives with them.

Along with eligibility criteria, there are mirrored reasons why students may not be eligible to access the loan.

Most commonly, this will include students that are in arrears on any other student loan balance.

Remember, arrears does not refer to any loans that are currently within an agreed repayment plan or students repaying an existing loan through the PAYE system. Arrears refers to a breach of an obligation to repay previous loans such as unpaid overseas contributions or cancelled direct debits.

If a student has an existing overpayment, this will need to be repaid in full before the student can be made eligible for short course loan. SLC cannot apply discretion in these circumstances.

Less common reasons for students not being eligible for funding includes students deemed unfit to receive public funds and students starting the course after the first day, known as late entrance.

Due to the short term nature of the courses, they will not be eligible for fee support.

Remember, the funding information team are available to deliver more detailed training and upscale sessions on all aspects of student finance, including the complex area of UK, EU and rest of the world student eligibility criteria.

The period of eligibility of a short course tuition fee loan will start on the first day of the course and end on the course end date, unless the student's eligibility is terminated early.

Students who have been assessed as eligible for support will be deemed to be eligible for other designated short courses that they start within 12 months of the start date of their previous course. This will allow for a streamlined, more customer focused application process for students who have been assessed as eligible for support.

In such cases, SLC will not have to re-establish the student's eligibility for their new course provided that there has not been any change that impacts the period of deemed eligibility. Students will therefore benefit from a streamlined application process as SLC will not have to re-establish their eligibility.

Where a student applies for further fee loan support after the existing period of deemed eligibility has ended, SLC will be required to re-establish the student's eligibility for support. This will be established from the first day of the new course.

John begins a short course on 12th September 2022. The course end date is 3rd February 2023. John's period of eligibility for short course tuition fee loan begins on 12th September 2022 and lasts until 11th September, 2023 inclusive.

Ali begins a short course on 19th September 2022. The course end date is 11th November 2022.

Ali's period of eligibility begins on 19th September 2022 and lasts until 18th September, 2023 inclusive.

Subsequently, Ali applies for short course tuition fee loan for a second course beginning on 9th January 2023.

As Ali is still within the existing period of deemed eligibility, SLC do not have to re-establish his eligibility and his existing period of deemed eligibility extends to cover 12 calendar months from the first day of his second short course. The revised date of Ali's period of deemed eligibility ceases is now on 8th January 2024.

Where a student has been assessed as eligible, they will remain eligible until completion of the current course. However, there may be rare instances and changes of circumstances that could mean a student is no longer eligible for support.

If a student is no longer ordinarily resident in England due to a move to another UK nation or overseas, they will cease to be eligible for support. Where a protected Home Office status, or an eligible family member of a person with such a status expires during an established period of eligibility and there is no appeal outstanding, the student is not awarded any further leave to enter or remain in the UK.

Students will also cease to be eligible for short course fee support if they have used their full loan entitlement of four loans.

And finally, all students period of eligibility will cease and not go beyond the end of the trial period, which as we will recall is 31st August 2025.

The application service is expected to be open from early summer, 2022. Students are required to submit an application for each loan, although up to four loans can be applied for on the same form if needed for concurrent study. The application will be initiated online with students registering their details and generating their customer reference number. They will then be directed to a web page where they can download the short courses tuition fee loan application form.

A full end-to-end online application will not be made available, and as such the My Account functionality will not be made available for short course students and no details updated on to My Account pages.

Students can apply by digitally completing and uploading an e-application form or submitting it by post. The form should always be completed digitally.

A student will still receive all relevant correspondence in the usual way and there will also be a paper-based Student Change of Circumstances process. As part of the application, students will need to provide all the essential course details.

Providers must provide the details on the offer letter before a student can complete their loan application form. It is important that the course offer letter making it clear the fee being charged, the provider policy on any clearing off period and ensuring that the course near matches exactly as it appears on the CMS course database system.

Further essential details include provider name and address, course name and course fee amount, course duration, start and end date of course, qualification level, study type and number of course credits.

As usual, applicants must provide the details of two contacts as part of the process, with one being permitted to reside at the same address as the student. A minimum of one contact will be mandatory.

Students must apply for the loan no later than the last day of the course. Students will be able to access supporting advice and guidance to help them understand and successfully complete their loan application.

When students sign into their online account, they can select the link to the HE short courses tuition fee application form and associated guidance. Students who have previously applied for other support products will be able to select the short courses part from their My Account section.

Supporting advice and guidance will be available to students to help them successfully complete and submit their course tuition fee loan application. This will include essential end-to-end application messages and digital evidence submission information and the change of circumstances process.

So, we know that eligible students will be entitled to up to a maximum of four short course loans for the duration of the trial period. This is irrespective of the course credits being 30 or 40 or a mixture of the two. This entitlement will not be restricted by any previous study or equivalent level qualification limitations with the exception of the maximum four loans.

There is no requirement to progress through levels to remain entitled to fee loan support.

Students may repeat a course and receive a second lot of fee loan support but in doing so, will use an additional one of their four loan entitlements. The availability of four loans means that there is no consideration required for repeat funding due to compelling personal reasons which will not be offered under the trial.

Students may undertake a short course that is not SLC funded, and this will have no impact on their four-loan maximum entitlement under the trial.

The fee loan itself is a non-means tested product, however, entitlement will be linked to and calculated using the lower of the three values. The fee charged, the maximum fee loan allowed or the maximum amount of loan requested. Students may apply for a loan for less than the total cost of their course, however, they will not be able to carry over any unused loans to another short course in the future. They may however apply to increase their loan during the course provided this is within the deadline.

If some of the tuition fee is being paid by an employer, it is expected that the student will only be able to take out a loan for any remaining balance. Where a student voluntarily repays the balance of a payment of loan, this will not provide the student with further entitlement which will remain at a maximum of four.

In the usual way, an attendance confirmation will be required in order to release the tuition fee loan to the course provider. This can be done only after the student has been on the course for a two-week period. One single attendance confirmation per course will be required which will release the entire tuition fee loan amount. Unlike other further or higher education fee loans, the short course tuition fee will be paid in one single payment.

Providers are reminded that timeliness and accuracy of attendance confirmation submission for short courses will be embedded into existing SLC service standards.

Where a student has not applied for a fee loan, they will not appear on the student information system (SIS), the system used by providers to confirm students attendance. Providers should have a clear plan to charge a fee directly to the student or to a system with the completion of the application process subject to application deadlines.

As with other student funding, there is the potential for pre and post-liability changes in student circumstances. Depending on when the change happens, it may affect their standard entitlement.

Students may change courses prior to starting the short course and up to the liability point and it will have no impact on their entitlement to four loans. In some instances, students may choose to change a course after being in attendance for two weeks and past their liability point. In these instances, students will be liable for full tuition fees for the initial course and any changes of course will require a new application for a new loan in respect of the new course.

This will require the use of another one of the maximum four loans. As the period of eligibility for short courses is not linked to the duration of a course, transfers are not applicable to short course fee loans. Students may still choose to change their course after liability with either pre or post-liability change, a new application will be needed for the new course.

Scenarios may present where it becomes necessary to increase or decrease the loan amount initially requested. This request may come from the provider or directly from the student. The administration of these changes will depend on the source of the change and if the change is pre or post liability point. A change to overall course fee will require an update from the provider and a fee amendment within the course management system.

Providers are reminded to contact their regional HEP account manager if they need assistance with this.

A change to course fee for an individual student in post liability will require an update from the provider and a fee amendment within the student information system. This scenario may be most common where a student leaves a course after the two-week liability point and in agreement with the provider, negotiates a pro rata reduction of course cost and those fee loan entitlement.

A change to course fee may be instigated by the student prior to the liability point.

Students can increase the amount requested subject to deadlines and the maximum four entitlement.

A change to course fee may be instigated by students after the liability point. Students have until the last day of the course to submit a request to increase their loan amount, but the loan cannot be reduced to lower than the amount that is already being paid to the provider.

If a student chooses to withdraw from the course, fees may or many not be payable for the course.

Where a student who does not attend the course or ceases attendance prior to being in attendance for two weeks, they will not be considered as having been in attendance on the course and therefore will not be liable for any tuition fees.

Where a student ceases attendance on a course after being in attendance for two weeks or more they will remain liable for the full tuition fee for the course irrespective of if they return to complete their studies.

In either instance, due to the duration of the short course, under one attendance confirmation point requirement, there is no need for a student or provider to notify SLC when the student ceases attendance on their course, either temporarily or permanently. They will automatically enter into repayment in the April following withdraws or completion. This represents a change to longstanding administration requirements of other student funding, so some examples will help put context to these short course changes of circumstance.

Simon undertakes a level four mathematics short course beginning 1st September 2022. He applies for loan support of £2,310 to cover the cost of his tuition fees. Due to unforeseen circumstances, Simon needs to repeat the full course and restart the course in the next intake, beginning 9th January 2023. He applies for an additional loan of £2,310 to cover the cost of fees for repeating the course.

In this scenario, Simon has used two of his four loan entitlements.

Faiza begins a short course on 1st September 2022. The tuition fees for the course is £2,310. After studying on the course for four weeks, she decides that she wishes to change to another course. As Faiza has been in attendance on the original course for more than two weeks, she is liable for the full fees of £2,310 which is paid to the first provider on receipt of attendance confirmation.

Faiza must therefore apply for an additional short course loan to cover the cost of tuition fees for a new course. Therefore Faiza has used two of her four loan entitlements.

To start the change of circumstance process, students should sign into their online account and follow the link to the short courses landing page. From here they can download the change of circumstances form which is in editable PDF format. The student submits a completed form via digital upload from their online account. Alternatively, they can print and return the completed form by post

Although unlikely to be in rare instances, if and when an over-payment of loan is identified, SLC will seek to recover the overpaid loan amount from either the provider or the student. Short course fee loan over-payment recovery is not recoverable from other student support products and vice versa. In the circumstances where it is determined that over-payment of loan is to be recovered directly from the student, the over-payment may be recovered either by subtracting the over-payment from future short course entitlement, by requiring the student to repay the over-payment directly or by using existing discretion to recover the over-payment through the normal income contingent repayment process, discretions that already exist within the regulation that will be extended to cover short course loans.

Once again, providers are reminded that timeliness and accuracy of attendance confirmation submissions for short courses will be embedded into the existing SLC service standards.

Administrative staff at participating delivery partners are urged to contact their HEP account manager should they have any issues or concerns in this area.

Short course fee loans taken in academic year 2022/23 will be repaid on an income contingent basis under existing Plan 2 terms and conditions.

Recent changes to repayment plans starting from academic year 2023/24 made details for short course loans accessed from 2023/24 onwards are still to be confirmed. Even though most students will have a full period of 12 month eligibility, students will enter repayment at the start of the tax year following the course end date.

As such, some students starting a short course in September 2022 could enter repayment on 6th April 2023. The statutory repayment due date will be set independently for each individual course that a student undertakes.

All other repayment terms and conditions apply to short course loans. This includes repayment thresholds, deductions, interest accrual, voluntary repayment, repayment of multiple loans and cancellation or write-off.

Where a customer has a short course fee loan balance along with other Plan 2 loans, either from HE or FE funding, loan repayments are split proportionally in the usual way according to the outstanding balance of each loan.

To illustrate these repayment scenarios, we will look at two likely scenarios for repayment of loans taken out for short courses starting in September 2022.

Alison has a higher education undergraduate loan currently in repayment and a short course loan in repayment. She repays nine percent of her income above the Plan 2 threshold. Her repayment is allocated proportional across her HE and short course loan balances.

Sophie has a short course loan and a postgraduate loan that are both in repayment. She earns above the threshold for both Plan 2 and postgraduate loans, currently £21,000 per year. She's making repayments on both loans concurrently. Sophie repays nine percent of her income above the Plan 2 threshold to her short course loan balance along with six percent of her income above the postgraduate threshold to her postgraduate balance.

There are some other key pieces of information that will be useful for any prospective student to understand and be aware of prior to beginning the course. This includes students that have studied access to HE courses who should note that completing a short course will not bring about the automatic write-off of any remaining balance.

All students are reminded that as a loan for fees, the short course loan will not be considered as income by DWP in any benefits entitled calculations. As discussed, when referring to the underlying eligibility to short course loans, funding is only available to students ordinarily resident in England and undertaking courses at designated providers in England.

Students ordinarily resident in the rest of the UK are not eligible for support. Providers may recruit students under designated courses from other UK domiciles, but these students will be subject to residency regulations and so will be required to be ordinarily resident in England to be eligible for support from SLC.

The Higher Education Bursaries and Scholarship Scheme arrangements will not apply to any aspect of the short course loan trial.

Before I move into the question and answer part of the webinar, this is an opportunity to promote the new information and web page that will be updated over the coming weeks and months. Additional content will be featured on the GOV.UK Whitehall pages as we approach launch in the summer. There will be information for students including what you can get, eligibility, before you apply, how and when to apply and after you apply.

Student messages will also be added to the main GOV.UK student finance pages with advice on how to contact Student Finance England to include the short courses contact line, opening hours and mailing address.

The repayment pages of GOV.UK will be updated to include short course tuition fee loan information.

Providers will play a key role in sharing student funding information with their students. Thinking about your own institution, how are you intending to manage the additional administration required within the short course loan process?

The funding information services team are available to work with providers to help promote, explain and upscale practitioners about all aspects of the loan. In the run up to launch, they can spend time with you to help ensure your internal processes help facilitate an easy application journey from application to payment.

HEP account managers will support providers through course collection, attendance confirmation and financial monitoring of the loan.

That concludes this part of the presentation.

A question and answer session will begin shortly, but before that I'd like to introduce Lesley McDowell, Funding Information Services Manager.

Lesley McDowell:

Thank you Kevin.

My name is Lesley McDowell and I'm the Funding Information Service Manager.

I hope you found the HE short courses webinar useful in understanding the policy and student finance around us change, but also the processes the student will have to follow, and how you as a provider will need to support them.

Please remember that my team, the Funding Information Service Team are available to support you with the topics discussed today and any ongoing queries you may have around HE short courses, the policy, student finance and the student application process.

We will also keep you updated via our first bulletin with any key information or updates in relation to IEG or the student journey.

We will also be seeking your feedback on the enrolment process, how well students have understood the funding and what information, advice and guidance improvements we could make. We work closely with HEP account managers who will be working with you at a later stage to ensure course information is curated correctly on to our systems.

Contact details for both teams are detailed on our slides.

Paul and Kevin will now be joined by Ben, a Funding Information Partner Account Manager for a Q&A session to answer any of your questions around short courses, policies and processes.

Many thanks, and now over to Paul, Kevin and Ben.

Ben Rutter:

Thanks Lesley. Welcome to this Q&A session for our HE short courses webinar which we trust you found so far to be thoroughly thorough and informative introduction to this new loan support product and what it would mean for both yourselves as providers on the operational side of things, and also some of the messages for students who will be applying for and accessing the loans.

So we've been receiving questions as the session has progressed today which has been great and we will try to get through as many of those as possible and what we'll look to do is cover as broad a cross-section as we can of all the presentation content, but any questions that we don't get to now we will address and answer in an FAQ document which we will produce and make available after the session and we will of course let you know when those are available and when to find them.

Okay that's enough from me, so we will make a start with the received questions. And the first one is coming from Craig who is asking us, is the trial being extended next academic year which I think Paul will, certainly your area of expertise?

Paul Smith:

Thanks Ben. We don't know yet if the trial is going to be extended beyond this first duration, but we are very interested in gathering as much insight and feedback as we can, both from yourselves and from your students, our customers. And we are in touch with the organisational pointers through DV evaluation of the short course trial. So, too early to say just now but certainly something that I'm sure will need to be considered by policy makers in due course.

Ben Rutter:

Great, thanks Paul. And let's see, the next question has come in from Meghan who has asked, will accessing the short course loans, particularly all four affect the student's future entitlement to HE under-gradual or post-gradual funding in the future? Kev, do you fancy that one?

Kevin McMullan:

Yeah, thanks. Essentially no, the trial period is ring fenced so we will be looking at any previous study that the students have undertaken and because of that ring fence, there will be no impact on any potential future funding if students do take to take out one or indeed all four of the short course loans. So hopefully that answers that question.

I think that the next question leads on to that on a similar theme, will any previous study or qualifications already gained affect the student's entitlement to short courses? And you're the gateway to it.

Ben Rutter:

Basically sort of following on from Kev's answer and the short answer is again no, no previous study or ELQs will be taken to account for students who are accessing the short course loans in the first instance. The only things we will look at is of obviously any short course loans they do take and if they apply for more in the future because as we've established in the presentation webinar that they do have the maximum four loans that they can access. So in terms of previously funded HE or postgraduate study then no, we're not going to be looking into those when we do the initial assessment for the HE short course tuition fee loans.

Where are we up to now?

So next question is coming from Steven who is asking, is there going to be an agreed set payment date when we can draw down funds like Advanced Learner Loans?

I think I'll give this one to you Paul.

Paul Smith:

Thanks Ben. Yes, so the attendance confirmation acts as the trigger for the payment of tuition fee loans to you on the student's behalf. The payment date is two weeks after the start of the course and of course subject to receiving the confirmation of attendance from the administration staff in your organisation.

Ben Rutter:

Great, thanks Paul. Next question is coming from Brandon who's asking, will compelling personal reasons not be offered under any circumstances?

Kevin McMullan:

Okay thanks Brandon. Not during the trial period. This is something different from our sort of standard undergraduate offering where compelling personal reasons is on offer, but not for the trial period. So students are able to repeat a course or it will mean that they need to use another one of their four loans, so the actual redoing the course won't be a problem. It's just that compelling personal reasons won't be offered during the trial period.

Our next question is from Amy. Ben I think, are students entitled to a maintenance loan or tuition fee loan only?

Ben Rutter:

Certainly for the HE short courses tuition fee trial period there's going to be tuition fee loan support only. If you've had the chance to read the government consultation documents on

life and learning entitlement moving forward towards 2025 an introduction, some of that does start to talk about the maintenance element and how that will work in the broader scheme of LLE where it launches, but certainly for this particular product for this trial period for the HE short courses is a tuition fee loan support product only that has been made available.

Next question is coming from Joanne who's asked, if a student repeats and needed a second year of funding but fails again, can they keep using the funding for the same course until it runs out? That's interesting.

Kevin McMullan:

Yeah, I think with regards to that, there is no requirement to progress with the loans. Students are entitled to four individual stand-alone loans, so if the, there's certainly no problem with using another loan to repeat. So if that repeat goes into a second or third attempt, I think that will be okay. So it's essentially student's choice what they use the four loans for, there's no requirement there about progressing and nothing about using the loan to repeat a course. So I don't see a problem with that.

Ben Rutter:

Yeah that's correct and even the likes of progressions, so if they were starting on a higher level course and then maybe reduce the credits and go to a level four and maybe a shorter credit to try and get themselves back on track. And again, build up again as long as they're staying within those four short course loans, it's up to them how they structure it and the course level that they go for the duration, so quite flexible in terms of that, but again they need to be aware that there is the four loans and that's the entitlement. Again, as long as they bear that in mind, then it's quite flexible how they use it and when they use it within their periods of deemed eligibility across the trial period really.

Kevin McMullan:

There's a question come in round about the applications. And it's a paper based application but with regards to ID, ID evidence. So are students still expected to submit traditional ID evidence in the same way?

Ben Rutter:

Yeah, it's called a paper based but it's not paper based in the true sense that hoping there won't be too much arduous paperwork for students to fill in as Kev mentioned during the presentation session there. The initial side of the application will definitely be done online for a majority of students, they will still be creating their online account being able to access the editable PDF version of the application form and still be able to submit that to us digitally. So most of the paperwork is done still online. But in terms of ID evidence, again, we always try to make it as easy as possible for every student, no matter what they are applying for to make the process as easy and streamlined and straightforward as we possibly can and that also does extend out to evidence. So when they are submitting their application form for their short courses tuition fee loan, similar sort of approach. So if they are a UK national holding their valid UK passport details, they just put that through on the application form. For UK nationals, EU nationals, excuse me, I've got UK nationals on the brain today,

if they do hold a valid EUSS status, EU set on the scheme status pre-settled or settled, they can just again put those details on the application form and we can verify those with the Home Office. We're trying to suppress the need for EU students to be sending in passports. With the introduction of the EU Settlement Scheme, this means we don't need them in the first instance for an awful lot of EU nationals. So again, they shouldn't be needing to send in passport details to us. It's only if we can't verify them with the Home Office or if there are any family member of an EU national, we might be asking for passport details. But with those other students that don't fall into those two brackets, so you could be refugees, humanitarian protections, other protected status in that instance then yes, we still maybe need to see the traditional paper-based documentation, be it through ID documents, biometric residency permits, home office documentation, but again, we'll make that clear to the student when they are making the applications.

Let's see, next question is Jamie I think. Thanks for the update, what is the CMS deadline to add these courses? Paul is that another one?

Paul Smith:

We haven't fixed the exact deadline, we're hoping to the second half of May to have as many courses in as possible so that we can validate the details that are being submitted ready for our application launch. So a bit of time, but the date is still to be confirmed and we're conscious that the sort of process to go through it together, specifications finalised and authorised as well. Some more on that, our HEP account managers are organising visits to gather some insight and to set the plans in place and get a chance to speak to them and go through your own timetable, that will be very useful for us.

Ben Rutter:

Thanks Paul. And the next question is coming from Holly who is asking, will students be eligible for DSA, disabled Students Allowances with the short courses?

Kevin McMullan:

Yeah, thanks Holly. DSA just for the avoidance of any doubt, Disabled Students Allowance won't be available for the trial period. So, the loan that's on offer is for tuition fee loan only. So, it mirrors the offering for advance learner loans in that respect. So, during the trial period, Disabled Students Allowance won't be on offer.

We've got another question from Jamie. When you say that the trial period is for 2022/23 only, does that mean that only students who start the course in 2022/23 can access support for for 2023/24 as opposed to a new student starting in 2023/24 who would not be eligible?

Ben Rutter:

It's anything within the dates of the trial period, isn't it? Which if memory serves right ends on...

Kevin McMullan:

31st August 2025.

Ben Rutter:

So, unless they could start a course with the July isn't it, for the one month. So, anything within those periods. It's kind of stepping away from the traditional boundaries of academic years, isn't it, and it's all giving in that deemed period of eligibility within the trial period. So, anything within that is absolutely fine as long as they stay within the set deadlines of the HE short courses trial period.

Kevin McMullan:

That's right yeah, so September 2022 is the start of the trial period and that period will go on up till 31st August 2025.

Ben Rutter:

Yeah, again it was mentioned in the presentation that there's periods of deemed eligibility, so within that 12 months, if they want to dip in and access to other tuition loans and they've got the streamlined application process so we don't need to be reassessing them each of those, but again it's just being aware of those deadlines and it's probably something again that we need to build into the IEG in guidance that we put out about short courses eligibility and applications as we move towards the implementation launch in the summer of this year.

Where are we now? Next question is coming from Joanne who has asked, what date does the university get paid? Is it in line with the usual payments? Will the remittance files be downloadable along with the current files?

Paul Smith:

Wow, good question. Thanks Ben.

Ben Rutter:

That's fine.

Paul Smith:

So, we're continuing to make tuition fee payments to universities every week based on attendance confirmations that have been received by the previous Thursday night. That's in line with our usual systems. So, and you can only make attendance confirmation once a course has been running for two weeks. So, it depends on the start date and the availability of attendance confirmations for the whole schedule to work for you to work out when payments will be made. So yes, broadly in line with the existing system and student information services being used to provide information on payments and the reports can be downloaded. Yeah.

Ben Rutter:

Great, thanks Paul. The next question has come in from Olivia. Is the requirement to complete either a 30 credit or 40 credit module fixed? That's a short course I guess. If a university offers a 15 credit modules, will a student be required to complete two of these to meet the 30 credit criteria? Take on allowing this as far as I know they do need to be the completely agreed HE short courses of the 30 or 40 credits, they can't be partial bits and pieces that add up to the 30 credits. And I think that would have been part of the initial bid, wouldn't it? I mean four courses?

Paul Smith:

Yeah, in the subsequent course specification.

Ben Rutter:

Yeah, so I think that would be something that was done in the initial sentiments.

Kevin McMullan:

Yeah, so I think the providers would have been aware of that and any courses that they have put forward to be eligible will be constructed and will be 30 or 40 credits so yeah. It is fixed, just to answer the question. It needs to be a full stand-alone short course of 30 or 40 credits, so 15 wouldn't meet that.

Ben Rutter:

The next question is from Susan, and again I think this might be one for you Paul. Should we let the students start before the loan has gone through?

Paul Smith:

Yes, well we've heard this question often over the years for student finance. It's a financial risk in one sense. We will have students that applied to us for funding who turn out not to be eligible and it's therefore really important that information advice and guidance on eligibility entitlement is known as much as possible, and you'll be giving advice to potential students. But there will be some that will start that haven't applied yet at the start of their course. So effectively, there is a risk that a particular student who you let start then turns out not to be eligible and you will have to collect the fee direct. So I would give a lot of thought to whether your terms and conditions need to be adjusted for students and probably not then relying on the information advice and guidance commitments that you have to your students to explain their liability. If a student does apply for a fee loan, of course they are entitled for that loan to cover their full costs.

Ben Rutter:

Great, thanks Paul. And the next question coming from Jamie who's asked a number of question today. Can someone access standard under-gradual or post-gradual funding at the same time as a short courses tuition fee loan? Kev, do you fancy that?

Kevin McMullan:

Yeah, I'll take that, and there's nothing in the regulations to say that they cannot. Again, the short course trial period is ring fenced and there is no reason why students couldn't access and begin an undergrad course or a post-grad course at the same time because of that specialist ring fencing

of the short course trial period. So no reason why that can't happen.

Okay. Should I read the question from Carol? If a student joins a course that is four modules and needs to choose three modules for the course and they choose mod two, three and four for the 30 credit programme, they would therefore begin their studies a point 2 module commences, so whilst the course may start early they do not engage until module two begins, how would that impact on when they receive their funding?

Paul Smith:

Maybe one that we'll take away and consider...

Ben Rutter:

Take away, in terms of when they received their funding, the payment's made when we receive the attendance confirmation isn't it? So that wouldn't be too far away from that. I think we might need to take that one away and digest it and certainly put a more comprehensive answer than when we get the confirmation attendance in the FAQ document that we put through.

But this one seems to follow on again. Will there be a 25%, 50% payment to HEI's for the fees? And the short answer on that one is it's a single payment product of 100 percent of the charged HE tuition fee, short course tuition fee directed to the provider. So, one hit so there won't be the incremental breakdown as there is with the undergraduate fee payments.

Next question is from Donna who is asking, what does the University do with the credit balance if the student withdraws post cooling off period if we don't charge the full fee within the uni? Why don't we send this back to SFE?

Paul Smith:

Yeah, that's fine. So, we have a fee reduction change of circumstance. So, if you do discount the fee for whatever reason, fee COC will come back to us from you and then that will, like any other credits, that will be netted off against future payments. So that's why we have return the fee COC function for short courses.

Ben Rutter:

Okay, so the next question is slightly going off kilter and it's going back to some of the sort of more student IAG messages and it is kind of looking at repayments. So again, it was said in the presentation that for students who are starting their short course in academic year 2022/23,

they will be under the Plan 2 regulations and thresholds and et cetera which is absolutely fine, but then there was also the government announcement made a couple of weeks ago about potential reforms and changes from academic year 2023/24 onwards and how that might impact short courses students, particularly those who are starting their short course from academic year 2023/24 onwards and how that may filter down to impact their repayments when that time comes. But is there any other key messages we need to share about repayments and the advice around that at the moment Kev?

Kevin McMullan:

I think it's just that what we know is what we know at the moment, 2022/23 as the students taking out a short course loan this year will be subject to the existing regulations, and I think it mentioned in the presentations about the existing thresholds deductions that those types of things we will be sure to make reference to future repayment information. As we approach launch, we'll be putting out a lot of information and resources for students to follow, so when we get more information we'll certainly put it out there for any students starting courses from 2023/24 onwards.

Ben Rutter:

Yeah, that's right and just to add to that, given the potential student audience for short courses, you could be of a more mature nature. They continue to be working alongside taking the short courses that they may have additional concerns about repayments, the 2018/19 role of the student fresh into higher education may not have, and these guys may also be returning to higher education so they may already have outstanding loans for higher education or post-grad, et cetera. So again, when we put out the IEG messages as we move towards launch, we're willing to certainly focus on some of those more niche repayment messages because we don't want someone going into HE short courses not understanding how the repayment is going to work and how it's going to affect them, like I said, particularly if they are in employment or slightly more mature.

But sadly, I think that just about brings us to the end of our time for the live question and answers. As mentioned at the start of this, we will be putting together a FAQ document and making it available on the events website with the rest of the materials after the event. But if you've got any closing remarks Paul just to finish off?

Paul Smith:

Thanks Ben, yes thank you so much for joining and for the questions and for your time which we really appreciate. As I said, with something like this that is very new, it's a bottomless pit in terms of the insight and feedback that you can provide to help us and clearly one really important thing as you start planning your enrolment and recruitment and so on, that the students really properly signpost it to student finance, how to access and what they might be entitled to. And the formality of incorporating this student finance element and the fee and how it could be funded through your course offer process. That will be a significant next step for you.

So, thank you again for joining, we appreciate your time. And no doubt we will see you. Thanks to Kevin and Ben for the work on this so far and we look forward to seeing you again as we progress through the year.

Thank you.



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