

24+ Advanced Learning Loans

Support for providers



Toolkit: Provider practice supplement (March 2013)

Introduction

24+ Advanced Learning Loans (Loans) have been introduced for learners aged 24 and above who are in further education and training, primarily studying at Level 3 or 4 (including for Advanced and Higher Apprenticeships), and whose course or programme starts on, or after, 1 August 2013. The introduction of Loans is a significant reform for the sector so, between October 2012 and February 2013, the LSIS 24+ Advanced Learning Loans Support Programme released four free toolkits containing tools and resources to help providers prepare for Loans implementation:

- Toolkit 1: Strategy and planning
- Toolkit 2: Finance and data
- Toolkit 3: Communication and collaboration
- Toolkit 4: Quality and the learner experience.

The four toolkits have proved hugely popular with the sector, with over 1500 downloads. They are also used by the LSIS bespoke support team when working with providers.

Don't miss out!

Download the toolkits NOW from
the [LSIS Excellence Gateway](#)

This toolkit supplement offers the added dimension of brief outlines of practice from a range of providers as well as additional tools and the latest news about Loans.

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The four toolkits

Available from the [LSIS Excellence Gateway](#), these toolkits contain tools, resources and examples of provider practice to support providers as they prepare for the implementation of Loans.

Toolkit 1: Strategy and planning is aimed at providers who are just starting their Loans implementation journey or who want to check that they are addressing all the important issues. It helps you assess the strategic and operational implications of Loans funding for your core business using of one or both of two self-assessment tools:

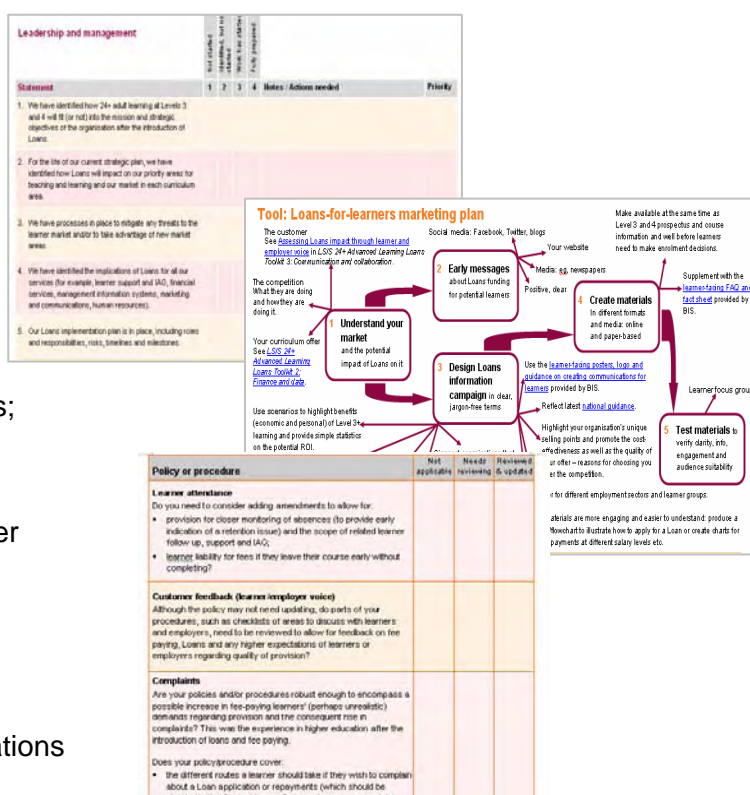
- Organisation Impact Assessment Tool
- SWOT Analysis and Strategic Options Matrix.

Toolkit 2: Finance and data aims to help you analyse the curriculum, financial and data implications of Loans for your organisation and includes tools on:

- provision options;
- factors affecting fee setting.

Toolkit 3: Communication and collaboration helps you to talk to and work with your stakeholders in Loans implementation – staff, learners, employers and delivery partners. It is a comprehensive toolkit and includes:

- two Loans briefing slide sets – one for use with staff, the other with learners;
- a suggested topic outline for staff training on Loans;
- topics to explore when gathering Learner Voice and Employer Voice on Loans;
- a Loans for learners marketing plan;
- an enrolment checklist;
- a Loans eligibility flowchart;
- a contract checklist to support conversations with delivery partners.



Toolkit 4: Quality and the learner experience helps you look at ways of ensuring the learner experience of funding their learning with 24+ Advanced Learning Loans is a good one at all stages of the learner journey. Supporting tools here include:

- learner scenarios for use when training staff;
- types of qualitative and quantitative data that you can collect to monitor your performance;
- a policy and procedure checklist.

Please note that the toolkit files are provided in a compressed (zip) folder. Some people are finding that links to the different tools do not work. This is because the downloaded file has not been properly extracted or unpacked before using. See the guidance notes in the file 'README-1st' contained in the zip file for instructions on how to unzip the download.

Latest news

NIACE offers 'Engagement Training' for providers

As you know, from April 2013, learners will be able to apply for the new 24 + Advanced Learning Loans to help them to fund the cost of their Level 3 provision starting in the 2013/14 academic year.

Sponsored by the Skills Funding Agency and building on the NIACE research, [Protecting the consumer during and after the implementation of 24+ Advanced Learning Loans: Final report \(NIACE, June 2012\)](#), NIACE has developed this one-day training event to complement the four LSIS Toolkits. The 'Engagement Training' event is designed to equip front-line staff with the practical and essential information that they can give learners, guidance on how to avoid giving inappropriate financial advice, an update on the range of supplementary help that can be offered, and when to refer the learner to someone else.

The 'Engagement Training' event will be held on 23 April 2013 in London.

Places are free but limited to 20 participants. Applications will be processed on a first-come-first-served basis. Only one delegate per provider is allowed in order to maximise coverage of the sector.

You can get more details and book on to the 'Engagement Training' through the event's page on the [NIACE website](#).

Questions about Loans?

First, always check the following from the Skills Funding Agency:

- [Funding Rules 2013/14 – version 2](#) **has just been released (28 March).**
- [Policy Overview and Frequently Asked Questions \(December 2012\)](#). **Look out for the next revision (due 8 April 2013)** – it will incorporate more information on A-levels, the write-off for Access to HE, performance management, and other questions that have been raised by providers.

The Agency is also expecting to publish the detail on bursary during April so look out for this, too. Meanwhile, have a look at the [draft bursary policy](#) on page 9.

Still looking for an answer related to the Loans funding policy? Then email advancedlearningloans@skillsfundingagency.bis.gov.uk.

Key website: [Skills Funding Agency: 24+ Advanced Learning Loans](#)

Apprenticeships: a funding guide for employers



The National Apprenticeship Service has published a [Funding Guide for Employers](#) to support discussions with employees aged 24 and over working towards Advanced and Higher Apprenticeships.

The guide highlights the benefits to businesses of their employees working towards Advanced and Higher Apprenticeships and the different funding options available to employers and apprentices, including 24+ Advanced Learning Loans.

Note: The guide is provided in an on-screen format. Use your browser menu to save it to your computer where you can open it using Adobe Acrobat and then print it, or save it, as a PDF file.

New resources for providers

You have probably already seen the resources available on the [practitioner website](#) (Student Finance England) designed to help you communicate information on 24+ Advanced Learning Loans to learners and employers.

Available now:

- learner-facing fact sheet, FAQs and posters;
- product name graphic or Loans logo (see right);
- guidance on creating communications for learners;
- text and FAQs for use in discussion with employers; and
- briefing guides for National Careers Service and Jobcentre Plus advisors.

24+ Advanced Learning Loan

BIS have contracted with PR company Kindred to develop a provider resource pack to give providers all the tools they need to communicate with learners and employers about Loans.

The resources are organised for different staff roles (tutor/trainer, IAG delivery, finance/MIS manager, communications staff, employer engagement, and senior managers) so that you can quickly find the content most relevant to you. Through each role, you will be able to access:

- links to relevant existing resources and websites (such as key Skills Funding Agency documents, the Gov.uk website and the LSIS toolkits);
- several new information sheets for different audiences;
- a summary of the research on learners' attitudes to Loans;
- a key message guide;
- quick guides for learners on applying for a Loan and Loan repayments;
- a core script for conversations with learners including the legal implications of offering advice in relation to financial products; and
- templates for social media posts, newspaper advertisement, local media release, website/intranet copy and web-banner.

In addition, and adding a visual and interactive dimension to the resources, there will be:

- two interactive web-based apps that can be used on provider websites – one to help learners explore whether they are eligible for a Loan and the other to help them explore what their Loan repayments might be;
- two learner-journey films that can also be used on provider websites – one demonstrates a typical journey for a learner wishing to study an Access to HE Diploma and the other shows the journey for a learner wishing to study A-levels; and
- a short animation providing key facts about Loans. This will appear as part of the online Loan application and can also be used on provider websites.



The new resources are due to be launched on 8 April 2013. They will be available from an interactive micro-site on the [practitioner website](#).

Learning Provider Portal – open for business

On 1 March, the [Learning Provider Portal](#) was opened to lead providers approved by the Skills Funding Agency to deliver Loans. This early online access gives providers the opportunity to start familiarising themselves with the new system by:

- viewing and checking the information held for their organisation (such as organisation name, UKPRN code/number and name and contact details of the contract manager);
- creating user access in time for the Applicant Information Service going live in May;
- creating and managing Student Loans Company (SLC) contacts.

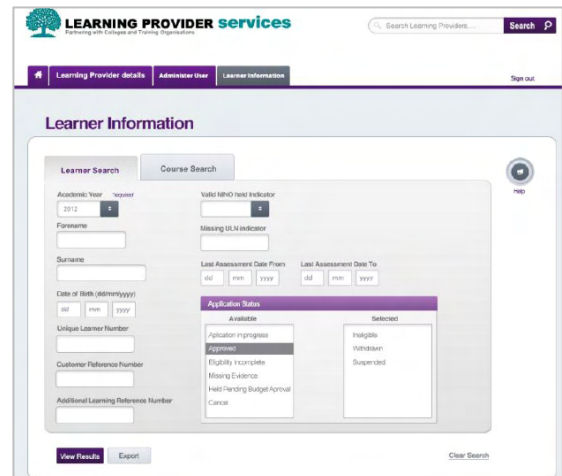
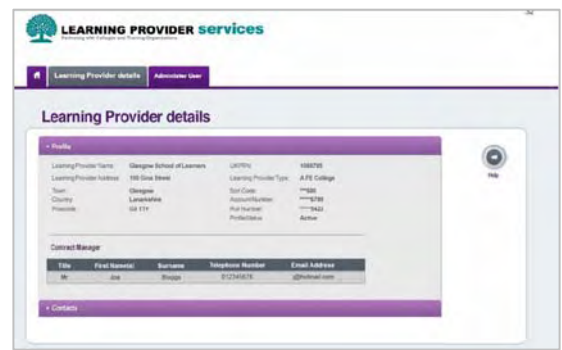
Your organisation's contract manager will have received an email from SLC in early March requesting the nomination of two lead business contacts: a primary business contact and a secondary business contact. These will be responsible for the business-to-business administration of 24+ Loans. Your initial user access to the Portal will be via these nominated contacts.

Support for users is available from the web site:

- On the [Support materials page](#), you can find a user guide, a technical specification and access to e-learning modules.
- There is a [Learning Provider Portal – Frequently Asked Questions \(v1.1\)](#)
- Slides from the notes from the recent training seminars held in February 2013 are available on the [Seminars page](#) and are worth viewing (or reviewing), as they outline how 24+ Loans will operate and the application, attendance confirmation and repayment processes.

The Learning Provider Portal functionality is being launched in three stages. **The Agency, BIS, and the Student Loans Company, are on track to launch the application system for 24+ Advanced Learning Loans in April 2013 as planned.** Confirmation of the launch date will be given soon on the [24+ Advanced Learning Loans page of the Skills Funding Agency website](#)

The Student Loans Company hopes that, as you become familiar with the new system, you will find it straightforward to use. However, if you experience any difficulties or problems, email LPServices@slc.co.uk.



Focus on finance and data



Blackpool College

Anne Edington, Director of Finance and Funding

We are a large, general FE college with an income of £53 million. We have a very diverse income stream from a range of sources including full-cost courses. We offer a range of courses through all levels including degrees and we have a large HE provision with over 2000 FTE HE learners with good internal progression from Level 3 to HE including around 400 learners who are 24+ studying at Levels 3 and 4. Most are on full-time courses but some are part-time. Our popular courses are Access to HE, Level 3 diplomas in Health and Social Care, Diploma in IT, and Hair and Beauty courses. Our part-time courses are mainly AAT courses.

Our Loans Facility allocation for 2013/14 is around £822K which we think is a bit light compared to the income we would be generating this year and we have questioned it.

When looking at fee setting, we considered several aspects:

- The numbers per course at the Skills Funding Agency fee rates to consider whether these would be affordable – we think some are and some are not.
- The potential competition – locally, there is little competition for attracting Level 3 adult learners.
- The reasons our learners were doing Level 3. Many were progressing and there are many new starts but most aspire to do HE (around 40 per cent progress to HE internally, so this is a substantial area for us).

We have had some difficult decisions to make around infilling into extended diplomas (that run with mixed age groups, mostly 16-18 with some 19+), as fee levels will be very high (over £8K). We think this will be too much to bear:

- Do 24+ learners want to infill? Is there potential for them to move directly into HE?
- Do 24+ learners want to be taught with 16-18 learners?
- Should we offer them a bridging programme? Are there other alternatives for these learners?

We have set our fees at the maximum Agency published rate for all our Level 3 and 4 courses but we are focusing more on designing programmes to provide a better fit for the needs of these learners. For example, we have designed some shorter, Level 3 courses more likely to meet the demands of working adults, predominantly in Health & Care and Hair & Beauty. We have looked at what the learners want and we have come up with courses of around 180 hours, which will allow for a lower fee than that required by a full-time programme. We are considering offering more Access to HE courses because of the benefit of the fee being written off if the learner completes a subsequent HE degree.

We anticipate some difficulty with our 24+ Apprenticeship programmes at Level 3 and 4. Employers in this region have never paid and do not want to pay. They also do not want their employees to take out Loans. If nothing changes, potentially there will be no delivery of these programmes.

Another area where we have concerns and are having to make difficult choices is the Loans bursary. Our £822K Loans Facility is supported by a bursary allocation of only £74K to cover additional learner support (ALS) and hardship. This is insufficient funding and we believe that our board of governors will want to fund additional support centrally, as it is part of our mission as an organisation. Currently, we will only be able to support a limited amount of ALS and a limited amount of the hardship support such as childcare. Our bursary policy, drafted with LSIS support, is a clear statement of our commitment but also of the limitations of funding.

Linked to this are questions about what happens if a learner needing support chooses to pay their own fees without taking a Loan, as they will not be able to access the Loans bursary fund. Do we charge them for the support? Or do we provide it out of the central pot? This is a difficult decision we have yet to make.

We have been raising these issues with curriculum planners, facilitated by LSIS consultancy and training, so that everyone is more aware of the implications of curriculum decisions on not only course fees but also the other ways they affect learners.



Babington Group

Carole Carson, Managing Director

The Babington Group is an independent training provider with a turnover of circa £8 million per annum. Babington Business College specialises in delivering accounts and financial services. Training for Today, part of the Babington Group, offers Hair & Beauty, Health & Social Care programmes. Both businesses offer customer service and other business and management provision to Level 4 and beyond.

For our 24+, Level 3 and 4 provision, we are considering the financial impact of Loans under the four areas shown below.

Financial viability of each programme

1. We will be setting fee rates at the levels published by the Skills Funding Agency.
2. We identified sectors/programmes where we believe learners will have the appetite to take out a Loan.
3. We recognise that learners may potentially not take on Apprenticeship routes but instead pay for the part of a programme that they need to progress in their career pathway – therefore, we anticipate a decline in our 24+ Apprenticeship programmes.
4. Roll-on-roll-off programmes (the majority of our provision) will need to be based on individual learner costs, for example, those listed below in point 5.
5. To get a true picture of course costs, we take into account factors such as learner engagement, employer engagement, initial assessment, tuition, assessment, travel costs, resources, staff costs, premises, admin costs etc.

VAT implications

1. As an independent training provider, we feel that it is not a fair playing field with colleagues in FE colleges and not-for-profit providers. Private providers are at a huge disadvantage, as we have to add 20% VAT to our fees. For example, if we assume an average cost of an Apprenticeship programme to be £3000, then a learner will take a Loan for 50 per cent of the fee (£1500) with the remainder, in theory, coming from the employer. However, only employers in the financial services sector seem to be willing to pay, perhaps because there is a professionally recognised qualification at the end. The VAT payment expected from the learner will be £250, which is a substantial up-front investment.
2. We are investigating whether there is any way of counteracting this disadvantage and have started to look at other means of individual and competitive pricing that avoids the Loan route.

Impact of the loss of grant funding

1. Our current level of 24+ income is only around £600K, as we tend to attract a younger age group who will not be affected by fee-paying and Loans. We have been looking at our numbers of 24+ learners and at strategies to back-fill if we don't achieve the expected take-up in 2013/14. For example, we are considering offering bespoke programmes, increasing our options as an exam centre (we are an accredited centre for the CII exams) and increasing private income.
2. The Loan Facility allocation helped us budget for the next financial year.
3. We have assumed a percentage take-up of Loans based on:
 - Apprenticeships frameworks versus standalone qualifications;
 - varying take-up across sectors and different ways of marketing to each sector as well as the potential costs this could incur versus the amount of income we might generate (we don't intend to spend a lot of money on marketing because we will be focusing on learners who need the qualification to follow their chosen career path);
 - age of learner – our research shows that learners aged 35-45 are more reluctant to take out a Loan or get into debt and are trying to clear credit cards;
 - cultural factors – there may be a reluctance to take out a Loan amongst some groups of learners.
4. Subcontractors need to be on board and understand the implications of Loans funding but there are no guidelines on how to manage Loans within the subcontracting process. As a lead provider, we are talking to our supply chain about the type of competitive pricing that they want to offer, to ensure that there are no significant discrepancies and that we are not competing with each other on price.

Payment options

1. Loan – the £21,000 repayment threshold is interesting, as individuals in some sectors, such as Health & Social Care may never reach this threshold.
2. Learner payment – particularly for shorter courses. We are looking at bespoke, need-driven, competitive provision.
3. Employer payment – although historical data indicates that most employers are reluctant to pay.
4. Payment by instalment, but:
 - How many payments?
 - When do they pay? And consider the implications of roll-on-roll-off programmes.
 - What about administrative costs?

"Our fees for courses affected by Loans are being set on the basis of a combination of the Skills Funding Agency's funding rates and the market. We are keen to establish parity with 19-23 year old learners, so we are taking last year's college fee rate for a co-funded 19-23 learner, adding a small percentage for inflation, and then adding the grant funding that we receive for that learner. This gives us the college's income for the 19-23 learner and a fee for 24+ learners who are fully self-funded either partly or totally by a Loan. In most cases, we expect that fee to be at or below the Agency's January 2013 funding rates, although we will still be considering the market and the fees charged by other colleges and providers."

**Finance Manager
Eastleigh College**



See [LSIS Toolkit 2: Finance and data](#) for more ideas and tools related to the financial impact of Loans.



Tool: Forming a bursary policy

This draft is based on work with providers and colleges; it is one suggestion and not definitive. You should ensure that your own bursary policy fits your needs, is checked for compliance with equality legislation, and that it is affordable.

Before you start:

- Consider affordability and a basis for making reasonable adjustments. We recommend that you calculate your spend on comparable learners in the last full year for which figures are available. For example, how much did you spend on additional learning support and discretionary learner support for learners aged 24 or over on Level 3 or 4 courses, and Advanced or Higher Apprenticeships in 2011-2012?

Compare the result with your Skills Funding Agency bursary fund allocation and make decisions about affordability and the financial thresholds above which a bursary application requires special consideration. Some colleges and providers have decided to top up the bursary fund allocation for reasons of equity and to attract learners.

- Determine the application process. You will need a straightforward application form to record the application, any assessment, and the decision (with reasons). If additional learning support is granted, details should subsequently be included in the learner's learning agreement, and monitored.
- You will also need financial controls and you may want processes to allow you to pay some costs (for example, childcare) direct to the service provider (such as a childminder).

Drafting your policy

To help you get started, on the next page we have provided a draft bursary policy for 24+ Advanced Learning Loans.

A draft 24+ Advanced Learning Loans bursary policy (with notes)

About 24+ Advanced Learning Loans

24+ Advanced Learning Loans are one way that learners aged 24 or over on 1 August 2013 can fund Level 3 or Level 4 courses or Apprenticeships as these are no longer funded by the government. To apply for a Loan, the learner must be accepted onto a course or Apprenticeship programme that has been designated by the Skills Funding Agency as approved for Loans.

A Loan is one way a learner can fund their course. There are others, such as paying the fees themselves upfront or in instalments, or via an employer. *[Insert name of provider]* will give learners information about Loans, but the decision about how to pay rests with the learner, who can get impartial money advice from the Money Advice Service or other organisation *[insert appropriate links/references]*.

24+ Advanced Learning Loans are different to, and separate from, HE loans.

Financial support – the 24+ Advanced Learning Loans Bursary

[Insert name of provider] has a support fund, managed by *[name, role or section]* to help Loans-funded learners who have difficulties meeting the costs of attending their course and/or have additional needs. This bursary cannot be used to pay fees or for essential course item such as equipment or accreditation costs. It can only be used by learners who have taken out a 24+ Advanced Learning Loan. If a learner pays the fees in one payment at the start of their course/programme or in instalments in the first few months, they cannot access this 24+ Advanced Learning Loans bursary fund.

As the fund is limited, it is allocated in the following way, on a 'first come first served' basis:

- **Support for a Loans-funded learner with learning difficulties and disabilities (additional learner support)**

Following assessment, and in line with existing policy *[note: you should have a clear policy for assessing additional learning support needs – refer to it here]*, support up to a value of £*[xx]* per annum will be available to all the Loans-funded learners who need it. Support above that level will be available subject to a decision made by two managers *[or insert own process]*. This will include a financial decision based on whether *[insert name of provider]* can afford reasonable adjustments, and the Equality Act 2010.

- **Support for a Loans-funded learner who has difficulty meeting the costs of attending their course, for example, help with childcare and travel (discretionary learner support)**

Some support is available for non-essential costs such as childcare and travel. This will be means-tested *[note: you must ensure that the means testing, if applied, is consistent with that for discretionary learner support offered to non-Loans-funded learners]* and limited in line with *[insert name of provider]*'s policy on discretionary learner support and childcare funding. Support up to £ *[xx]* pa *[note: decide your threshold based on previous spend and affordability]* will be available to all Loans-funded learners, subject to means and needs testing. Support above that level will be available subject to a decision made by two managers *[or insert own process]*. This will include a financial decision based on whether *[insert name of provider]* can afford the costs, and the Equality Act 2010.

Apprentices

Apprentices may apply for support, but it is expected by *[insert name of provider]* and the Skills Funding Agency that employers of apprentices will normally meet the costs of learner support.

Complaints about the bursary

If a learner has a complaint about the way their bursary enquiry or application has been dealt with, or about the outcome, they may complain using *[insert name of provider]*'s complaints procedure. This is available from *[insert name and email as appropriate]*.

To find out more or to get an application form, contact *[insert email address and phone number]*.

Focus on communication



Barnet and Southgate College

Elvie-Jo Shergold, Head of Marketing and Student Recruitment

We made a decision very early on that the introduction of Loans was a communication issue, rather than a marketing issue. We think it is important to distinguish the two. Marketing does come in further down the line but we need communication in the first instance to raise awareness and to ensure that accurate information is put across as succinctly and clearly as possible.

For our communication plan, we had three clear steps: (1) define our key messages, (2) define our key stakeholder groups and (3) identify what, when, how and who!

Defining our key messages

What is it that we want to get across? We need to define that very clearly to minimise confusion.

We defined the following six key messages as being important:

1. Learners aged 24+ and over, studying at Level 3 or 4 will qualify for the new government 24+ Advanced Learning Loans.
2. It is easy to apply, your household income isn't taken into account and there's no credit check!
3. Don't worry that you won't earn enough to repay your 24+Advanced Learning Loan; you will only have to repay it if you earn more than £21,000. No win, no fee!! *This can be a very punchy sound bite, and we have found that it is a good way of getting the message across.*
4. If your Loan is for an Access to Higher Education programme and you progress to complete a Higher Education programme, you will not have to pay back your FE Loan. *Although this is a positive message, we are still looking for clarification whether the term 'complete' means to successfully graduate or just complete.*
5. College staff are not financial advisors; we offer factual, impartial information and signpost learners to further information. *Very important!*
6. The 24+ Advanced Learning Loans do not replace HE Loans; they are in addition to them. *There is often confusion around this.*

We will frame these messages positively but not 'spin' them too much - keeping them 'real'. These messages are our litmus test. All our communications refer back to these key messages in some way.

Defining our key stakeholder groups

Who do we need to talk to? For us, there are several important stakeholder groups.

- Internal staff – we feel that we have to communicate discretely to:
 - management;
 - delivery staff – Student Services, Customer Services (including admissions staff) and our commercial development unit Training For London;
 - curriculum administrators – these will be dealing with the SLC Portal;
 - teachers and support staff – it is very important that these understand what is going on as learners will be approaching them and they need to be able to give accurate information and signpost sources of further information.
- Learners – both internally progressing learners and potential new learners
- Delivery partners
- Employers
- The media.

Identifying what, when, how, who!

Our communication plan had to be robust. We had to be clear on who we needed to talk to, what we will be talking to them about, when we are going to do it, the method of communication we will use and who is responsible for each part. One important thing to mention is that you can't just speak to people once, or in just one way. People listen in different ways at different times and it is important to echo this in the communication plan and to use as many different communication tools as possible.

Part of our plan is shown below – the full plan can be found in [LSIS Toolkit 3: Communication and collaboration](#).

Stakeholder	Content of communication	When	Method of communication	Responsible
Staff - Management	- Loans are coming soon - Outline of timeline and communications plan - Announce Steering Group Members	Jan	- Heads Meeting - Team Meetings - Email	- Elvie-Jo Shergold
Staff - Delivery	- Outline timeline and communications plan - Training requirements/plan	Jan	- Team Meeting - Email - ishare, dedicated page - College Knowledge magazine	- Stephen Cullimore
Staff - Teachers - Support	- Loans are coming - Outline timeline and communications plan	Jan	- Team Meetings - College Knowledge - ishare, dedicated page - College Knowledge magazine	- Academic Heads - Curriculum Managers - Steering Group Members
Internal learners	- Are you 24+ and over, and planning to progress to Level 3 or above? You'll qualify for the new government 24+ Advanced Learning Loans. - Don't worry that you won't earn enough to repay your 24+Advanced Learning Loan; you will only have to repay it if you earn more than £21,000. No-win, no-fee!	Feb	- Plasmas - Moodle - Leaflets - PC screen savers	- Mark Phillips - Angela Rideau - Elvie-Jo Shergold
Potential learners	- Learners aged 24+ and over, studying Level 3 or above will qualify for the new government 24+ Advanced Learning Loans - It's easy to apply, your household income isn't taken into account and there's no credit check! - Don't worry that you won't earn enough to repay your 24+Advanced Learning Loan; you will only have to repay it if you earn more than £21,000. No win, no fee!	Jan	- Website - Leaflets - Facebook - Twitter - Mail Chimp - Local press	- Mark Phillips - Emily Janssens
Staff - Curriculum Administrators	- Training sessions- they will be responsible for training their teams and sharing information	Feb	- ishare - Face to face - Flow chart - 24+ Advanced Learning Loans packs	- LSIS (EJS)

We knew that we couldn't just make a plan, send it out to everyone who is responsible and expect it all to just happen. We need to manage the plan carefully and monitor what's working and what's not, so that we know whether the messages are getting through, whether we are reaching enough people or whether we need to re-target. We use several monitoring methods depending on the media:

- Email marketing – the number of click-throughs.
- Website and intranet – Google analytics and web statistics.
- Facebook – the level of engagement and the number of likes.
- Team meetings – checking feedback and FAQs.
- Call centre/email queries – the number of enquiries and of what type.
- Surveys – short surveys with different groups to check understanding of the messages.
- Loans information packs for learners – the return of signed confirmation sheets from the pack. Our packs draw on a lot of information that was given in the LSIS toolkits like the eligibility flowchart and the learner journey and from the Skills Funding Agency and BIS learner resources FAQs. The confirmation sheet is a bit of a survey; it asks whether the learner is going to apply for a Loan or not and the reason for their decision.

What we have described here is our *communication* journey. We had to get this right first as it leads into our marketing plan. This will come into effect from May and will take forward what we believe to be the key selling points for our adult audience – for example, 'Think you can't afford to study? Think again!'

"We have written procedures for our subcontractors so that they can register and process Advanced Learning Loans effectively, and keep us informed of numbers. This includes a Learning and Funding Information Letter with our UKPRN. Although we looked at the delivery patterns last year, these do not tell us what will happen from 1 August 2013, as some of our partners predict a reduction in numbers, particularly in advanced apprentices, whilst others perceive new opportunities."

**BCT Consortium Manager
Work-based learning part of Colchester Institute**

York College

Mike Saunders, Head of Studies for Lifelong Learning and Higher Education

York College offers a wide range of subjects, levels and modes of study and has approximately 12,000 learners of whom around 25 per cent are in full-time further education, 5 per cent are in work-based learning and 3 per cent in higher education. The number of Loans-funded learners for 2013-14 is expected to be around 200, which is about the same as the number currently funded by the Adult Skills Budget. We are expecting Access to HE courses to grow in 2013-14 due to the introduction of Loans so we are offering additional pathways. However, this is very much guesswork and we can only wait to see what the impact of Loans is over the coming academic year.

As with all significant changes, we believe that the key to successfully implementing 24+ Advanced Learning Loans is good communication with stakeholders, whilst ensuring that the necessary changes to processes, policies or procedures are in place to support their introduction.

Communicating the Loans message to staff

We started our work here by establishing key planning groups. The main one is the *19+ Curriculum and Support Group* under which there a number of other groups, one of which is the *24+ Loans Implementation Group*. The groups are all working together to bring in this new change and get the college in line with the new funding.

All staff must understand the general facts about Loans and know how they work. General awareness-raising training for managers, admissions and information, advice and guidance (IAG) staff has taken place:

- Our Access to HE tutors are aware of Loans and are using materials at interviews.
- Our specialist IAG staff are aware of Loans and have prepared materials to meet the needs of learners and staff.
- Finance and MIS staff attended the SLC training in February on the [Learning Provider Portal](#) and preparations for its use are advanced with work in progress on getting our internal systems ready. The Portal is very much like the existing system for HE loans but somewhat simpler because there is no need for means testing etc.

Greater depth of training is needed for all our staff, especially those in admissions and IAG. We will have our specialist staff trained by the end of March 2013 and training for all other staff completed by the end of May 2013, which is when we start our major enrolment push for adults. We want to ensure that all staff are aware of the processes that apply to Loans – internal processes (such as ensuring we are tracking Loan applications against our allocation, and are linking the Learning and Funding Information Letters into our MIS system) as well as external processes (such as how the SLC website and Applicant Information System work). Critical things that we've come across here include making sure that we get the necessary proof of identity, getting ULNs in place and making sure that learners know that they have to supply their national insurance number (NINO) when applying for a Loan.

Communicating the message to learners

We have talked to learners about Loans and asked them what they think via learner focus groups. The response has been interesting. Access to HE learners seem to think it is a great idea because they are going to get their money back in the end, whereas AAT learners seem quite concerned about not having to take a Loan if possible.

Mike's key messages

1. Read everything that comes out about Loans and get to as many events as you can so that your understanding is confirmed and you are clear as to what the messages are.
2. Whenever you think you have communicated, wait for feedback before you relax. I have found that what I think is crystal clear is not always true for stakeholders.

We are still working on integrating IAG on Loans into all course information and interview systems but we are nearly there and expect that all our sources of information for learners will be finalised and in place by March 31st 2013. We will then update as required.

Interview and IAG

We have a specialist in student finance who has reviewed all the information available on Loans and used this to prepare our own information leaflets (see overleaf) – and we are also using the [BIS Loans factsheet](#). The leaflets will go to learners at interview. If it's a course aimed at adults, we will make sure every learner gets them. If it's a course aimed at 16-18 year olds, we will provide copies in the interview pack (for staff) so that they can be handed out to learners who are of the right age. Our finance expert is also providing a voice-over to a PowerPoint explaining Loans. This will be available on our website and in our InfoZone (our Student Services) for learners to look at. Staff will also be able to use it during interview and IAG sessions.

All our Level 3 courses that are Loan-eligible (whether full-time or part-time) are application only (followed by interview). This will ensure that we can meet the IAG requirements, issue Learning and Funding Information Letters (LFILs) and manage Loans applications, where applicable.

We are adding information to our LFILs to let learners know where they stand on paying the course fees if they withdraw from a qualification early. We will be sending out the LFIL from admissions when we make learners an offer of a course (i.e. before enrolment) and we will send a pre-printed enrolment form with the LFIL.

As an aside, we have always had it written into our terms and conditions that, once they have started their course, a learner is liable to the college for the full course fee and that we would chase up learners who leave early or who fail to pay. This will not change. However, while any provider can make this very clear at the point of enrolment and in learning agreements, if a learner leaves early, it is a matter of how much money/effort should be spent chasing people who can't/won't pay. However, where a learner withdraws from their Loan agreement but wants to continue on the course, we will make sure that the learner pays the balance of the course fees.

College website

We have recently created a [Loans information page](#) onto the college website accessible via a banner on the home page. This is the first step in getting information out to learners. The message we're giving is that this is an opportunity to study for free and not pay anything up front – we are not selling Loans, just making sure learners know that they are there.

Using our Access courses as a pilot, we are starting to provide links to information on Loans and how to pay from the course web pages. We will be doing that for all our courses eventually.

We are planning a system on our website where learners can look at information on a course, then click on their age to find out how much they have to pay and options for how to pay - this will include Loans where relevant. The system is under development and we hope it will be live by the end of March

Communicating the Loans message to employers

We are ensuring that all employers are aware of the Loans funding and its implications. The leaflets mentioned above are suitable for anyone and they are going out to employers via workplace assessors. We are particularly focusing on speaking to employers before they take on 24+ apprentices. This includes talking to employers about their contribution to course fees. This is an area for more work in the next two or three months.

Funding Information for Further Education Students aged 24+ 2013/14 Academic Year



Courses up to Level 2

Discretionary Learner Support funds (DLS)

Offers: Help with books, travel, essential trips, equipment, childcare

If: You are on a Further Education course **and** you have a low household income

Contact: The InfoZone on 01904 770400

Application forms available from the InfoZone

Residential Support Scheme (RSS)

Offers: Up to £3,500 for residential and travel costs to help you move to York

If: You are 19 or over and studying for your first full full-time level 2 or level 3 course **and** your course is not available within 15 miles or 1 hour's travel of your home address **and** you have a low household income

Contact: The InfoZone on 01904 770400

You will need an appointment with the Welfare & Funding Advisor

Council Tax Exemption

Offers: A discount on your council tax bill

If: You are aged 18 or over **and** expected to pay council tax **and** you are in full-time education

Contact: If you live in York visit www.york.gov.uk/advice/Council_tax otherwise call the InfoZone 01904 770400

Fee remission based on benefits

Offers: Tuition fee remission

If: You are in receipt of Jobseeker's Allowance **or** Employment & Support Allowance (**and** for ESA, you are in the work-related activity group)

Contact: The InfoZone on 01904 770400

This funding is not available for all courses, please check with the InfoZone for more information

Funding Information for Further Education Students aged 24+ 2013/14 Academic Year



Courses at Level 3 and above

24+ Advanced Learning Loans Bursary Fund

Offers: Help with travel, essential trips, childcare

If: You are on a Further Education course **and** you have a low household income **and** you are in receipt of a 24+ Advanced Learning Loan (see below)

Contact: The InfoZone on 01904 770400

Application forms will be available from the InfoZone

Council Tax Exemption

Offers: A discount on your council tax bill

If: You are aged 18 or over **and** expected to pay council tax **and** you are in full-time education

Contact: If you live in York visit www.york.gov.uk/advice/Council_tax otherwise call the InfoZone 01904 770400

24+ Advanced Learning Loan

Offers: Tuition fee loan to be paid back when you are earning at least £21,000 per year

If: You are aged 24 or older at the start of your course **and** are studying on an eligible course (A-Levels, Access to HE Diploma, Level 3 or higher certificates and diplomas, advanced apprenticeships, NVQ 3 and above)

Contact: www.gov.uk/advanced-learning-loans

The InfoZone on 01904 770400

This funding is not available for all courses, please check with the InfoZone for more information

Individual eligibility will be discussed at interview

24+ Advanced Learning Loan write-off for Access to HE Diploma students

Offers: To pay off your Access to HE Diploma tuition fee loan

If: You take a 24+ Advanced Learning Loan for an Access to HE Diploma **and then** successfully complete a degree course (it is likely that you will need to apply to the Student Loans Company for this)

Contact: www.gov.uk/advanced-learning-loans

www.studentloanrepayment.co.uk

York College's Loans leaflets



Tool: Create a Loans information pack for learners

Derived from consultancy work with colleges and training providers in early 2013

- Start with a positive welcome message with an overview of Loans.
- Learners will need their Learning and Funding Information Letter, completed in accordance with the Skills Funding Agency requirements. If you are not using the Skills Funding Agency template(s), make sure your in-house template(s) include all the relevant information, including the paragraph about learners' getting their own impartial financial advice.
- Provide fact sheets and specific information on key aspects of Loans (for example, repayments, eligibility).
 - Use resources already in the public domain, such as those on the [practitioner website](#), the [Gov.uk website](#) and in the [LSIS Toolkits](#).
 - You may also wish to create your own in-house fact sheets to cover the support and services that you offer regarding fee payments – but make sure that these remain factual, non-persuasive (regarding Loans funding) and signpost sources of impartial money advice ([Money Advice Service](#)) and career support ([National Careers Service](#)).
- Provide information about alternative payment options. Let learners know they can pay in one single payment or by instalments (if you provide that option). Many providers make a point of repeating the message that they cannot give financial advice and signposting learners to appropriate alternatives.
- Provide information about how learners can get support with their Loan application if they decide to take that payment option and who to contact about access to a secure computer and printer if needed. It may be useful to supply a paper copy of the application form, although providers will probably want to encourage learners to apply online so their application is processed faster by the Student Loans Company (SLC) than by a paper application. Information about application processing by the SLC could also be provided.
- You may wish to provide information on any entitlement to learning support linked to the different payment options. Learners do not need to know how their support is financed, just what support is available. You may wish to provide learners with a copy of your bursary policy.
- Clear information about how and when to complain is important. Providers should make it clear that they are responsible for dealing with complaints about their handling of the application, probably through their standard learner complaints procedure, and complaints about the processing of a Loan application should be addressed to the SLC.
- Learners will need to know who to contact for more information and what to do next once they have decided to apply for a Loan.

You may also want to include additional information specific to your courses or programmes.

You may think it important to have a record that the learner has received the pack. If so, provide a form for learners to sign to confirm this.

To avoid doubt, many providers will opt to give the full pack to all 24+ learners interested in Level 3 or Level 4 courses, whether or not the learner is considering a Loan.

Greenwich Community College

Alec Brand, Head of Marketing

Greenwich Community College, located within the London Borough of Greenwich, operates from nine sites and a large number of community venues, with a main campus in Plumstead. We provide academic, vocational and informal education and training to young people and adults and offer courses in most subject areas, ranging from pre-entry to higher education.

We expect around 700 learners (12 per cent of our funded cohort) to be affected by the introduction of Loans. Most are those looking to progress onto Access to HE courses or professional qualifications such as AAT, Counselling, CELTA or Teacher Education courses. We also have adult learners progressing onto Level 3 and 4 vocational subjects such as Electrical Installation, Health & Social Care, and Sports & Leisure as well as a wide range of A-level subjects.

We were aware that the target audience (current and potential learners who will be over 24 and progressing onto a Level 3 or 4 course from September 2013) would not necessarily be aware of 24+ Advanced Learning Loans and that we needed to promote Loans both internally and externally. The co-ordination of our internal and external communications on Loans is being led by Maggi Knights, Vice Principal Learning Services and Human Resources. She holds regular update sessions with key members of staff to ensure the most up-to-date information is represented in our literature and guidance provided by our information and enrolment team. There have also been briefing sessions with teaching staff so that they are up-to-date with Loans policy. The external marketing campaign is being led by the Head of Marketing (Alec Brand).

'Study Now, Pay Later'

We created the strap-line '*Study Now, Pay Later*' to hook the target audience and promote Loans as a fantastic opportunity for learners who have not previously been able to pay their fees up-front or via instalments. The strap-line appears as headline banner on the college website's home page.

The screenshot shows the Greenwich Community College website. At the top, there are navigation links: Career Coach, Staff login, Staff email, Staffshare, Etracker, Library Catalogue, Student login, LEO, and Help. Below this is the college logo and a search bar. A navigation menu includes: School Leavers and Parents, Higher Education and Adults, Apprenticeships and Employers, International, and General Interest Courses. The main banner features the headline 'Study Now, Pay Later' with a sub-headline: 'The new 24+ Advanced Learning Loan, means you don't have to pay upfront fees for Level 3 courses and above starting from September 2013 if you are 24 or older.' Below the banner are three buttons: 'Are you returning to education?', 'looking for career training?', and 'find out more...'. At the bottom of the banner are links for 'Courses Direct', 'Apply or enrol online', and 'Subscribe to our newsletter'.

[Headline banner on the college website](#)

Our course pages

Course pages on our website provide a lot of key information for prospective learners that will be particularly valuable for self-funded adult learners. It is part of our mission:

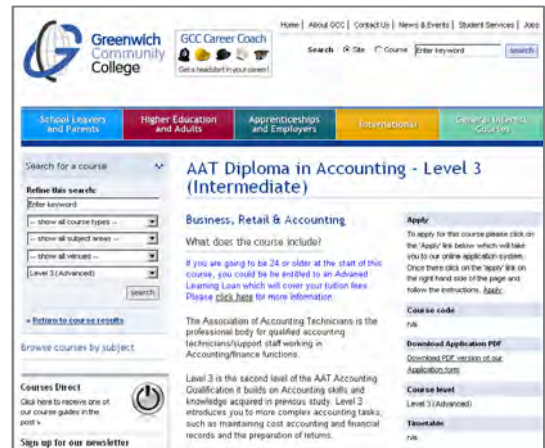
"To provide the highest quality education and training for learners at all levels – raising aspirations, enhancing life chances and contributing to the social economic regeneration of all our communities."

For the past two years, we have included the latest labour market information on each qualification course page so that customers can see the career progression and job opportunities available when they complete their course.

This year we have introduced our interactive [Career Coach tool](#) that links labour market intelligence back to our courses, provides a CV builder and a live jobs board.

We have always stated the fee for international and full-cost courses on the appropriate course web page and, last year, we started to include the highest fee on the course pages and include a 'concessions available' link to a fee information page which has more detailed information about the concessions available, fee support and, of course, 24+ Advanced Learning Loans.

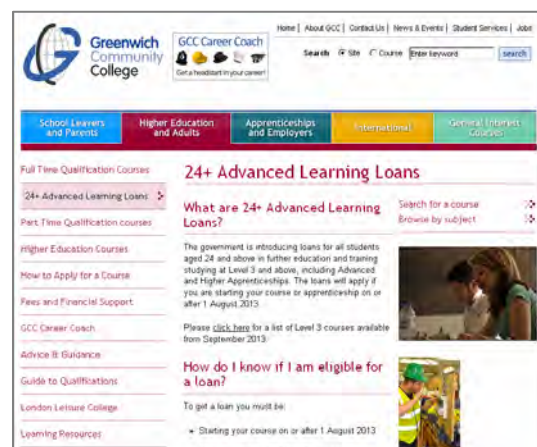
24+ Loans are flagged on all our Level 3+ course pages with a link to a Loans information landing-page that we have set up.



[Example course page](#)



[Fee information page](#)



[Loans information landing page](#)

To support both our internal and external marketing, posters are displayed in our all our centres to raise the awareness of our internally-progressing learners, and posters and leaflets have been circulated to key stakeholders who work with that age group, including Jobcentre Plus, the Volunteer Centre and the college's National Careers Service advisor. We have also made the [BIS/SLC Loans factsheet](#) available in all our centres as well as [our own college guide to Loans](#). Both are available to download from our website.



See the 'marketing plan for learners' in [LSIS Toolkit 3: Communication and collaboration](#) for more ideas for getting the message out to learners.

Focus on curriculum



GTA England Collaborative Contracting Consortium

Jane Nutting, Consortium Manager, GTA England Collaborative Contracting Consortium
Steve Gildersleve, Deputy CEO, Bedford Training Group

Group Training Associations (GTA) are employer-led, not for profit organisations set up in the 1960s by groups of employers. There are currently 40 GTAs in key industrial areas with 15,000 associated employers utilising employer-subscribed training centres set up to train young people in the local area. GTAs are now almost exclusively run by government funding with a focus on Apprenticeship programmes, primarily in engineering. GTA England Collaborative Contracting Consortium (CCC) has been running since August 2012 and currently consists of three sub-contractors, one of which is Bedford Training Group.

CCC providers mainly work with learners who start at 16-18 and have achieved their Level 3 well before they reach 24+. These learners typically progress from their Level 3 to an HNC/HND or a Higher Apprenticeship framework as this is the level of qualification needed for the role of Higher Technician (the most skilled team member) which is the most commonly desired progression route, rather than that of a management role. These learners are the ones who are most likely to be affected by the introduction of Loans funding. However, most CCC learners are below the age eligible for Loans funding so the potential impact on the consortium is small.

Currently:

- Few engineering pathways are available as Higher Apprenticeship frameworks so, while learners can do the HNC/HND component, they cannot access the NVQ component of the framework because it does not exist yet – so neither learner nor employer needs are being met.
- Most of the employers we work with pay for the whole framework including the HNC/HND. Some employers may see Loans as offering the opportunity to reduce the amount that they have to pay upfront, especially with their concerns about rising fees. The learners may not be as happy about it if they are expected to take on the financing themselves.

It is proving impossible to forecast the demand for Loans or assess the size of the Loans Facility needed. Despite our extensive links with employers, we are not getting much feedback from them on how they will be affected by the introduction of Loans.

Loans funding may encourage more learners to study HNC/HND as well as more taking the Higher Apprenticeship route but it is difficult to gauge the extent to which this will happen. Alternatively, learners and employers may be tempted to jump straight on to a degree course rather than spend time and money on lower-level stages. There is a bit of a conundrum here; those who want to take a vocational qualification now have access to a Loan, which is good, but once a learner has their Level 3 why would they choose a Higher Apprenticeship route over a foundation degree followed by a degree? There is a risk that the vocational qualification routes (and the providers who deliver them) will suffer because more learners will go for the degree now that there is a similar level of financial commitment either way.

The consortium is preparing joint marketing and IAG for the summer ready for the main intake period in September. We are planning to combine the marketing of qualifications with that of Loans to increase the appeal of both.

Higher Apprenticeship frameworks are going to be very costly and employers are already saying that they do not need the whole framework, just the HNC/HND. It may be that Loans will provide the opportunity to change that perception. Most of the Higher Apprenticeship take-up is by large employers.

The challenge is to encourage small- to medium-sized employers to utilise Higher Apprenticeships to train to their staff to the higher technician level now that Loans provide a form of financial support for learners taking this route.

Looking to the future, we hope to expand the consortium and the Loans Facility available so that members can share resources such as high-level staff for (the expensive) delivery of Higher Apprenticeships. Facility allocations to individual providers from the Skills Funding Agency are quite small so sharing resources will reduce an individual provider's commitment as a business to Loans-funded provision while making the most of the opportunity to see if it does work. CCC providers are at different stages of implementing their HNC/HND provision so they will have different levels of demand on the Facility.



Working Links

Dan Bartley, Manager, MIS and Quality

Working Links is Britain's only prime contractor delivering the government's Work Programme in England, Scotland and Wales. Whilst our Loan Facility of circa £90K is relatively small compared with our annual turnover, we recognise the potential to develop programmes of single qualifications and possible full Apprenticeships that tap into new markets and provide progression for our lower-level learners.

Currently, all of our Adult Skills Budget is contracted for the delivery of Apprenticeships. Moving towards Level 3 and Level 4 qualifications using a Loans Facility has been a 'slow burner' until now (mid-March 2013). High-level briefings have taken place, and we are now researching the market for delivery, particularly in those frameworks where employers consider technical certificates essential for vocational competence or where they are required for compliance with legislation or regulation.

As for functional skills, the demand is still unclear. We recognise that a learner can only have one Loan at a time. Therefore, a package of qualifications that is not a recognised Apprenticeship framework can only be partly Loan-funded.

We see a potential market in older learners, and we are addressing the question of how we market qualifications and Loans to this and other groups, including unemployed learners. Current plans are to combine external marketing resources with our own internal resources. Some of our recent research done in listening groups also suggest there is a larger appetite for Loans in younger learners than first anticipated and at a higher rate that indicated by some independent research.



Help with curriculum considerations can be found in [LSIS Toolkit 2: Finance and data](#).

More provider journeys

Implementing Loans: A consultant's perspective



I am Michael Gray, and I have been a part of the LSIS 24+Advanced Learning Loans Support Programme since August 2012, working and talking with colleges and training organisations as they prepared for the implementation of Loans.

Some providers were considering the strategic issues during late 2012 and moving towards operational planning and implementation from mid-January 2013 onwards. However, most providers with a Loans Facility started serious preparations for Loans during February and March 2013 once key information from the Skills Funding Agency and the Student Loans Company became available, such as funding rates and training on the Learning Provider Portal.

I would like to sum up current feeling and progress from the sector under three headings: finance and data, communication and collaboration, and quality and the learner experience. These correspond to the last three [LSIS toolkits](#). The tools in these have proved invaluable when working with providers.

Finance and data

Curriculum implications

Loans funding may mean a reduced appetite from learners and employers for longer, multi-qualification training or Apprenticeship programmes and may cause a move to smaller/shorter packages of qualifications or single qualifications. Such changes in the programme or curriculum offer may require reductions or changes in staffing as well as restructuring of delivery. However, short, single-qualification programmes may prove to be an opportunity for some, as a wide range of shorter, bespoke programmes is being considered by providers as additions to the curriculum offer. This includes options for mature learners changing or completing their careers, retraining of unemployed graduates, or the upskilling of employees.

Setting fees

Some providers modelled the potential financial impact of Loans before the funding rates were published by the Skills Funding Agency (in late January 2013), but most waited. Now, many providers have set fees at the maximum Agency rate. One or two providers are considering the possibility of additional fees for high-cost areas of work that lead to well-paid careers. A few are considering whether they might reduce fees below the Agency rate to attract learners from deprived areas and backgrounds, and others are setting fees so that the income they receive matches that which they receive for grant-funded learners aged 19 to 23 years.

VAT

Although the latest [Agency guidance](#) covers VAT, and HMRC has been approached for further clarification, there are no clear answers to many questions (so get your own advice) and providers remain concerned about the disparity that will occur in fee charges.

Managing the bursary allocation

While some providers have little requirement for additional learning support (although such providers might ask themselves whether their learners have unidentified learning support needs), many colleges and some training organisations have provided generous learner support in the past (for example, for childcare costs). Some providers are now seeking to lower the support expectations of Loans-funded learners and to ration a scarce resource by setting a low financial threshold above which all requests for additional support are considered based on affordability and the ability to make reasonable adjustments by a panel of at least two staff. There needs to be a caveat here that providers ensure that that they are working within the law with regard to considerations of equity for all learners.

Employer contributions

Will employers contribute to the learner's course fee? Some larger companies are deciding to contribute or pay for the entire programme for their 24+ employees so that workers in this age bracket are not disadvantaged compared to the support for training given to younger staff.

So far, providers in general seem to have had limited discussions with employers other than informing them of Loans. Where relationships between employers and providers are good, providers might consider talking to employers about their options for contributing to the fee costs.

The Student Loans Company (SLC) system (Learning Provider Portal)

Reports from the SLC training in February 2013 were overwhelmingly positive. Providers feel confident that the system will work although there is a worry that the processing of Loan applications will slow down during the August to September peak period, particularly for learners who enrol late for a course starting in September.

Issues in data management and transfer seem most likely to occur between lead providers and subcontractors, and between the staff accessing the SLC portal to track Loan applications and the delivery staff who need to know that a learner has 'paid' and can start their course or programme. Another concern has been how to get an auditable signature for the date a learner leaves a programme (particularly when they are based in a workplace) as being in learning for any part of a month will trigger a payment for that month to the provider and a Loan repayment liability for the learner. Experience from HE has shown that learners funded by HE loans regularly dispute their leaving dates so there is the potential for this to become an issue with 24+ Loans-funded learners.

Communicating the message to stakeholders

Learners

Many providers are putting together packs for learners that include the Learning and Funding Information and Letter and are offering help with completing a Loan application while ensuring that the learner has made their own decision to apply for a Loan. Some providers are requiring learners to sign for the pack, thereby agreeing that they know they can get impartial money advice, that they have read the pack and have had the opportunity to ask questions about its contents.

How well will the Loans message be received by learners? How resistant will they be? Increasingly, it seems that resistance will be patchy (borne out by research with various current Level 2 and Level 3 learners). I recommend that providers read the BIS research on learner attitudes – [Attitudes to Further Education Loans \(May 2012\)](#) and [24+ Advanced Learning Loans: Specific Learner Groups \(January 2013\)](#) – but that they also carry out their own research with their own learners and potential learners.

Staff

Successful staff briefings have been held by most providers using information and tools from the LSIS toolkits, the [resources on the practitioner website](#) or materials developed in-house. The challenge now is to train staff to use the internal processes that are being established by providers and to ensure that everyone who might meet a potential learner knows what they can say, shouldn't say, and where to refer a learner for more information.

Employers

Communication with employers has been patchy with many providers still to talk to employers about the implications and the options for employers. It is definitely time for talking to the employers you work with!

Subcontractors

For many, conversations between lead providers and subcontractors about Loans have only recently started to happen although I know of one lead provider with nine subcontractors who has developed processes to define the flow of information between it and its subcontractors and has asked subcontractors what they expect the effect of Loans to be on their registrations.

It will be important to ensure that subcontractors are fully briefed about Loans and that the procedures are in place to implement Loans effectively including the distribution of the Loans Facility. Some lead providers plan to distribute the Facility amongst their subcontractors on a 'first-come first-served' basis; others are using historical data from the current or a previous year about the number of potential Loans-funded learners likely to register with the subcontractor. Lead providers also need to ensure that their subcontractors have the capability and capacity to handle and assess bursary applications.

Quality and the learner experience

Risk of providers or subcontractors giving financial advice

The need for care in this area has been widely publicised. Some providers have asked for scripts for their front-line staff – although, if available, this could make IAG very stilted. So far, I have not heard of any providers that have trained staff using role-play, although learner scenarios have been used successfully.

Raised learner expectations

While providers recognise that learners should already have high expectations of their courses or programmes, you can expect those expectations to increase further amongst the greater numbers of self- and Loans-funded learners in a similar way to that seen since HE loans were introduced. However, Loans may also mean increased learner motivation. Providers with learners funded by HE loans have reported significant increases in retention and motivation to complete. It would be worth monitoring progress and achievement over the coming year to see what this means for the quality of provision.

Providers are still considering other key factors from the 'improving the learner experience' checklist in LSIS Toolkit 4, such as the impact of the above points on their complaints procedures. Some are hoping to improve the Loans-funded learner's experience by making detailed information about Loans available from one or two highly trained people and by providing secure computers and printers for learners to complete their Loan application.

So what is the recipe for success in Loans implementation?

1. Make sure Loans are considered across your organisation, and not left just to finance, marketing, advice and guidance, or MIS.
 2. Make sure that your operational procedures are ready and tested with key staff.
 3. Make sure your curriculum planners and programme designers understand the impact of their decisions on the price the learner will pay.
 4. Look for the opportunities to offer new programmes to meet learner and employer needs in the current economic climate.
 5. Use the resources out there to help you plan and take action: they are available online from the [Excellence Gateway](#) in the LSIS toolkits and in the recent LSIS web seminars. If you missed the web seminars, recordings are available – they are full of good ideas and tips from colleges and training organisations just like yours, as well as from consultants like me.
-



Enable

Nick Taylor, Workforce Skills Manager

Enable is the voluntary and community sector learning and skills consortium serving the East Midlands. It supports the sector in the training of its workforce. It acts as a development agency and holds a contract with the Skills Funding Agency, subcontracting delivery to seven other organisations; some of these are charitable while others are VAT-registered, for-profit companies.

Enable has a relatively small Loans Facility and bursary allocation of around £40,000 and £3,000 respectively. However, we recognise the significance of 24+ learners on Level 3 programmes to at least three of our subcontractors and see market opportunities for training 24+ learners (for example volunteer managers), through single qualifications funded by a Loan.

In February 2013, Enable and two of our subcontractors met with an LSIS consultant to share and clarify understanding of Loans policy and implementation. All partners had been briefed in advance but there were inevitable questions such as the specifics of the VAT situation. Other questions such as “Does the 50 per cent employer contribution apply to qualifications as well as Apprenticeships?” and “Does the delivery under Loans have to mirror the priorities in the provider’s Adult Skills Budget?” were answered by the Skills Funding Agency via the consultant. (*The answer to both questions is “No”. The 50 per cent assumed employer contribution to delivery costs only applies to Apprenticeships; and providers are free to offer any qualification listed by the Skills Funding Agency as eligible for Loans funding using their Loans Facility*).

We identified two priorities:

- Publicity – this would focus on the production of an e-brochure available via websites and to make publicity as paperless as possible. A subcontractor is leading on this development.
- Processes – in particular, those concerning the interface with the [Learning Provider Portal](#), the Learning and Funding Information Letter, and our bursary policy.

With the support of the LSIS consultant, we are preparing a pack for learners and publicity material for our website. We are also producing a flowchart for supporting, registering and providing information to Loans-funded learners. Our MIS and quality teams are preparing for Loans implementation by familiarising themselves with the SLC portal, and by considering how we can monitor the performance of Loans-funded learners compared with others.

There are a few remaining concerns:

- Monitoring the take-up of the Loans Facility by subcontractors and requesting an increase from the Skills Funding Agency, if it becomes necessary. Our learners are mostly ‘roll-on/roll-off’ so planning through the year is a challenge.
- The wording of the Learning and Funding Information Letter, particularly where apprentices are asked to speak to their employer about the employer contribution.
- Ensuring that Loans-funded learners who leave are identified quickly and that an auditable signature indicates their last day in learning precisely, although Enable and our partners recognise that it is perhaps more important to keep such learners on programme through support and effective teaching and learning.
- Ensuring the Loans-funded learner signs to indicate they have received the learner pack and that they know where to get impartial money advice.
- Making the formal information requirement for Loans-funded learners customer-friendly.

All partners will meet late March 2013 to present draft documents and processes for consultation and finalisation.



London Borough of Hillingdon Adult Learning Service

Debbie Hunn, Curriculum and Quality Manager

The London Borough of Hillingdon Adult Learning Service offers a very wide range of courses in centres all around the borough. All of the provision is delivered directly by the Service's own tutors. Our Loans bursary allocation is around £130,000.

Most of our Level 3 learners have progressed from Level 2 courses within the Service. Of those Level 2 learners, 86 per cent are 24 years of age or over. This has allowed us to do some initial research and to inform most potential Loans-funded learners of the changes in funding.

We had several initial priorities in late 2012:

- To establish mechanisms to support staff and inform learners. This was considered essential in the absence of any national campaign, and would be offered at two levels – basic overview and more detailed.
- To provide career-focused IAG for learners. Career-focused IAG identifies the likely career routes from a qualification, the average earnings in that occupation, and refers learners to information that helps them to calculate the implications for their Loan.
- To provide a specific 'Loans desk' support by training designated staff to provide information on the details of Loans. We expected that Loans-funded learners would make at least two visits to a centre before they applied for a Loan and would want to ask questions and understand the implications of a Loan.

By mid-February 2013, the Service's two managers who were leading on Loans (Debbie Hunn, Curriculum and Quality, and Alan Buchanan, Finance and Contracts), had identified the key issues for successful implementation of Loans in the borough. In addition to those above, these included:

- the bursary – how to prioritise and allocate it;
- briefing key staff, in particular the Service's management group;
- having 'career-focused IAG' and fees ready for the Service's main brochure published in May 2013;
- getting a positive message across to learners and staff;
- that timing is critical – not going public before decisions are made whilst also ensuring that myths and inaccurate rumours are corrected.

We are continuing our preparations. Actions for March and April 2013 include:

- having Loans as a monthly agenda item at management meetings;
- briefing staff;
- familiarisation with the Student Loans Company application portal to be used by learners (staff will experience using it as a learner would);
- identifying previous bursary-type spend and calculating the potential need in 2013/2014;
- talking to Level 2 learners at the end of classes, telling them about fees and Loans – tutors and curriculum managers will attend these briefings to hear learners' comments;
- producing publicity about the support available for those who chose a Loan, such as access to secure computers and a printer so that learners can complete, print and send a Loan application as easily as possible;
- designating a learner services adviser with a specific remit to talk to learners about Loans and answer their questions.



Exeter College

Lisa Discombe, Deputy Head of MIS and college lead on 24+ Loans

At Exeter College, we have taken a three-step approach to Loans implementation that has worked well for us:

Step 1: Analyse the impact

We used the Skills Funding Agency shadow funding software to identify potential impact using our 2011/12 learner profile. This revealed:

Total potential learners affected: **172**

Total amount of funding that would have been paid via Loans: £*****

Total amount of fees collected: £*****

Total income: £*****

The final value gave us the total income that might be vulnerable due to the introduction of Loans. How vulnerable it actually is remains unclear. We have tried to survey our learners to ascertain their interest in Loans funding, but have not had a definitive response.

We then went on to identify which programme areas Loans might affect. For us, it would primarily be our Access to HE courses, a proportion of our Advanced Apprenticeships, and faculties such as Quality in HE, Business and IT, Hospitality, Hair & Beauty, and Engineering, Automotive & Aerospace.

For all of these areas, but particularly for our Access to HE learners, we have concerns about the impact of 24+ Loans on adult funding. We wonder whether there is the appetite out there for taking out a Loan to pay for Access to HE courses. However, for our vocational areas (such as Hair or Engineering CAD) the impact may be more positive as the remissions and fee concessions that we provide have reduced over recent years and our learners' greatest concern has been the up-front costs. We are hoping that Loans will prove helpful for these types of courses.

We are very aware that, with the loss of grant funding, it will appear that our fees have suddenly jumped and this is something that we will need to address with careful marketing.

Step 2: College Lead and Reference Group

We formed a *College Lead and Reference Group* quite early on, consisting of representatives from all the support areas and faculties that would be affected by 24+ Loans. The remit of the group is to raise awareness of Loans funding, identify the potential impact for each area and prepare for implementation. Initially, each area went off and did their own thing to prepare for Loans, so we put a college lead in place to coordinate efforts, clarify information and funding rules, feed back to the reference group and ensure that the reference group remained focused and on target for implementation.

The Reference Group is considering the best way to promote Loans through publicity and advice. We want to be sure that our approach to IAG cannot be interpreted as persuasion. One of our concerns is that the learner will be signing a financial contract and that there could be repercussions if we were too pushy. There is the potential for a learner to claim that they were persuaded to take out a Loan and subsequently make a financial claim against us, especially if they drop out, or the course was not what they wanted. We think this is a sector-wide concern. We are managing it by restricting the detail around Loans to nominated staff and by training interviewing staff to know when to signpost learners to other sources of information (both internal and external) rather than trying to offer it themselves.

We are speaking to other providers to see what their approach is and we are seeking advice on our own approach – are we being too cautious? Perhaps we could be a bit more proactive about how we promote Loans and get a bit more literature out there instead of waiting for learners to apply and then advising them.

Our approach to staff training has been to train on a need-to-know basis to reduce the risk of mixed messages and so that we don't overload staff with information about Loans that is not relevant to their role. So far, we have provided:

- awareness-raising presentations to our Senior Leadership Team and our College Leadership Team so that they know what to expect, the impact in their areas and the training being provided for staff;
- training for the academic staff responsible for interviewing applicants to Loans-eligible courses (including guidance on signposting learners to relevant online information and support);
- training for nominated staff who will be responsible for providing detailed advice about the Loans (predominantly, these staff are in our Student Finance and Admissions areas and, to some extent, our MIS area for enrolment);
- training for our Business Support teams responsible for applications, interviews, enrolments and fee collection.

We have produced a readiness matrix (see right) using a traffic light system because we wanted something that would give us an at-a-glance view of where we are at strategically rather than the more operational focus of the Reference Group.

Step 3: Moving forward

We are still looking at what needs to be done next and identifying obstacles.

There is so much information already out there but there is more that we need to know.

Currently, our biggest block is the setting of the fee policy. Funding values have been published in the Skills Funding Agency spreadsheets but we are concerned that, because of feedback from the sector, some values may change especially around Access to HE courses. So, we are feeling hesitant about committing to fee setting just yet. This is causing us problems as learners are already being interviewed and we are unable to give them accurate course costs.

ACTIVITY	STAGES OF STUDENT JOURNEY				
	Preparation	Enquiries & applications	Interview	Enrolment	On course
Publicity	Marketing	Marketing			
IAG for learners	Marketing/ STEW	ARM/STEW/ Faculties	ARM/Faculties	ARM/STEW/MIS/ Finance	Finance/MIS
Identify eligible courses	MIS/Faculties				
Nominated advisors	Marketing/ STEW	ARM/STEW	ARM/Faculties /STEW	ARM/STEW/MIS/ Finance	Finance/MIS/ STEW
Staff training	LD/SLC/SFA/ LSECT	ARM/STEW	ARM/Faculties /Stew	ARM/STEW/MIS/ Finance/Faculties	Finance/MIS/ STEW
Inform SLC of starts & withdrawals				Finance/MIS	Finance/MIS
Reports to identify starts & withdrawals				MIS/Finance	MIS
Monitor income from 24+ Loans against course costs	MIS/SG/ Faculties			MIS/SG/Finance	MIS/SG/ Finance
Agree fee policy and fees	SCG				
Identify future opportunities	SLT/SCG/ Faculties				

Since our finance team attended the training seminars on the Learning Provider Portal, they are feeling quite confident, as the Portal does not seem too complicated. We have invited our regional SLC advisor to come in during April (just after Loans go live) to clarify some of our questions such as the approach to publicity, the requirements of SLC returns via the Portal and perhaps to share what other providers are doing.

We have taken a simplistic view to Loans implementation. We know that we already have robust systems in place that ensure a smooth and outstanding experience from application to completion for all of our learners. All we wanted to do was tweak existing processes to make sure they continued to work for Loans-funded learners. For example, we already have experienced IAG staff in our faculties and business support departments and we just need to train them on the detail of Loans rather than changing IAG systems that already exist.

We feel confident that we have much in place already and that we just need to make sure we keep our understanding of the detail of 24+ Loans up-to-date so that we can remain prepared.

Just a click away: key documents, websites and contacts

Underpinning policy

- [New Challenges, New Chances: Further Education and Skills Reform Plan, \(BIS, December 2011\)](#)
- [Skills for Sustainable Growth – Strategy Document, \(BIS, November 2010\)](#)

Recent research

- [Research Paper No. 73: Attitudes to Further Education Loans \(BIS, May 2012\)](#)
- [Research Paper No. 100: 24+ Advanced Learning Loans: Specific Learner Groups \(BIS, January 2013\)](#)
- [Protecting the consumer during and after the implementation of 24+ Advanced Learning Loans: Final report \(NIACE, June 2012\)](#)
- [Further Education Loans – issues for learners, apprentices, Colleges and Government \(Association of Colleges, February 2012\) \(PDF\)](#)

Policy and guidance

- [Skills Funding Agency: 24+ Advanced Learning Loans website](#)
 - [Policy Overview and Frequently Asked Questions \(December 2012\) \(PDF\)](#)
 - [Funding Rules 2013/14](#) version 2 available since 28 March 2013
 - [Maximum Loan Amounts and Simplified Funding Rates catalogue](#)
 - Learning and Funding Information Letter
 - [Guidance for colleges and training organisations on providing a Learning and Funding Information Letter \(v2.0, January 2013\) \(PDF\)](#)
 - [Qualifications Learning and Funding Information Letter template \(MS Word\)](#)
 - [Apprenticeships Learning and Funding Information Letter template \(MS Word\)](#)
- [BIS website](#)
- [New support measures for those taking out 24+ Advanced Learning Loans: Ministerial statement \(July 2012\) \(PDF\)](#)

Implementation support

- [Practitioner website \(Student Finance England\)](#) – resources to help providers when communicating information on 24+ Advanced Learning Loans to learners and employers
- [LSIS 24+ Advanced Learning Loans Toolkits](#)
- [Student Loans Company \(SLC\) website](#) and their [SLC repayment website](#)
- [Learning Provider Portal](#)
- [National Careers Service \(NCS\)](#)
- [Money Advice Service \(MAS\)](#)
- [National Apprenticeship Service \(NAS\)](#) and their [funding guide for employers](#)
- [Gov.uk: 24+ Advanced Learning Loans](#)
- [FE Choices comparison website](#)
- [Learner View \(Ofsted\)](#)
- [LARA \(Learning Aim Reference Application\)](#)

Contacts

For Loans funding policy questions, email advancedlearningloans@skillsfundingagency.bis.gov.uk.

For questions related to the Learning Provider Portal, email LPservices@slc.co.uk.