

Institutions in attendance

Edge Hill University (2)

Future U (2)

Greater Manchester Higher (4)

Liverpool John Moores (3)

Manchester Metropolitan University (6)

Queen's University, Belfast (1)

University of Lancashire (7)

University of Cumbria (2)

University of Liverpool (4)

University of Manchester (3)

University of Salford (6)

Other (2)

*Delete institutions if no one from there attended

Total attendees: 42

The session notes below were written and compiled by a variety of reporters, therefore some formatting differences may be present.

1. **Student Finance England.** *Sammie Fletcher, Funding Information Services Account Manger, Student Loans Company.*
2. **Making Every Penny Count: Helping Students Conquer University's Financial Challenges.** *Tom Allingham, Save the Student.*
3. **Breakout Discussions**
 - *Student Finance and Lifelong Learning Entitlement*
 - *Financial challenges for prospective students, budgeting and how to best support applicants*
 - *Financial challenges for universities, its impact on the sector and our roles.*

Student Finance England

Sammie Fletcher, Funding Information Services Account Manager, Student Loans Company.

Reporter: Nat Johnson

Introduction

4. Single Student Funding System
5. Replace current HESF loans for L4, L5,L6.
6. Flexible, modular study.
7. Jan 2027 first cohort

Eligibility |

Some other changes- which are?

Academic Year> Course Year and Service Year – terminology changes

LLE Course Year High-Level Definition
The 12-month period starting on the first day of the calendar month in which the student's course begins (the first course year), and Each subsequent period of 12 months in which part of the course is undertaken
LLE Service Year High-Level Definition
The 12-calendar month period beginning 1 st August and ending 31 st July each year

Once assessed as suitable for LLE support- they retain their eligibility for the duration of their course.

Students' ability to study concurrently -

Bachelor's Degrees and Integrated Master's Degrees
Foundation years available before some degree courses start (Providing these form part of an overall Bachelor's Degree)
Foundation Degrees
Postgraduate Certificate in Education (PGCE)
The tuition fees for designated Distance Learning and online courses



Standard Support entitlement |

TFL balance up to the full standard of four years= 480 credits worth of study

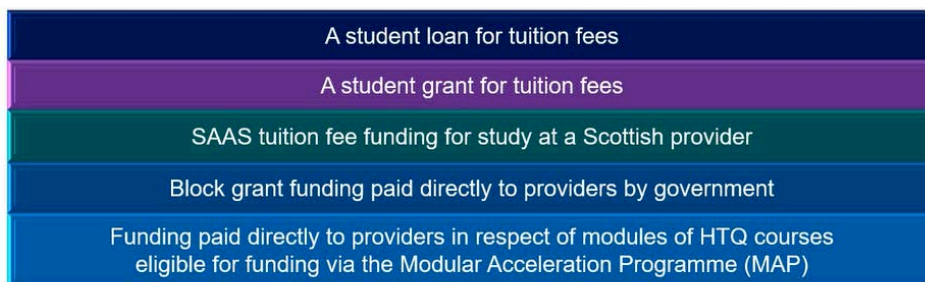
(£39,160.00/120 x480 credits)

LLE Tuition Fee Loan – Residual Entitlement

Students who have previously undertaken relevant government-funded study may be eligible for a **residual amount** of LLE Tuition Fee support, enabling them to fund additional qualifications and gain new skills:

- Students will have their standard LLE Tuition Fee Loan entitlement reduced to reflect any non-LLE study for which a student has received applicable government tuition fee support (their relevant funded study)

Applicable tuition fee support means **support for tuition fees** provided by the government administrations of England, Wales, Northern Ireland or Scotland in the form of:



Residual Entitlement |

Any non-LLE study includes all qualification types

Residual Entitlement – Relevant Funded Study

Relevant funded study means any non-LLE study for which **applicable tuition fee support** was provided in relation to study undertaken with a provider in the UK for:

A period of HE UG study at Level 4 to 6 (or equivalent level in Scotland)
This includes all qualification types designated via the existing HE student support regulations that apply in each relevant UK domicile
A period of study leading to a PG qualification, funded under the Higher Education Student Finance (HESF) system
E.g. Integrated Master's Degree, PGCE or PG Pre-Registration Healthcare qualification
Study on a Foundation Year
A period of FE study at Level 4 to 6 beginning on or after 1 st August 2013 for which the student received Advanced Learner Loan (ALL) support
A period of study on a module of an HTQ course for which the student's tuition costs were funded under the Modular Acceleration Programme (MAP)



Additional entitlement that students can get |

Longer courses

Study abroad years,

CPR (compelling personal reasons for needing extra year funding)

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LLE Tuition Fee Loan – Additional Entitlement Summary

Additional Tuition Fee Loan support, in excess of the standard entitlement balance will be made available to eligible LLE students in certain circumstances:

Priority Additional Entitlement:
Designated courses in an identified UK Government priority subject area (a Priority Course)
Additional Entitlement for a Special Period:
Specific additional fee costs associated with certain types of study, including Study Abroad, Sandwich Placement, or Foundation Year
Additional Entitlement for Taught Study Years of Certain Longer Courses:
Eligible longer courses in specified subjects (Architecture, Veterinary Surgery and longer Scottish courses)
Compelling Personal Reasons (CPR) Related Additional Entitlement:
For students whose LLE-funded study has been negatively affected by a CPR



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Maintenance support under LLE |

No change to offering money to support DL unless student is disabled

DSA no change, LLE (TFL) no change

LLE Maintenance Support – Assessment Principles

The rules for assessing household income and calculating any required deductions to the Maintenance Loan support available to students **will not change**:

- This will apply for both eligible full-time and part-time LLE-funded students

The rules for calculating the maintenance support entitlement **for part-time students** will closely reflect the system used for full-time students:

- This means that household income will be used to assess their eligibility for maintenance support, just as it is for full-time students
- This will create a more streamlined system, which will treat all students consistently
- Students who choose not to provide household income information will only be eligible for the minimum (non-means tested) amount of loan support

LLE Maintenance Support – Elements and Categories

LLE loans for living cost (maintenance) support can be broken down into **three distinct elements**:

Maintenance Loan Element (MLE)	Special Support Loan Element (SSLE)	Reduced Loan Element (RLE)
Available to most students, including individuals not on specific benefits	An additional element of support awarded to students who are in receipt of certain benefits	A lower non-income assessed element of loans for living costs
Partially income assessed	In addition to the Maintenance Element	Awarded to students studying on qualifying course years:
Made up of a base non-income assessed portion and an additional income assessed portion	Available to those aged 60 or over on the first day of the course year	Those that attract specific bursaries, and
Considered income by DWP for benefit entitlement calculations	Entirely income assessed	Some qualifying placements



Calculating Entitlement – Maintenance Loan Element

LLE students under 60 and not entitled to certain benefits: Course years with 30 or less study weeks

The base Maintenance Loan Element (MLE) for eligible students undertaking course years with 30 or fewer study weeks will be calculated using **the relevant weekly rate, multiplied by 30**:

$$\text{Base MLE Only Entitlement} = 30 \times \text{Weekly MLE Only Rate}$$

Where the student's **household income is £25,000 or less**, they are entitled to the full base Maintenance Loan Element entitlement (subject to intensity and credits per week adjustments):

- Otherwise, the base Maintenance Loan Element entitlement amount is reduced by the calculated Loan Reduction Value (LRV) until the income assessed portion of the loan is £0
- At which point the student is entitled the non-income assessed loan amount only

$$\text{MLE Only Income Assessed Entitlement} = \text{Base MLE Entitlement} - \text{LRV}$$



Examples | see slides

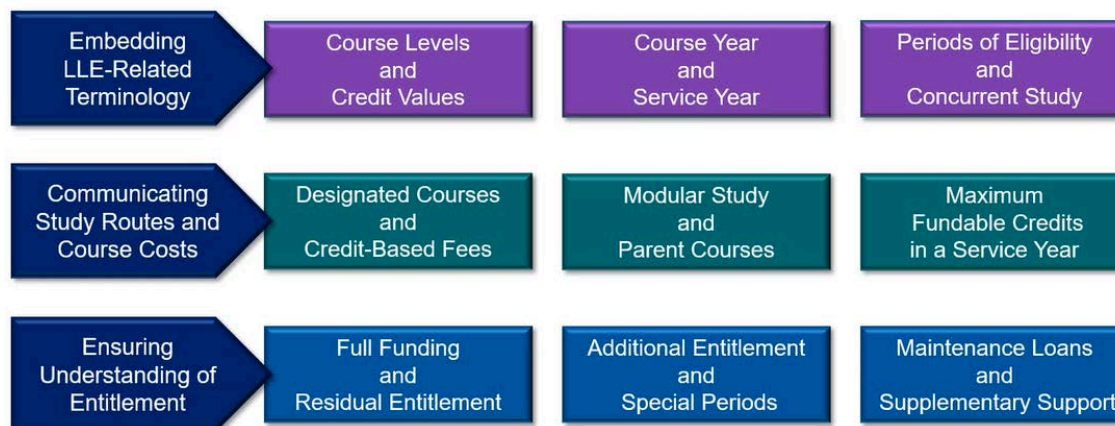
Intensity of study |

Intensity is judged, and used to reduce loan entitlement if deemed less intensive.

Supplementary support |

Introducing the LLE – IAG Content Considerations

Stabilising consistency in the adoption of LLE-related terminology, and promoting the understanding of study options and funding entitlement will contribute to **effective IAG content creation and delivery**:



Questions with answers provided by SLC

1. Do supporters get their own log in to upload income evidence (that continues to keep personal household income confidential?)

Sponsors will create an online account as they currently do to provide their household income information. It will continue to be confidential regarding income.

2. There was previously a “register interest to find out more” campaign for HESF in the past. Is there a campaign/webpage for LLE? We want to link this in our school/college and open day finance presentations.

There is a dedicated LLE campaign page currently in use: [Studying in 2027 - Student Finance England](#)

4. Can those who receive DLA and PIP still qualify for DSA support package and has DSA changed

Yes, nothing has changed with DSA. Students will continue to apply when they apply for UG funding. Minimum of 30 credits.

5. Parental/Adult Dependent/Childcare grants- are they staying in the current form and applied to alongside the TFL and the maintenance portion?

They are still applied for during the main application and will be eligible for students studying 120 credits.

End.

Making Every Penny Count: Helping Students Conquer University’s Financial Challenges

Tom Allingham, Save the Student.

Please see slides that have been uploaded.

End.

Breakout Discussions

Student Finance and Lifelong Learning Entitlement

Reporter: Louise Wylie

Confidence in Explaining the LLE

The group initially felt reasonably confident about explaining the LLE, but after

reviewing the material slide by slide, confidence decreased due to the volume, weighting, and intensity of the information presented.

There was a general sense that too much unnecessary detail was included, which overcomplicated the subject and muddied understanding.

We felt that clearer guidance on what staff specifically need to know would have been more helpful.

Input from other staff members during discussions was appreciated and provided useful context.

The group felt that much of the material focused on scenarios that most students are unlikely to encounter, reducing its practical relevance.

Overall, the consensus was that the information could have been simplified considerably.

Concerns were raised about the lack of available resources, especially given that staff are expected to begin discussing the LLE with students immediately.

References to maintenance loan minimums were considered confusing.

Case studies were seen as focusing too heavily on unusual or exceptional examples rather than standard student experiences.

The group expressed interest in seeing student-facing resources, which they hope will present the information more clearly.

It was generally felt that, at least initially, the LLE will mostly affect full-time and part-time learners rather than modular learners.

Government resources appeared to suggest that the LLE is not dramatically different from the current system, while Student Finance England presentations implied more substantial changes.

This created uncertainty around how these changes should be communicated accurately to students.

We questioned whether the main differences may lie more in the application process than in the student experience itself.

Adult Learners

The discussion highlighted that many adult learners, particularly those in health-focused pathways, may already be eligible for alternative funding sources.

Since much current work focuses on Year 12 and Year 13 students, the immediate relevance for some staff may be limited.

The LLE was seen as potentially beneficial for postgraduate pathways such as

PGCEs.

Potential Benefits

The ability for learners to view their remaining entitlement was seen as an important and useful feature.

Overall, the group agreed that the LLE could offer increased flexibility and options for learners.

Postgraduate and Maintenance Loan Questions

Questions were raised about whether the LLE will affect postgraduate taught loans.

There was interest in whether any unused entitlement could potentially be applied to future study opportunities.

We noted that maintenance support appears likely to continue into a fourth year, beyond the traditional three-year degree structure.

However, there was confusion around how support would work for students whose study patterns extend beyond standard timelines.

Household Income and Financial Concerns

The £25,000 household income threshold was a significant point of confusion.

We were unclear about how this figure affects maintenance calculations and deductions.

The group felt that discussions around student debt were often overly dramatic.

Similarly, grants were viewed as being overly emphasised without necessarily addressing students' primary concerns.

Key Student Priorities

Finance, debt, and loan repayment remain among the most significant concerns for students, particularly at fairs and recruitment events.

Employment prospects continue to be a major consideration in student decision-making.

Role of Staff vs Student Finance England

There was recognition that while staff can provide guidance, the more complex financial conversations will ultimately need to be handled by Student Finance England rather than educational advisers.

Use of Entitlement

The group questioned how many students would realistically choose to use their entitlement flexibly over time.

Opinions were mixed, suggesting uncertainty around how widely alternative study

patterns will be adopted in practice.

End.

Financial challenges for prospective students, budgeting and how to best support applicants

Reporter: Alex Whitham

Conversation in our room focused around 3 main questions for discussion.

Firstly, should budgeting and financial management fall within our responsibility as practitioners?

General feeling was that we should reinforce and support the advice students already receive from teachers and advisers.

Views differed depending on the cohorts and institutions people work with.

Focus on the need for myth busting around student finance and university affordability.

However, questions raised around professional boundaries and whether practitioners are qualified to advise on issues such as overdrafts, debt, and personal financial circumstances.

Importance of signposting students and parents to trained specialists and support services.

Recognition that financial concerns can disproportionately impact vulnerable students:

Need to be mindful about how financial information is presented and avoid overwhelming students.

Discussion around the “stark realities” students may face financially.

Discussion around students living at home:

Often perceived as the cheaper option.

However, some students may be expected to contribute financially to the household, meaning they may still need part-time work alongside study.

Travel and placement costs highlighted as a growing concern:

Particularly relevant for courses such as nursing and PGCE programmes.

Students on intensive placement-based courses may struggle to undertake part-time work due to time commitments.

Conversation around balancing being realistic with positivity:

Apprenticeships can sometimes be viewed as the “solution” to financial pressures, but given how competitive they are, this can’t be the answer for all.

Important for us to present all pathways fairly and realistically without discouraging students from higher education.

It’s really about us supporting students to make informed choices.

Next, we looked at whether the LLE would bring any positive or negative change for students when thinking about their financial challenges.

Consideration of how it may impact financial challenges and provide more flexible ways to access higher education.

Recognition that there are now many more pathways available beyond the traditional linear route.

Need for practitioners to better understand these options, particularly from a financial perspective, in order to explain them confidently to students.

Final discussion focused on more joined-up support for applicants.

Potential value in introducing students earlier to university support networks, as we often advise, but aren’t the people who they would speak to at all once they are at our institution.

Suggestions included opportunities for private conversations at applicant events and providing continuity of contact where possible.

Recognition that IAG provision varies significantly between settings, so the more we know about what other institutions offer the better, so we can advise students, particularly if they aren’t as set on coming to our institution.

End.

Financial challenges for universities, its impact on the sector and our roles.

Reporter: Helena Hampson

Job Roles

Separate teams for different roles (Events Team, Recruitment Team etc)

Some universities have much smaller teams that look after Open Days/on campus events/off campus events – offers a range of skills and experience but not necessarily the opportunity to delve deeper into an area of expertise

UCAS & UK Uni Search

UCAS add-ons becoming increasingly expensive

Difficult for smaller universities with finite resources to keep up when wanting to grow

How can UCAS prove value for money? Paying for scanners is a must for gaining data

Some universities looking at UCAS and UK Uni Search side by side rather than

comparing the events to utilise geographical space

HEI's 'competing' with multi-million-pound companies advertising degree

apprenticeships etc and their ability to offer engaging and interactive stands that take

away from UCAS being a HE fair (full time UG)

Expenses

Some universities adhering to government HMRC guidelines e.g. (*x number of working hours = x amount of £*)

As a result, little flexibility to account for being 'stuck' in a location with little option on food or drinks

Logging costs on expenses to help with requesting budgets

Staff having to factor in costings for lunches/over night stays due to pressure on budgets

Data

Very important for putting forward and justifying reason to attend events

More universities now decreasing mile radius of attending colleges/events due to applicant numbers etc

Attending college events

Duplicating visiting students at various events – for example, seeing a student at a council wide HE fair then being invited into said college the following week and receiving feedback that students have 'already got their information'

Moral responsibilities

Having to turn down opportunities due to what data tells us and the finite resources universities has

Staff put in difficult positions when speaking to external schools and/or colleges about what they can and can not offer

Feedback with senior managements support

Can resonate a little more in the moment by having this support when discussing budgets with external organisations

END.