

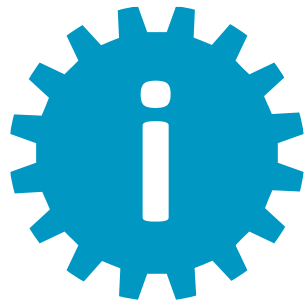
**Teacher / Adviser Event  
Bournemouth**

Charmaine Valente  
Funding Information Partners Account Manager  
Student Loans Company



[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)





# SESSION CONTENTS

- 2017 Package of Support
- NHS Bursary Reforms
- Postgraduate overview
- Understanding Repayment
- Resources for Students and Advisers





SECTION 1

# WHAT SUPPORT CAN YOU GET?

## FEES, LOANS & EXTRA HELP



2017/18



# TUITION FEES AND LOANS

## AN OVERVIEW

With tuition fees of up to £9,250, how can you afford to go to uni?

- Eligible students **won't** have to pay any tuition fees up front.
- A Tuition Fee Loan is available to cover the fee charged by a university or college.\*
- A Tuition Fee Loan doesn't depend on household income.
- SFE pay the Tuition Fee Loan directly to your university or college.
- The loan is repayable, but only when your income is over £21,000 a year.



\*Up to £9,250 for full-time courses at a publicly-funded uni or college or up to £6,165 for approved courses at private providers.



# MAINTENANCE LOAN

## AN OVERVIEW

A Maintenance Loan is available to help with your living costs while in higher education.

- All eligible students can get some maintenance support.
- The amount of Maintenance Loan you can get depends on where you live and study.
- Maintenance Loan is paid directly into your bank account each term.
- Maintenance Loans have to be paid back but not until you've left university and you're income is over £21,000 a year.





# MAINTENANCE LOAN

MAXIMUM LEVELS FOR 2017/18



## Parental home

Live at home while you study

Up to  
**£7,097**



## Elsewhere

Live away from home & study outside London

Up to  
**£8,430**



## London

Live away from home & study in London

Up to  
**£11,002**



If studying overseas as part of a UK course, Maintenance Loan support is still available; up to £9,654 for 2017/18.



# MAINTENANCE SUPPORT

## FULL YEAR MAINTENANCE LOAN RATES

Full Year Student*	Non-Income Assessed (Not based on income)	Income Assessed (Based on Household Income)	Maximum Loan (Total)
Parental Home	£3,124	£3,973	£7,097
Elsewhere	£3,928	£4,502	£8,430
London	£5,479	£5,523	£11,002
Overseas	£4,667	£4,987	£9,654



Different Maintenance Loan rates apply to students with underlying entitlement to benefits and student aged 60+ [Practitioner Website](#)



# MAINTENANCE SUPPORT

## MAINTENANCE LOAN ENTITLEMENT

Household Income	Home	Elsewhere	London
£25,000 & under	£7,097	£8,430	£11,002
£30,000	£6,499	£7,825	£10,387
£35,000	£5,901	£7,220	£9,771
£40,000	£5,303	£6,615	£9,155
£45,000	£4,705	£6,009	£8,539
£50,000	£4,107	£5,404	£7,924
£55,000	£3,509	£4,799	£7,308
£60,000	£3,124	£4,193	£6,692







# EXTRA SUPPORT

## IN CERTAIN CIRCUMSTANCES - **Grants**

Other financial help and support may also be available if you:

- have [children](#) or an [adult dependent](#) on you
- have a [disability, including a long-term health condition](#), mental-health condition or specific learning difficulty
- studying Nursing, Midwifery or other NHS related course starting in September 2017, additional childcare and course placement costs may be available



Further details available via the [NHSBSA Q&A](#) document



# NHS STUDENT FUNDING REFORM

## EXISTING POLICY OVERVIEW

Students on Nursing, Midwifery and AHP courses are not (in most cases) funded in the same way as those on other higher education courses:

- Students on these courses do not currently pay tuition fees and can apply for living cost bursaries from their relevant health service
- If applicable, students can also apply to their health service for ‘targeted allowances’ (E.g. Disabled Student Allowances and Childcare Grant)
- The only SFE/SFW/SFNI funding that is generally available to students receiving these bursaries is a Reduced Rate Maintenance Loan (RRML)





# NHS STUDENT FUNDING REFORM

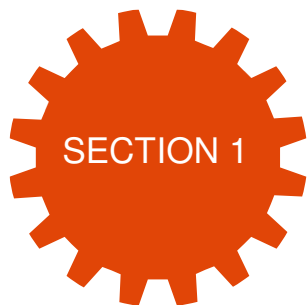
## NEW POLICY INTENT

From 1<sup>st</sup> August 2017, **new** Nursing, Midwifery and Allied Health students studying in England will no longer receive the current package of NHS grants and bursaries:

- Instead, they will have access to the same student finance system\* as other undergraduate students
- DfE (England) intend that students studying Nursing, Midwifery and AHP subjects as a second degree will also be eligible to apply for the full package of support administered by Student Finance England (SFE)
- These applications will be excluded from standard ELQ/Previous Study rules



\*All full-time and part-time support products - Tuition Fee Loan, Maintenance Loan, Targeted Grants and DSA at the same rates



# NHS STUDENT FUNDING REFORM

## COMPARISON OF STUDENT SUPPORT RATES

Based on 2016/17 Academic Year, 42 Week Course:

Maximum Total Support (By Student Location)	NHS Bursary Scheme	DfE Loan System	Difference (£)
London	£8,750	£12,058	<b>£3,308</b>
Outside London	£6,975	£9,256	<b>£2,281</b>
Living At Home	£5,623	£7,588	<b>£1,965</b>



**From** - [https://consultations.dh.gov.uk/workforce/healthcare-education-funding/supporting\\_documents/NHS%20bursary%20consultation%20April%202016.pdf](https://consultations.dh.gov.uk/workforce/healthcare-education-funding/supporting_documents/NHS%20bursary%20consultation%20April%202016.pdf)



# NHS STUDENT FUNDING REFORM

## LONG COURSES LOAN

As many healthcare courses can be defined as 'long', students may be eligible for the Long Courses Loan if studying a full-time HE course where their academic year exceeds the standard 30 weeks and three days:

- Students can get a fixed amount per extra week or part week of study\*
- The amount depends on where the student lives and household income

Student Lives & Studies	Weekly Amount	Student Lives & Studies	Weekly Amount
Parental Home	£59	Elsewhere	£90
London	£116	Overseas	£125



\*Up to 45 weeks. Students studying for 45 weeks or more in any 52 week period are assessed for the full 52 weeks accordingly



# NHS STUDENT FUNDING REFORM

## COURSES

Courses within scope of the funding policy change:

Nursing	Allied Health Professions	
Degrees (Including courses to convert from second to first level registration)	Chiropody Dental Hygiene Dental Therapy Dietetics and Nutrition	Orthoptics Physiotherapy Podiatry Prosthetics and Orthotics
Midwifery	Occupational Therapy	Radiography
Degrees	Operating Department Practice (Diploma and Degree)	Radiotherapy Speech and Language Therapy



Students on joint Nursing/Social Work courses are within the scope of the reforms and will be eligible for the standard support package



# NHS STUDENT FUNDING REFORM

## COURSES – NOT IN SCOPE FOR CHANGES IN 2017

Paramedics	Medicine Courses
<p>There is no change to funding AY 2017/18. Paramedics are not under the standard healthcare (NHS) bursary Scheme</p>	<p>Students receive the usual package of undergraduate student support in their first 4 years of study</p> <p>In the 5<sup>th</sup> and subsequent years of study they are entitled to an income assessed NHS Bursary</p>
Dental Therapy	Graduate Entry Medicine Course
<p>For A/Y 2017/18 students studying Dental hygiene and Dental therapy will continue to be funded by the current healthcare bursary</p>	<p>For English domiciled graduate entry students studying anywhere in the UK, NHS England will fund the additional £250 of Tuition Fee resulting from the increase in fee level to £9,250 in 2017/18:</p>



# NHS STUDENT FUNDING REFORM

## POSTGRADUATE STUDENTS

DoH consultation acknowledged that under the current student loan system, there are a number of postgraduate courses which would not be eligible for a Postgraduate Loan:

- To secure student numbers, the government will provide a bursary for both tuition and maintenance to meet the full course costs for a capped number of new postgraduate healthcare students in 2017/18
- This will be a transitional arrangement
- The long term intention is for these courses to reform to fit the standard student funding model from September 2018







# NHS STUDENT FUNDING REFORM

## CROSS-BORDER FUNDING - ENGLAND

Higher education and NHS/Healthcare funding is a devolved matter in Scotland, Wales and Northern Ireland:

- These funding reforms apply to **all** students studying in England
- Regardless of where the student is domiciled, no healthcare bursary will be available if they study one of the 'in scope' courses in England
- If English domiciled students can claim healthcare bursaries studying elsewhere in the UK, they can only access RRML from SFE\*
- Students from Wales, NI and Scotland (rUK) will be fully funded by SFW, SFNI and SAAS to attend 'in-scope' courses at HEPs in England



\*Where all bursaries are removed, DfE will make the standard SFE funding package available to English domiciled students



# SOCIAL WORK COURSES

## NHS BSA SUPPORT

### Undergraduate Courses:

The bursary is available in undergraduate years 2 and 3 of study when students undertake placements

Undergraduate Bursary	London	Outside London
Subject to Tuition Fees	£5,262.50	£4,862.50
Placement travel Allowance (non-bursary recipients)	£862.50	£862.50

### The following process applies:

- Students will need to be shortlisted by the HEP
- HEPs will notify the NHS BSA of the shortlisted students
- Students will apply to the NHS for the bursary\*



\*This can be done prior to being nominated by HEP for a bursary; and NHS will assess eligibility for the bursary and pay students



# NHS STUDENT RESOURCES

## NHS BSA WEBSITE

The screenshot shows the NHS Business Services Authority website. At the top, there is a navigation bar with links for About, Complaints, Customer Enquiries, Freedom of Information, News, Press Centre, and Recruitment. Below this is the NHS Business Services Authority logo and a search bar. The main content area features a header with the NHS logo and navigation links for Social Work Bursaries and Student Bursaries. A central banner reads: "The NHS Business Services Authority administers bursaries for healthcare and social work students on behalf of the Department of Health." Below the banner, there are two columns of quicklinks. The left column lists: Students Home, Student Services, Student Bursaries, Social Work Bursaries, Student News, and Contact Information. The right column lists: Quicklinks for Student Bursaries (My Account - BOSS, Bursary Calculators, Frequently Asked Questions, Student Booklets, Student Forms, Guidance Video) and Quicklinks for Social Work Bursaries (Eligibility, Applying for a Social Work Bursary). On the right side, there are two news articles: "Are you a new NHS student for Autumn 2015?" dated 06 August 2015, and "Student coversheets" dated 05 August 2015. There is also an "Ask Us" section with a "Click Here" link and a "Bursarynews" section with a "Click here to read the latest edition of" link.

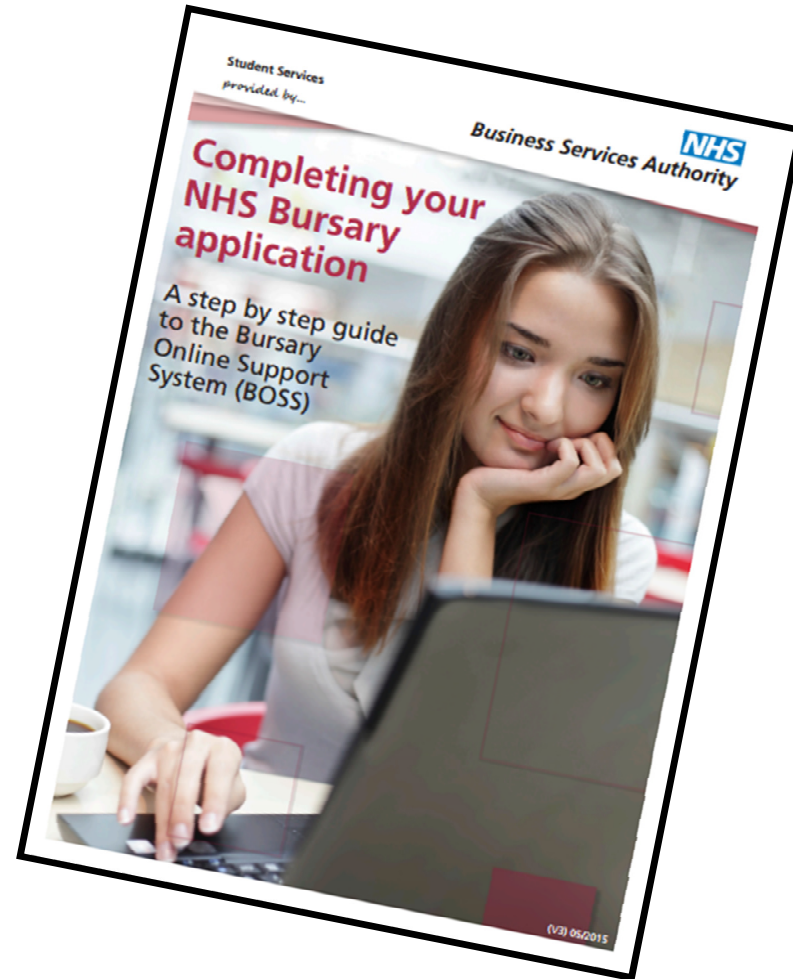
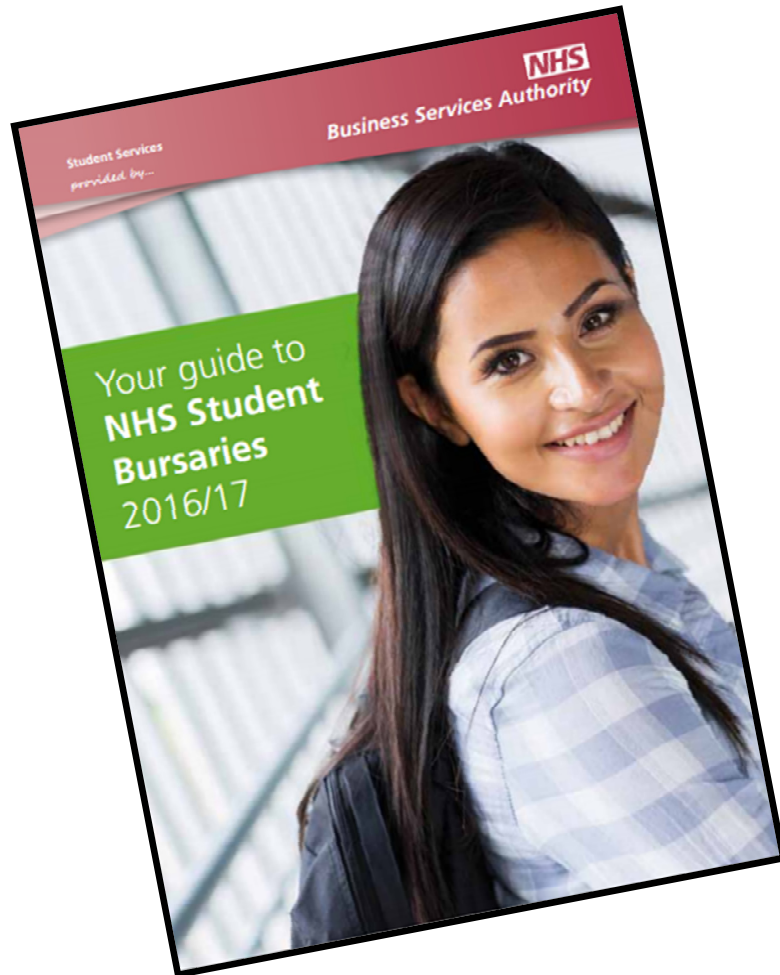


Information on NHS bursary support and applications can be found at - [www.nhsbsa.nhs.uk/Students.aspx](http://www.nhsbsa.nhs.uk/Students.aspx)



# NHS STUDENT RESOURCES

## NHS BSA STUDENT GUIDES



A range of useful information and guidance for students can be found at - [www.nhsbsa.nhs.uk/4032.aspx](http://www.nhsbsa.nhs.uk/4032.aspx)



# INFORMATION FOR UNIVERSITIES

## NHS BSA WEBSITE

The screenshot shows the NHS Business Services Authority website. At the top, there is a navigation bar with links for 'About', 'Complaints', 'Customer Enquiries', 'Freedom of Information', 'News', 'Press Centre', and 'Recruitment'. Below this is the NHS logo and the text 'Business Services Authority'. A search bar is located on the right side of the header. The main content area is titled 'Information for Universities'. On the left, there is a sidebar menu with the following items: 'Students Home', 'Student Bursaries', 'Bursary Calculators', 'My Account - BOSS (Bursary Online Support System)', 'New Students', 'Continuing Students', 'Advice, Guidance and Forms', 'Information for Universities', 'Publications', 'Forms and Guidance', and 'Contact Details'. The main content area features a large image of a student writing in a notebook, with social media icons for 'Ask Us', Facebook, and Twitter above it. Below the image, there is a text block that reads: 'All of the information that universities will find useful information to assist them in their role can now be found on our new web pages:'. At the bottom of the page, there is a footer with 'Copyright © 2012 NHSBSA' and links for 'Terms & Conditions', 'Privacy Policy and Cookies', 'Accessibility', and 'Data Protection'.



A range of useful information and resources for universities can be found at - [www.nhsbsa.nhs.uk/Students/3944.aspx](http://www.nhsbsa.nhs.uk/Students/3944.aspx)



# POSTGRADUATE LOAN

## POLICY ENHANCEMENTS 2017/18



**ALL** information awaiting final policy!



# POSTGRADUATE LOAN

## PGL POLICY ENHANCEMENTS A/Y 2017/18

For academic year 2017/18 the maximum amount of PGL available will increase in line with inflation to **£10,280**. Other enhancements will include;

- Students taking Master's courses provided by Alternative Providers without Degree Awarding Powers can apply for PGL
- Part-Time courses of three or four A/Y duration fully integrated into PGL policy rules (Payments now made across **each** academic year)
- Students cannot be double funded by PGL and a healthcare or social work bursary (PGL **or** bursary funding\* until 2018/19 TBC)
- Eligible prisoners will be able to apply for PGL



\*An NHSBSA bursary for tuition and maintenance will be available for a capped number of postgraduate students in 2017/18 (TBC)



# POSTGRADUATE LOAN

## PGL POLICY ENHANCEMENTS A/Y 2017/18 – ALT VERS

For academic year 2017/18 the maximum amount of PGL available will increase in line with inflation to **£10,280**. Other enhancements will include;

- Students taking Master's courses provided by Alternative Providers without Degree Awarding Powers can apply for PGL
- Part-Time courses of three or four A/Y duration fully integrated into PGL policy rules (Payments now made across **each** academic year)
- Eligible prisoners will be able to apply for PGL
- 2017/18 will also see PGL products introduced for new Welsh and NI postgrad students and expansion of SAAS postgraduate loan system







# POSTGRADUATE LOAN

## ELIGIBILITY OVERVIEW

A Postgraduate Loan is available to **English domiciled** UK Nationals and those with settled status (aged under 60) in the UK who;

- Have been ordinarily resident in the UK and Islands for three years on the first day of the first academic year of their course
- Have been most recently resident in England\*, and
- **Have not** moved there from elsewhere in the UK and Islands solely for the purpose of attending the course
- \*Three years address history will be required at application stage



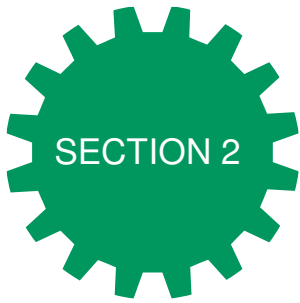
Temporary absences from the UK, such as for education or travel, will not prevent an applicant from being eligible!



# HOW DO YOU GET IT?

## APPLICATIONS & INFORMATION



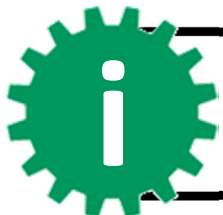


# STUDENT FINANCE APPLICATIONS

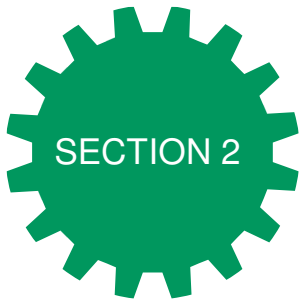
## KEY MESSAGE – APPLY EARLY

Each year thousands of students apply late for their finance and have no way to pay for their course or accommodation, some even have to drop out ...don't let that be you!

- Apply online at **gov.uk/studentfinance\***
- Apply early to make sure your student finance is ready for the start of your course.
- You don't need a confirmed place at university or college to apply.
- Apply with your preferred choice, you can change details later if required.



The application window opened on 22 February and new applications should be received by 26 May 2017



# STUDENT FINANCE APPLICATIONS

## COMPLETING AN APPLICATION

Before starting an application, students should have the following to hand:

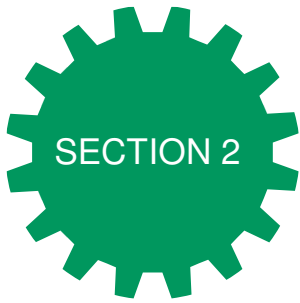
- Passport - SFE can check identity using valid UK passport details
- University and course details
- Bank account details and National Insurance number

The easiest way for parents or other sponsors to support a students application is online through GOV.UK, providing information including:

- National Insurance number(s)
- Household income information (Based on prior tax year)
- Details of other child dependants



Many bursaries and scholarships can be applied for directly if students/sponsors consent to share the information given to SLC



# STUDENT FINANCE APPLICATIONS

## WHAT IS HOUSEHOLD INCOME?

If supporting an application for means tested student finance, SFE will need details of a student's parents, partner or other sponsors household (taxable) income and National Insurance numbers:

### **Taxable earned income includes\***

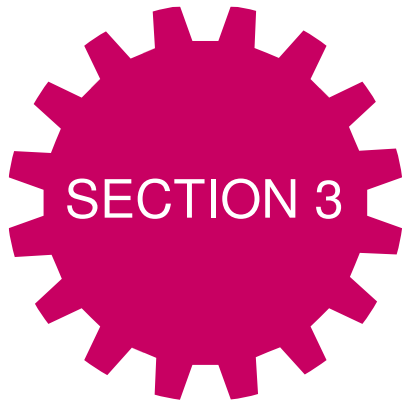
- Wages, salaries, tips, and other taxable employee pay
- Long-term disability benefits received prior to minimum retirement age
- Net earnings from self-employment

### **Taxable unearned income includes\***

- Interest from savings (only the annual summary is required)
- Benefits and Pensions
- Rent from property or a room



\*More details/information can be found on GOV.UK and the CAB website: [www.citizensadvice.org.uk/tax/what-is-taxable-income](http://www.citizensadvice.org.uk/tax/what-is-taxable-income)



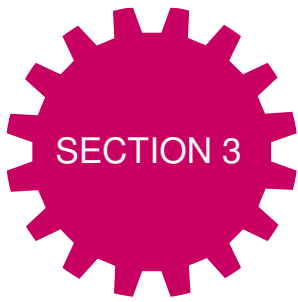
SECTION 3

# REPAYMENTS

UNDERSTANDING HOW IT WORKS



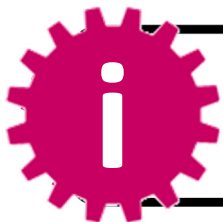
2017/18



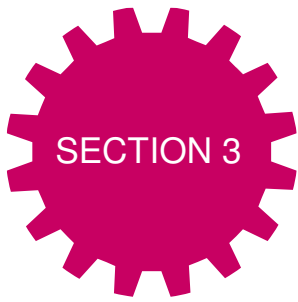
# STUDENT LOAN REPAYMENTS

## AN OVERVIEW

- You won't make repayments until your income is over **£21,000** a year.
- If you study a full-time course, you will be due to start repaying in the April after graduating or leaving higher education.
- You'll repay 9% of your income over £21,000 and if you're employed deductions will be made from your pay through the HMRC tax system.\*
- If your income falls to £21,000 or below your repayments will stop.
- Any outstanding loan balance will be cancelled 30 years after entering repayment.



\*If you move/work overseas you will repay 9% of your earnings over the repayment threshold for the country you are living in.



# STUDENT LOAN REPAYMENTS


## THE FIGURES

Income each year before tax	9% will be deducted from	Monthly repayment (Approx)
£21,000	£0	£0
£22,000	£1,000	£7
£23,500	£2,500	£18
£27,000	£6,000	£45
£30,000	£9,000	£67

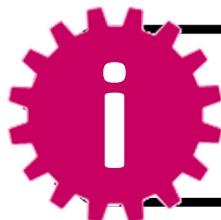


Income  
£25,000

9% Deducted  
from?

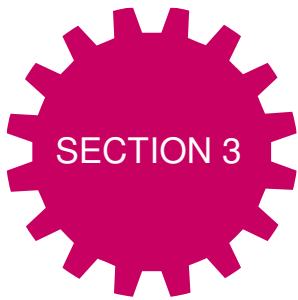


Monthly  
repayment?



Interest is applied to your loan at a maximum rate of RPI +3%  
More info can be found on: [www.slc.co.uk/repayment](http://www.slc.co.uk/repayment)





# STUDENT LOAN REPAYMENTS

## THE INTEREST – FULL-TIME

Interest levels will depend on a learner's income and circumstances:



During study until entering repayment



Interest Rate:  
Retail Price Index +3%



Income:  
Under £21,000



Interest Rate:  
RPI Only



Income:  
£21,000 to £41,000



Interest Rate:  
RPI + up to 3%

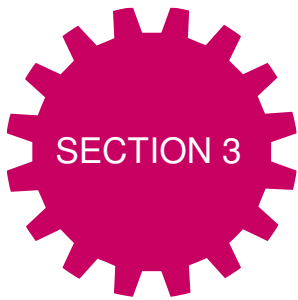


Income:  
Over £41,000



Interest Rate:  
RPI +3%



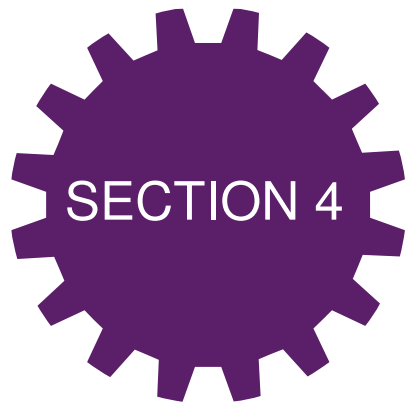


# STUDENT LOAN REPAYMENTS

## DEDICATED WEBSITE

The screenshot shows the homepage of the Student Loan Repayment website. On the left is a navigation menu with items like 'Login', 'Forgotten Your Details?', 'Home', 'Evidence to Send Us?', 'Received a letter from us?', 'Mortgage Style Loans', 'Income Contingent Loans', 'Make a Payment', 'Latest News', 'Reference Guides', 'Voluntary Repayment Options', 'Third Parties', and 'How to Use Your Online Account'. The main content area features the 'student loan repayment' logo, a 'Welcome...' message, and a 'Cymraeg' button. Below this is a 'Site Search' box and a 'Site Search' label. A 'Karen Mitchell BSc Biotechnology' profile picture is visible. A 'Welcome...' section follows, with a link to the Student Loans Company Repayment Site and a notice about planned maintenance on Sunday 23rd August. The 'Our most popular topics' section contains six icons with corresponding text: gears for 'How student loan repayment works', a banknote for 'How to make a repayment now', a percentage sign for 'Find out the current interest rate', an envelope for 'Find out about a letter you've received', a calculator for 'Find out how much you owe', and a refresh icon for 'Update your personal details'. At the bottom, the website URL 'www.studentloanrepayment.co.uk' is displayed.





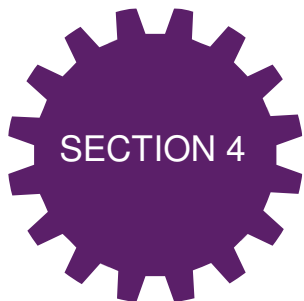
SECTION 4

# RESOURCES FOR ADVISERS AND STUDENTS

...FOR MORE INFO



2017/18



# SFE RESOURCES

WWW.THE STUDENT ROOM.CO.UK/STUDENTFINANCE

SFE's dedicated zone on The Student Room has everything students and parents need to understand student finance, applications and repayments:

- Links to Resources
- Step-by-Step Guides
- Q&A Surgeries
- Student Forums
- Official SFE Information



From elsewhere in the UK  
student finance wales

studentfinanceiii SAAS  
Funding your future

sfe Student Finance Zone  
studentfinanceengland

Whether you're thinking about studying, already a student, or even the parent of a student you can find out everything you need to know about student finance.  
Brought to you by the Student Loans Company

Apply now! Clearing made clearer! Still to apply? Part-time

Thinking about going to uni or college this year on a full-time course? [Apply now](#) for your student finance.

Full-time  
Find out everything you need to know about student finance for full-time students, including what you can get and how to apply. This section also includes information for parents and partners of students.

Part-time  
Information about what student finance is available for students studying a part-time course.

Postgraduate Loan  
Zoom in to the Postgraduate Loan section



# SFE RESOURCES

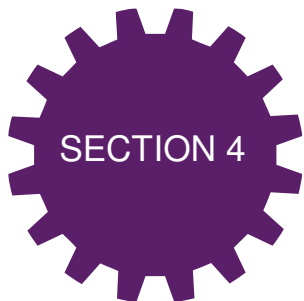
## DEDICATED PRACTITIONER WEBSITE

The screenshot shows the website interface for studentfinanceengland. At the top left is the logo 'studentfinanceengland' with the tagline 'the student finance experts'. To the right is a search bar with the text 'search the full site' and a green 'Search' button. Below this is a dark blue navigation bar with white text links: Home, About us, Resources, SFE Products, Further Education, Policy information, IAG support, and Exchange. The main content area features a large purple banner with the text 'Student finance for 2017/18' and 'New printed resources available now!' in a white, handwritten-style font. Below this, it says 'Order your quick guides before they're gone'. The SFE logo is in the top right of the banner. Below the banner are four smaller images with labels: 'Resources' (two women sitting on a bench), 'Policy information' (a man looking at a document), 'Further Education' (a man at a desk), and 'Contact us' (a woman sitting on steps).



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





# SFE RESOURCES

## EXCHANGE - THE PRACTITIONERS E-MAG

Issue 3 of our online magazine for teachers and student finance advisors is **available NOW**, with more great articles and student finance updates!

### Issue 3 content includes:

- Student Loan Repayments Explained
- Advanced Learner Loans
- British Sign Language Films
- Part-Time Loan Application Launches

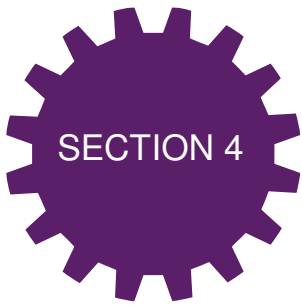


**EXCHANGE**  
Student finance information, news and views  
exchange@slc.co.uk Issue 3

Student loan repayments explained

★ Essential reading Student loan repayments explained  
The main common myths and facts about student loan repayments to help you help your students.

In this issue...  
Postgraduate Loan - applications available from late June



# YOUR VIEWS MATTER!!

[www.tellsic.co.uk/R.aspx?a=405&as=CN4aN1R9Lv](http://www.tellsic.co.uk/R.aspx?a=405&as=CN4aN1R9Lv)

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

Please take a few minutes and complete our online survey to...

- Review events attended

And give your suggestions for...

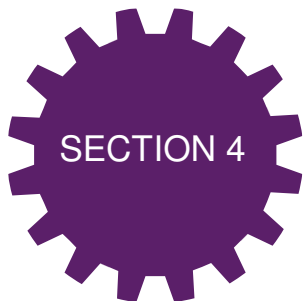
- Content for future events
- New/enhanced resources

The screenshot shows a survey interface with the following elements:

- Logos for 'sfe student finance england the student finance experts', 'student finance wales cyllid myfyrwyr cymru', and 'studentfinance ni'.
- A progress bar labeled 'YOUR PROGRESS'.
- A question: 'Which Funding Information Partners Account Manager facilitated your event?' with the instruction 'Please select one response only.' and a dropdown menu.
- A question: 'Date of the event?' with the instruction 'Please choose a date or click on Next below if you can't remember.' and three dropdown menus for 'Select a month.', 'Select a day.', and 'Select a year.'.
- A 'Next' button.



<https://www.tellsic.co.uk/R.aspx?a=405&as=CN4aN1R9Lv>



# KEEP IN TOUCH

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