

# Adult & Higher Education Loans Policy 2019/20

Policy Details	
Policy Owner	Head of Registry & Examinations
Date produced	June 2019
Approved by	Policies and Procedures Committee
Date approved	June 2019
To be reviewed	June 2020
Publication	4Policies and USP College website

## 1. Statement of Intent

- 1.1 USP College aims to provide financial information that is impartial to all prospective and enrolled students.

## 2. Introduction, Purpose and Eligibility

### 2.1 Tuition Fee Loan

English or EU full-time or part-time students can apply for a Tuition Fee Loan. The loan is paid directly to the college. You have to pay it back.

- a. Full-time Student Tuition Fee Loan – Up to £9,250
- b. Part-time Student Tuition Fee Loan – Up to £6,935

### 2.2 Whether you qualify for student finance depends on:

- a. your university or college;
- b. your course;
- c. if you've studied a higher education course before;
- d. your age;
- e. your nationality or residency status;
- f. your course - this must be in the UK and one of the following:
  - i. a first degree, e.g. BA, BSc or B.Ed.
  - ii. a Foundation Degree
  - iii. a Certificate of Higher Education
  - iv. a Diploma of Higher Education (DipHE)
  - v. a Higher National Certificate (HNC)
  - vi. a Higher National Diploma (HND)
  - vii. an Integrated master's degree
  - viii. Initial Teacher Training

### 2.3 Part-time students

Part-time students need to study their courses at a rate of at least 25% of an equivalent full-time course in each academic year.

### 2.4 Previous study

Generally, you'll only get student finance if you're doing your first higher education qualification. This is true even if your previous course was self-funded. However, you may still get it if, for example:

- a. you change course;
- b. you leave your course but decide to start again;
- c. you're 'topping up' a higher education qualification, e.g. you have finished an HNC, HND or foundation degree and now want to do an honors degree.

## 2.5 Age

There is no upper age limit for Tuition Fee Loans or grants. You may get limited funding for Maintenance Loans if all of the following apply:

- a. first academic year of your course
- b. you are studying full-time
- c. your course started on or after 1 August 2016

## 2.6 Nationality or residency status

- a. You can only apply if:
  - i. you're a UK national or have 'settled status' (no restrictions on how long you can stay)
  - ii. you normally live in England
  - iii. you've been living in the UK for 3 years before starting your course
  
- b. You may also be eligible if your residency status is one of the following:
  - i. EU national, or family member of one
  - ii. refugee
  - iii. humanitarian protection
  - iv. EEA migrant worker
  - v. child of a Swiss national
  - vi. child of a Turkish worker
  - vii. stateless person (including eligible family members) and you are a new student starting on or after 1 August 2018

## 2.7 Help with living costs

You may be eligible for help with your living costs if you've lived in the UK for more than 5 years before the first day of the first academic year of your course. Please also see the 19+ Discretionary Learning Support Policy 2019/20 for further details.

## 2.8 Advanced Learner Loans

Students aged 19 and over and starting a course on or after 1 August 2019 may qualify for an Advanced Learner Loan. The loan will help to pay towards the cost of the students learning at the college if they are studying a Level 3 or Level 4 qualification. Household income is not taken into account and the repayments do not start until the student is earning over £25,725 per year.

## 2.9 Whether you qualify for an Advanced Learning Loan depends on:

- a. Your course - A course that's Level 3 or Level 4 (including A-Levels, Access to HE Diplomas, other Diplomas and Certificates)
- b. Age - you must be 19 or older on the first day of your course (there's no upper age limit) and starting the course on or after 1 August 2019

## 2.10 Nationality or residency status

- a. In most cases, all of the following must apply. You must:
  - i. be living in the UK on the first day of your course

- ii. have been living in the UK, Channel Islands or Isle of Man for 3 years before starting your course
  - iii. be a UK national or have 'settled status' (this means there are no restrictions on how long you can stay)
- b. You may also qualify if you're:
- i. a UK national, or someone with settled status, but you live somewhere else in the [European Economic Area \(EEA\)](#)
  - ii. an EU national or a family member of one
  - iii. not a UK national but you've lived in the UK for at least 20 years (or at least half of your life)
  - iv. a refugee or relative of one
  - v. a migrant worker
  - vi. the child of a Swiss national
  - vii. the child of a Turkish worker
  - viii. under humanitarian protection
  - ix. stateless person (or their family members) and you are a new student starting on or after 1 August 2019
- c. You may also qualify if you are a serving member of the UK armed forces (or their spouse, civil partner or a dependent parent or child living with them) enrolled on a distance learning course from outside the UK that started on or after 1 August 2017

### **3. Linked Policies**

19+ Discretionary Learning Support 2019/20 Policy  
Admissions & Enrolment 2019/20 Policy

### **4. General Principles**

#### **4.1 How much can be applied for?**

The amount depends on the type of course taken and how much the fee is. The minimum loan amount for the Advanced Learning Loan is £300. A loan can be requested for the maximum amount to cover the whole fee or the student can pay all or part of the fee them self.

### **5. Payment of Fees at Enrolment**

- 5.1 The money will be paid directly to the college once the college has confirmed that the student is in attendance. It is your obligation to make arrangements at the beginning of your course for the payment of your fees. Please see the college's Admissions & Enrolment Policy 2019/20 for further details.

## **6. Withdrawals**

6.1 If a student withdraws or is asked to leave the college before the end of the course and before all payment has been received from the Student Loans Company, the student is liable for the total course fee for that year. Payments already received from the Student Loan Company will be deducted from the amount owed.

6.2 Please see the college's Admissions & Enrolment Policy 2019/20 for further details.

## **7. Legal Background or Relevant Legislation**

7.1 From May 2019 Advanced Learner Loans will be available for the 2019/20 academic year, for learners in Further Education and training aged 19 and above studying a Level 3 or Level 4 qualification. The college will operate in line with the guidance as set by the Education & Skills Funding Agency (ESFA).

## **8. Responsibilities – Nominated Persons**

8.1 The Vice Principal Partnerships, Planning and Funding is responsible for Adult Education at the college.

## **9. Data Protection**

9.1 The college takes your privacy seriously and will only use your personal information to administer your application and to provide the services you have requested from us.

## Equality and Diversity Impact Assessment

This form should be used by managers and policy authors within their area of responsibility to carry out Equality and Diversity Impact Assessments (EDIAs) in relation to protected characteristics including: Marriage/Civil Partnership, Age, Disability, Gender Reassignment, Race, Religious Belief and Sex.

The word 'policy' is taken to include strategies, policies, procedures and guidance notes; both formal and informal, internal and external.

The Impact Assessment may be carried out on any policy, service, function or plan you are engaged in, or are about to commence. All policies should be clearly stated. However, in reality, some policies are built into everyday procedures and customs therefore not all policies are open to inspection and review.

Any assessment of a policy should include these customs and practices as well as the formal written policy. 'Functions' means your duties and powers and includes internal and external functions, including service delivery.

**1. Name of Policy**

Adult & HE Loans Policy 2019/20

**2. What is the aim (s) objective (s) and/or purpose of the policy?**

To ensure all students receive financial information that is impartial to all prospective and enrolled students.

**3. Who is the policy lead?**

Head of Registry & Exams

**4. Which of the following groups could be affected by this policy?**

*(Tick all that apply)*

<b>Students</b>	<input checked="" type="checkbox"/>
<b>Staff</b>	<input checked="" type="checkbox"/>
<b>Wider Community</b>	<input type="checkbox"/>

**5. Team**

Names and positions of Impact Assessment Team (minimum of 3 people and preferably from areas across the College):

Name	Position
Linda Hull	Head of Registry & Exams
John Revill	Vice Principal Planning and Funding
Stuart Coussins	Head of Adult Education

Date EDIAs undertaken:

EDIA undertaken as a result of: Renewal  Revision of Policy  Procedure  New Policy/ Procedure   
 SAR Process   
 Other   
 Please state:

Date of Last EDIA (if applicable):

**6. Complaints**

Have complaints been received from anyone with one or more protected characteristic about the service provided?  
 If yes, then please give details.

No

**7. The Impact**

Four possible impacts should be considered as part of the assessment:

- a. **Positive Impact** - Where the policy might have a positive impact on a particular protected characteristic.
- b. **None or Little Impact** – Where you think a policy does not disadvantage any of the protected characteristics
- c. **Some Impact** – Where a policy might disadvantage any of the protected characteristics groups to some extent. This disadvantage may be also differential in the sense that where the negative impact on one particular group of individuals with protected characteristic is likely to be greater than on another.
- d. **Substantial Impact** – Where you think that the policy could have a negative impact on any or all of the protected characteristics. This disadvantage may be also differential in the sense that the negative impact on one particular protected characteristic is likely to be greater than on another.

Use the guidance provided above and complete the following table:

Gender/Age	Positive Impact	No or Little Impact	Some Adverse Impact	Substantial Adverse Impact
Woman		✓		
Men		✓		
Age		✓		

x

Disability	Positive Impact	No or Little Impact	Some Adverse Impact	Substantial Adverse Impact
Visually Impaired		✓		
Hearing impaired		✓		
Physical Disability		✓		
Specific Learning Difficulties		✓		
Global Learning Difficulties		✓		
Autistic Spectrum Disorder		✓		
Any other disability – Various		✓		

<b>Race or Culture</b>	Positive Impact	No or Little Impact	Some Adverse Impact	Substantial Adverse Impact
White		✓		
Other minority groups		✓		

<b>Other Factors</b>	Positive Impact	No or Little Impact	Some Adverse Impact	Substantial Adverse Impact
Religious Belief		✓		
Sexual Orientation		✓		
Trans		✓		

Please comment on any areas where some or substantial impact is indicated. Any resulting actions must be added to the attached action plan.

**8. Is there anything that cannot be changed?**

What cannot be changed?	Can this be justified?	If so, how?
Not applicable		
E.g. Disabled people can be treated more favorably under the 2005 DDA. If a policy appears to treat disabled people more favorably than other equality groups, the disadvantage may be justifiable		

Please list the main actions that you plan to take as a result of this assessment in your area of responsibility. (Continue on separate sheets as necessary)

**DIVERSITY IMPACT ACTION PLAN FOR INCLUSION IN QUALITY IMPROVEMENT PLAN FOR INCLUSION IN QUALITY IMPROVEMENT PLAN**

Area for improvement and expected impact (linked to Corporate Objectives)	N/A
SMART actions/ activities	N/A
Staff development or resources required	N/A
Timescale including milestones	N/A
Success indicators and evaluation	N/A

Distribution: Copies of the final EIA should be sent to:

To those whom this Impact Assessment will cause to have further work to do in either changing processes or re-writing the policy(s) concerned.

All actions recorded here should be carried forward into the QIP, so that actions can be monitored and evaluated to measure the impact. There will be random sampling of action plans through the Equality and Diversity Forum.

## Communications Plan

Title of College Policy:	Date Approved by Policies and Procedures/ Corporation
Adult & HE Loans Policy	

Audience (tick appropriate)					
Managers	✓	Curriculum Teams	✓	Business and Learning Support Teams	✓
All Staff	✓ ✓	Suppliers		Partners	
Other(please state)					

Channel (tick appropriate)					
<b>Policy and Procedures</b>	✓	<b>Quality Improvement Team</b>		<b>Marketing Team</b>	
e.g. Meeting, Email, 4Policies	✓	e.g. Meeting, Email		e.g. Managers Update ,Staff Newsletter, Intranet, Website	✓
<b>Individual Team</b>		<b>Suppliers</b>		<b>Partners/External</b>	
e.g. Document, Library, Noticeboards, Team Meeting, Email		e.g. Letter or Email, Meeting		e.g. Letter or Email ,Board	
<b>Senior Management Team (SMT)</b>	✓	<b>Corporation</b>			
e.g. Meeting, Email ,Message Board		e.g. Meeting, Email ,Clerk			

Communications Plan Activated By:		
Name:	Job Title:	Date: