



Funding Information
Services (FIS) Webinar
Questions & Answers



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APPLICATIONS

Q. When do the applications for SFE open for 2024?

A. SFE / SFW / SFNI Full Time Undergraduate applications have now launched.

Q. Can non-UK students apply online now, or do they still have to fill out a paper form?

A. EU students can apply using the paper form only for their Tuition Fee Loan. If the student is entitled to 'Home Student' funding they would apply in the same way as a student from England, Wales or Northern Ireland.

Q. What is the earliest point in the UCAS cycle that a student can submit a SF application? Before they receive offers? Or only when they have accepted offers?

A. All potential applicants should be encouraged to apply as early as possible for their Student Finance in the academic year they are planning on starting their HE Course. Our application is not dependant on UCAS timelines or when a student is receiving their offers. Once the student finance application site is open, the earlier you apply with your preferred choice of university / college we can start to assess your application and ensure your funding is in place for when you start your course. Please see our [campaign page](#)

DSA

Q. If a student is on a fully funded foundation year, can they apply for Disabled Student's Allowance and if they do, will they still be eligible to seek a student loan for continuation onto a degree?

A. Yes; Foundation Years (year 0) are designated for support when integral to an extended course and the student attends the full course at the outset. Student would start the course in year 0 and remain on that course for the duration. As a guideline, you will need to meet certain criteria to be eligible for DSA:

- You're a UK resident
- You're an undergraduate or postgraduate student on a course that lasts at least a year (including part-time, Open University and distance learning courses)
- You qualify for Student Finance.



DSA REFORMS

Q. DSA reforms information session on the 6th spoke about presentation and FAQs being on the practitioner site. I don't see anything yet?

A. www.practitioners.slc.co.uk/exchange-blog/2024/february/disabled-students-allowance-information-session-resources/

ENTITLEMENT - ITT

Q. Is the maintenance loan for teacher training courses the same as all undergraduate courses?

A. For a qualifying ITT Course of no less than 1 year in length (no support if less than 1 year) and depending on the current status of the applicant, yes, a full maintenance loan may be available for the ITT / PGCE Course.

ENTITLEMENT - NHS

Q. Who exactly is able to apply for the full rate of maintenance loan during their NHS bursary years (SFW)?

A. From 2024/25 all SFW students on healthcare courses (including medicine and dentistry) will be able to apply for a full rate of maintenance loan during their bursary years.

ENTITLEMENT – PLACEMENT YEAR

Q. Who exactly is able to apply for the full rate of maintenance loan during their NHS bursary years (SFW)?

A. There are 3 different types of work placement. The amount of support available to the student depends on their situation and the type of placement they are undertaking. For a full list of qualifying placements please get in touch with your regional FIS Account manager and we will be happy to talk you through these placements. From 2014/15 new and continuing students who are on a placement year, either in the UK or abroad will be liable for 20% of the tuition fees for the placement year.

RESIDENCY - EVENT

Q. Will in year qualifying event funding be back dated to start of the course if the student starts in September and the event happens later in the year?

A. No

Q. I notice that you mentioned settled as an event, does this apply to all domiciles?

A. Welsh Government have now confirmed that they will not be making this change in AY 24/25.





Q. Can I clarify, does the change in policy meaning students acquiring settled status part way through their course become eligible for student finance, apply to students in both England and Wales but not NI?

A. From AY 24/25 the acquisition of a settled immigration status under any route will be added to the regulations as an in-year qualifying event. This means students will be able to qualify for support (full fee only) under the following regulations:

- Settled and three years of ordinary residence in the UK and Islands
- Settled and three years of ordinary residence in the UK, Islands and Ireland*(*Although Northern Ireland do not have these categories in their regulations.)
- Settled and three years of ordinary residence in the UK, Islands and BOTs* (*Again, Northern Ireland do not have these categories in their regulations.) Welsh Government have now confirmed that they will not be making this change in AY 24/25.

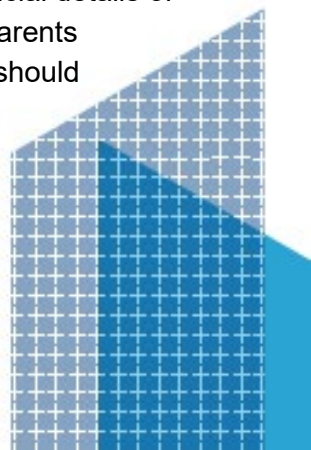
Q. May I clarify my understanding of the new rules on students gaining settled status during a degree programme? Assuming they also have three year's ordinary residence (in the UK), would a student who achieved settled status during the academic 23/24, be able to apply for a tuition fee loan from 24/25?

A. From AY 24/25, students who are granted settled status for any reason will be able to become eligible as an event, subject to satisfying other eligibility requirements. The requirement to hold settled status on the first day of the first academic year of the course or on the course start date (status specific) will be removed from AY 24/25.

HOUSEHOLD INCOME

Q. We are often asked by students whose income do they put down on the application form if their parents are separated and their time is split between both parents equally, or as equally as possible?

A. Students who want their application to be income assessed will be required to provide their sponsor(s) financial details. For dependent students we will be looking for financial details of their natural or adoptive parent(s) or parents' spouse, parents' civil partner or parents cohabiting partner. If the students' parents are separated/divorced the student should provide the details of the sponsor they live with or have most contact with. However, if they spend an equal amount of time with each parent, it is down to the student to determine which parent they wish to use as a sponsor on their application.



Q. Is the income of any other adults in the household taken into account for household income? For example, an older sibling who lives at home? Or is it just parent(s) and cohabiting partner?

A. A sponsor is someone who provides their income in support of a student's application. For dependent students this will be;

- Parents or adoptive parent(s)
- Parents spouse, parents' civil partner or parents cohabiting partner
- For independent students this will be;
- Spouse or civil partner
- Cohabiting partner (only where the student is aged 25 or over on the 1st day of the relevant AY)

Q. If a student's parents live abroad how does the household income work?

A. If sponsor(s) live or work abroad, we still need them to provide their financial details. They will need to do this for every academic year. Sponsors who are overseas/abroad must complete a PFF2 form and provide financial evidence of their income as we can't check this with HMRC. We'll use the Overseas Income Converter to change the income details on the evidence into GBP.

Q. A number of our students work part time and will continue to work part time during their HE studies. Is this income included as part of the household income for maintenance loan assessments?

A. Students who are working part time whilst studying a Higher Education course are not income assessed. Dependant students will remain assessed by their Parent/s income and if the student is Independent and married or living with a cohabiting partner then it is the partners income we assess.

Q. Can you confirm that parents and guardians only need to provide their NI number to support their child's finance application?

A. Yes, as part of our Sponsor Journey Redesign, the NI number will be used to get HMRC figures for SFW as well as SFE.

Q. Has there been any change to the amount deducted from the household income assessment where there are other siblings dependent on the sponsors?

A. A disregard of £1130 is applied to the household income for each child wholly or mainly dependent on the sponsor(s). Dependents age is calculated from start of the relevant AY.



Q. How would an Independent student (27YO) living with boyfriend and his parent be assessed? Would his parents' income be classed as household income or just his?

A. Students who are over the age of 25 before the first day of the academic year are automatically classed as independent. This allows them to have their application based on their own household income rather their parent(s). An independent student would be required to provide the;

- Income of the students spouse or civil partner
- Income of the students cohabiting partner (only where the student is aged 25 or over on the 1st day of the relevant academic year)

Q. For students whose parent (s) have passed away within the last year and they live on their own (with some external support) - would they be classed as an independent applicant (they don't have someone in their household who is the income earner). And how does any subsequent pension payment to the student impact household income? or is it not included?

A. If both of the student's parents are deceased the student must provide death certificates for both parents along with one of the following:

- the students birth certificate
- a letter from an independent person with good standing in the community confirming that both of the students parents are deceased.


If the student is supported by a sole sponsor who passes away during the academic year the student can be assessed as independent for the academic year in which the sponsor passed away. In subsequent academic years a PFF2 is required from the remaining sponsor or alternatively evidence that the student meets one of the other independent reasons. All students are required to declare any taxable unearned income (income received without working) that they expect to receive in the academic year (AY) which they are applying for. Including pension payments.

INDEPENDENT STUDENTS

Q. We have noticed an increased trend since the pandemic of younger students telling us that their relationship at home with parents has broken down, often with our students then living with grandparents or uncles and aunts. Do these students automatically get assessed as Estranged?

A. Students can be assessed as an independent student if they have not communicated with their biological/adoptive parents for a substantial period. They cannot be classed as estranged if any of the following applies; their parents are on low income and don't support them financially or their parents do not want to give details of their income or refuse to provide financial support to them. Students can indicate this via the independent section of the main application by ticking 'You are irreconcilably estranged (have no contact with) from your parents and this will not change'.

Additionally, by completing the Estrangement Declaration Form.



LIFELONG LEARNING ENTITLEMENT (LLE)

Q. Can you shed any more light on LLE?

A. At present we are maintaining and updating our FAQs on these sites:

www.heinfo.slc.co.uk/lle/lifelong-learning-entitlement

www.lpservices.slc.co.uk/lle/lifelong-learning-entitlement

We will be sharing more information during our upcoming LLE Provider Programme; more details can be found here: www.events-slc.co.uk/home

If you have specific questions, you can also email LLE_enquiries@slc.co.uk. Please note there are aspects of LLE policy and system design still under development, but we will endeavour to provide answers to your questions, as best we are able at the time of asking.

NI AND HOUSEHOLD INCOME

Q. Will self-employed sponsors need to provide evidence of household income, or can they also just supply their National Insurance number?

A. Self-employed sponsors can also just supply their National Insurance numbers as we will check income with the HMRC using this information.

POLICY

Q. Do you have any update on Shariah compliant student loans?

A. Please note the Government official release on this subject.

<https://www.gov.uk/government/publications/alternative-student-finance/alternative-student-finance>

Q. Is the Welsh rate applicable only to students ordinarily domiciled in Wales or for all eligible students studying in Wales?

A. Tuition Fee applicants domiciled both in Wales and England can be charged the uplift of £9,250. SFW Maintenance Loans and Maintenance Grants are only applicable to students ordinarily domiciled in Wales. Subject to SFW usual eligibility criteria.

Q. When will we find out more about this extra support to HEIs for hardship funds?

A. Please refer to the government statement on this as it will be administered directly by the OFS. <https://questions-statements.parliament.uk/written-statements/detail/2024-01-25/hlws207>

Q. There was a recent article on BBC saying that a new Ukraine Scheme is being launched with 18-month visas only from March 2025. Can you tell us a little more about this.

A. Please see the latest update from Government on this:

<https://www.gov.uk/government/news/government-extends-stay-for-ukrainians-in-the-uk>



Q. If students take a gap in their university education, how long a gap can they take and still be entitled to SFE?

A. UK Nationals must meet the below residency requirements as standard for Higher Education funding;

- Ordinarily resident* in the UK, Channel Islands or Isle of Man for the 3 years immediately before the 1st day of the 1st academic year of their course for reasons other than full-time education
- Ordinarily resident in England on the 1st day of the 1st academic year of their course.*
- Settled under the terms of Immigration Act 1971 (and not subject to any restrictions on the period for which they may stay).

*Ordinarily resident means where the student calls home, if they move to study then this is their term time address. UK, EU and ROW Nationals who have been outside of the EU/EEA on a temporary break may be eligible for funding if they can provide evidence to show the absence was of a temporary nature and have returned prior to the first day of the first academic year. A customer may have left the UK in the 3-year period before the Academic Year. If they can provide evidence that this break was temporary, then they can still receive full funding. A Gap Year could be classed as a Temporary Break in Residency.

REPAYMENTS

Q. I have a question that is often put to us when we visit schools. Will students starting under Plan 5 still make their repayments in the same way as previous Plan 2 repayments?

A. From 6 April 2026 onwards, Plan 5 Statutory Repayment Due Date rules will replicate existing Plan 2 SRDD rules.

Q. For students who graduate and then move abroad, how does SLC get repayments? How do students repay their loans?

A. Customers who are resident outside of the UK for 3 months or longer are required to notify SLC as soon as possible by completing an Overseas Income Assessment Form (OVFA) to provide evidence of their income or means of financial support. This is because overseas customers make student loan repayments directly to SLC instead of repaying through the UK tax system. Overseas customers will only be required to make repayments to SLC if their income is above the repayment threshold for their country of residence, which is calculated based on the country's Price Level Index (PLI) data, a measure of the cost of living. Customers with an overseas schedule can make repayments each month or can pay multiple months upfront in one lump sum.



Q. Was there an error on the slide relating to Plan 5 repayment as the fourth bullet point stated any income earned over £27,295 would have payment deductions made but the first bullet point stated that £25,000 was the threshold!?

A. To confirm Plan 5 repayment threshold is £25,000.

Q. How does LLE impact current or new Plan 5 SF students going forward? Do they stay on their same plan?

A. Please see Plan 5 repayment question already answered above. Repayment of loans taken under the LLE will follow the Plan 5 student loan terms and conditions.

Q. Can I just clarify - if a student gains ILR during the 24/25 academic year but after 1 Sept of that year will they qualify for funding?

A. The 'in year qualifying event' provisions for these categories means that students whose parents were not granted ILE/R as a victim of domestic abuse, or ILR as a bereaved partner by the Home Office on the course start date, but later acquire this status, will become eligible for student support for the rest of their course and will qualify for home fee status.

Q. Can you confirm if the changes to eligibility such as domestic violence ILE, Chagos Islanders and settled status part-way through are only for SFE in 24/25? Information we've received from Welsh Government is that these may be considered for 25/26 but not for 24/25 for SFW.

A. From AY 24/25, students who are granted settled status for any reason will be able to become eligible as an event, subject to satisfying other eligibility requirements. Including a new eligibility route within the British Overseas Territories category for Chagossians with British citizenship. As per those students who are eligible for funding under the current BOTs category, this route will provide access to UG fee-only funding, ALL, PG master's, and PG doctoral funding for SFE applicants only in the AY 24/25. At the time of writing this Q&A the Welsh Government have decided not to adopt these policies for AY 24/25.

RESIDENCY

Q. Where students gaining settled status part way through their course will now become eligible due it now being considered as an event - is this applicable to SFE and SFW?

A. Welsh Government have now confirmed that they will not be making this change in AY 24/25.

Q. Children granted ILE/ILR where their parent has been granted ILE/ILR - who is considered a child? Does the student have to be a particular age?

A. Children of persons granted indefinite leave to enter or remain as a victim of domestic violence or domestic abuse or as a bereaved partner who was under 18 on the leave application date.



Q. Are you able to share more on the Rest of the World guidance ?

A. Standard Eligibility Rules state that to receive home funding support, students who are from ROW must meet the residency criteria below;

Have settled status in the UK (ILR, ILE, No Time Limit) or Settled Status awarded under the EU Settlement Scheme), this must have been granted before the first day of the first AY of their course

Have been ordinarily resident in the UK and Islands for the three years prior to the first day of the first AY of their course, they need to provide Home Office status evidence for this period

Be ordinarily resident in England on the first day of the first AY of their course. Exceptions do apply, students who do not meet the above criteria may still be eligible for full funding if they meet one of the exception criteria, we may be able to apply. To get more detailed guidance on this or answer a specific scenario please do contact your regional FIS Account Manager.

Q. Can you confirm that the change to the settlement rules will apply for continuing as well as new (24/25) students please

A. the 'in year qualifying event' provisions for these categories means that students whose parents were not granted ILE/R as a victim of domestic abuse, or ILR as a bereaved partner by the Home Office on the course start date, but later acquire this status, will become eligible for student support for the rest of their course and will qualify for home fee status. New & Continuing students are included in this.

Q. If a student obtains a settled status during their course and a provider assesses them as having a Home fee status, what's the process for them applying for SLC Funding? What is the timeline?

A. Applications must be with us no later than 9 months after the start of the academic year to qualify for student finance.

RESOURCES

Q. Applications must be with us no later than 9 months after the start of the academic year to qualify for student finance.

A. The Funding Information Services team have updated the latest Student Facing presentation with all the new rates available. We encourage you to contact your regional FIS Account Manager to receive a copy of this. You can also get further information from:

<https://www.gov.uk/student-finance/new-fulltime-students>

Q. When will the 2024/25 Guidance Chapters be available on the SFE Practitioners website? Particularly the Assessing Eligibility Guidance?

A. Guidance chapters are currently being reviewed and will be updated on the Practitioners Website in due time: www.practitioners.slc.co.uk



Q. When will HE providers be sent the new maintenance loan figures for 24/25 so we can start speaking to students at sixth forms and colleges about them?

A. The Funding Information Services team have updated the latest Student Facing presentation with all the new rates available. We encourage you to get in touch with your regional FIS Account Manager to receive a copy of this. You can also get further information from: <https://www.gov.uk/student-finance/new-fulltime-students>

Q. When will the 24/25 resources be available.

A. The Funding Information Services team have updated the latest Student Facing presentation with all the new rates available. We encourage you to get in touch with your regional FIS Account Manager to receive a copy of this. You can also get further information from: <https://www.gov.uk/student-finance/new-fulltime-students>

Q. Can your suite of resources be available on SFE and SFW practitioner's website so practitioners can see what's available without having to e-mail you?

A. Work continues in SLC to look at the best place to host all these resources.

Q. I'm new to student finance - how can I keep updated with your resources and changes?

A. Welcome to the sector. To receive the latest updates please register for our Monthly Bulletin. You can do this by providing your contact details to your regional Funding Information Services Account Manager.

Details can be found here: <https://www.practitioners.slc.co.uk/about-us/funding-information-services-account-managers/>





For more information:

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www.slc.co.uk