**HELOA National Conference – Thursday 16th January 2020 – 4.00pm – 5.15pm**

“Get it Right First Time – A Regional Challenge – 2020”

Student Loans Company

* This session is going to be a bit different to the usual SLC / SF updates we see – looking this year at regional specific data that has been accessed.
* Gained this access to 20 years’ worth of SLC data and wanted to use it and learn from HELOA member how SLC can tailor and use this data to be specifically helpful for different institutions.
* Show of hands interaction demonstrated there were HELOA members present that represented all regions of the UK and delegates will be given the data to review in the session because SLC are wanting feedback and thoughts.
* FIT responsible for giving updates and being a point of contact but wants to seek intervention to support on time applications, right first time applications to help people assisting the students applying (parents and carers info etc) as in this helping stage, things can go spectacularly wrong.
* SLC are doing all they can to avoid these delays.
* They are looking at specific student demographics to see if there are trends and patterns.
* Looking at “normal applicants” – UK straight out of college 18-year-old – most literature relates to these students and they’re well served. Need to make sure they’re doing all they can to target wider demographics.
* Trying to play their part by promoting updates, new policies regulations and processes etc.
* Applications open round around Feb time and there’s a soft deadline in May.
* 2019/20 – 56% applicants applied on time – 2018/19 51.7% applied early by that May deadline. That upwards trajectory needs to continue.
* SLC are tasked with getting money to students on time – late payments will impact university career and cloud enjoyment in the beginning and potentially throughout HE journeys – this is to be avoided.
* “Forced non means tested” assessment is the blanket assessment that helps students to not start with no money. They will then receive less than they are due and will need to wait until January to get full payment. This is a back up solution applied when students apply late.
* Complex cases require additional evidence, and this will take extra time.
* There is pressure on front line staff in SLC and HE are feeling the pressure.
* Financial hardship claims may become more prominent – there are anecdotal claims to suggest this.
* More students are applying through clearing currently and they will have a late application and there’s nothing that can be done there really.
* Get a lot of HE/FE colleges where students can enrol later, nothing to be done to combat late apps here.
* Helping students following the “normal” path to get them done efficiently and quickly.
* Whilst apps are coming in for SLC in the “normal” cycle, 260,000 new applications that need man power in June - December not including the following groups;
* Migrant workers that need to send in evidence in September;
* DSA and students with children/dependants’ applications are also later in the cycle.
* This session is aimed to help the students that need to be processed through the system quicker; the “normal” applicant.
* The aim for SLC is only having to to assess one application once and not have to re visit.
* Automated processing system with a 4-day turnaround – straightforward cases – will not see a face to face person…it can be this quick!
* Want to reduce avoidable contact – horrors at needing to phone student finance 15 times – the service is not built for this – they are trying to reduce this. Assessors evaluate the more complex cases, and these won’t go to the automated system.
* They want to be able to focus on people that have issues with ID and nationality, residence discrepancies.
* No unnecessary delays for releasing money for things like national insurance numbers and bank details – all should be working towards that 4-day turnaround.
* Trying to reduce “application pending” whilst waiting for further information – all will contribute to that increased wait time.
* “RIGHT FIRST TIME” information is what this all eludes to – the overarching ideal is SLC wants to reduce avoidable contact with students.
* There is also an aim to reduce the need to send anything in the post.
* [Slide #5 OFS key demographics slide referenced here] – wanting to make sure students whose applications will be different will have the same amount of face to face information and guidance as a “normal” applicant.
* % of on time applications and right first-time applications is broken down by region in this new data.
* Students studying as second degree – GCSE and A level results putting that in there will delay the process.
* Key demographics, care leavers, estranged students etc and they need to look at literature and feel supported and know that their application whilst different is making sure that they’re doing the right thing.
* SOME CAVIATS –
* Application snapshot data is ONLY a snapshot. The official SLC data is based on payments. The data we’re looking at today is snapshot data, not the main set of data, it’s a picture of it only.
* We will only share institutional data with that institution – encouraged to contact your rep if you would like this.
* We only know there’s only so much we can do with on time applications, the students have this as their responsibility.
* It’s hard to encourage it across different regions and we know this so it’s worth keeping this in the back of your mind.
* Nationally, 55.8% applicants applied online.
* Where are students applying early? 5% above national average is South West of England, Yorkshire and the Humber but students in East Mids are 10% above the average and Scotland places 13.5% above average.
* *[ ACTIVITY – broken down regional data was provided in the session by SLC (contact for these printouts to circulate) and then right first time and demographic data was looked at in mini regional groups].*
* One of things that drives how we use the data – marginal gains – if we can nudge each region by 1% for example, were trying to pick 3 things to improve regionally and come up with ideas to improve and this will encourage a national increase which encourages a drive upwards.
* When looking at the data regionally, you should focus on the area where students’ intended institutions are e.g. A student sat applying in their house in London for a NW institution on time will influence a NW stat even though that student is from London.
* FEEDBACK FROM BREAKOUT – [North West mini regional group] – graduate who struggled to find the tax information for previous tax year with parents and so suggests to introduce the idea that this information will need to made available earlier within the information and guidance – telling year 11’s to prepare and that current info in year 11 WILL be relevant.
* Analogy of posters – apply now for student finance (and don’t forget your national insurance number) that could be a small change.
* [East of England mini regional group] – students don’t understand the importance of NI number, adding into sessions the importance of it and this explaining the importance in general – the way we receive it has changed and kids need to be educated about it and how crucial your NI number really is to your life.
* There were only 11,000 current income apps out of 500,000 quite a low amount.
* Moving away from home vs staying at home – this data will be explored over the current year by Amar.
* Question – [London Chair] – we always give advice about when it opens – always very vague when we guide and is there a date of opening so far do we know? [Response by SLC] It’s a moveable date every year and this is because it must rely on policy being confirmed. It would be agreeable to have fixed date of opening though like UCAS etc.
* Twitter feed from SLC says when it’s opening, but gen Z target market don’t really use twitter anymore so this may not be feasible. Can other channels be used?
* Apart from the application form, it’s hard to find the deadline date. These people are not the issue though as they’re already applying/have started filling in an app – it’s the people that haven’t even thought about it that need to be targeted.
* 2019 application data will be compared to and tracked over the next year and there will be 2020 data available next year.
* In reality, there’s only two MUSTS for a student to apply for Student Finance; these are bank details and NI number – SLC can work past not having a passport etc.
* To conclude the session, SLC reps are on hand with resources and time to contribute to help us all out when communicating to schools if we need it.
* Marginal gains are important – may not feel like much improvement individually but will help thousands of people in their university journeys.
* [Closing remarks] – “The worst outcome of this exercise will be a wealth of fantastic insight into your/our students, and that insight will inform and improve the service moving forward. We cannot fail to win!”