

<p><b>ADMINISTRATION OF PAYMENTS BY BACS FOR STUDENTS BY THE STUDENT LOANS COMPANY (SLC) AND INSTITUTIONS FOR AY 2011/12</b></p>
--

## Table of Contents

Student Support Attendance Request (SSAR) .....	3
Student Support Attendance Confirmation (SSAC) .....	3
Checking the student's details .....	4
Sending SSACs where a student enrolls on a different course to the one shown on their payment schedule letter .....	5
What to do if the course on the payment schedule letter is 'temporary' .....	5
Informing the student's LA/ELB/SFE of course changes .....	6
Recording attendance.....	6
SSAR - STUDENT SUPPORT ATTENDANCE REQUEST FILE FROM SLC TO HEI .....	8
SSAC - STUDENT SUPPORT ATTENDANCE CONFIRMATION FILE FROM HEI TO SLC.....	11
Designated Courses .....	13
STUDENT FINANCIAL ENTITLEMENT LETTER.....	14

## Introduction and Overview

1. All payments of student support will be made into students' nominated bank accounts. Students must, therefore, provide the SLC with bank account details prior to enrolment if payment is to be made promptly. Before SLC can authorise payment, they must receive confirmation from the student's institution that the student is in attendance.
2. SLC will supply institutions with data about students that are expected to attend and institutions will in turn provide SLC with reports indicating which students are in attendance. The SLC will then instruct the Bankers Automated Clearing System (BACS) to make payments by direct credit into students' bank accounts.
3. Institutions have flexibility as to how they obtain attendance data but they must return the data in the format specified by the SLC and via the SLC's secure web area. This notification will use the Student Support Number (SSN) to notify the SLC of each student that has been enrolled.
4. The SLC will provide data on a secure area of their website, Student Support Attendance Request (SSAR) files for institutions containing details of all expected attendees. This may be daily or less frequently, depending on information being received from LAs/ELB/SFE (Student Application Service). These files are not cumulative and each file will only contain new students assessed for the first time, or students who have been reassessed. **Institutions may use these files as they see fit. For example data held on the SSAR such as SSNs can be incorporated into their enrolment IT system. This will involve matching students' records, extracting the SSN and importing it into their database.**
5. There are four methods of data capture:
  - a) Data entry to local HEI enrolment IT system - the 'database' method

The HEI must hold the SSNs of the students in order to use them for notification of attendance. **Some institutions may already hold this information (e.g. on continuing students) and others may obtain the information from the SSAR files.** When students enrol, the HEI Student Record system will output a Student Support Attendance Confirmation (SSAC) file in a predetermined format containing data including the SSNs of all students who have enrolled.
  - b) Modified file method

Instead of importing data onto the local Registration system, HEIs will amend the SSAR file to indicate which students have attended and return their details electronically as an SSAC to the SLC, again via the secure website and using the SSAC file predetermined file format.
  - c) Barcode method

Students will be asked to present their student financial entitlement letter when they enrol. HEIs administrators will use a barcode reader to scan a barcode on the letter and the data collected will be downloaded into an SSAC, which will be sent to the SLC by means of the secure website. SSNs can be input manually into the barcode readers if necessary (e.g. if the student has forgotten the letter or the barcode is unreadable). Other documentation such as the LA/ELB/SFE/SAAS financial assessment notification can be used to obtain the SSN. On

request, the barcode font can be supplied to HEIs so that they can generate their own lists of students with ready-made barcodes to cover instances of students failing to bring PSLs with them.

- d) A fourth method available for smaller HEIs is direct Web entry to a secure area on the SLC website. This facility can be found by clicking the HEI Online Attend Confirm tab on the main screen.

This method can only be used by those HEIs with a student count of less than 200 students. This is the maximum volume that this functionality can support and therefore larger institutions can not process individual student confirmations using this method.

Larger institutions should always send SSAC files using one of the methods described above.

## Exchange of Files between SLC and Institutions

### Student Support Attendance Request (SSAR)

6. SLC will produce, for each institution, a SSAR file containing a list of students that SLC understand to be attending the institution in the 2011/12 academic year. The file will contain personal data including, crucially, the Student Support Number (SSN) for each student listed. The format of the file and the naming convention is shown at Annex 1.
7. SSAR files will be made available to an institution on the institution's own secure area of SLC's website, accessible only to authorised users via digital certificates. SLC will distribute digital certificates to named contacts at each participating institution. SLC will release SSAR files on a daily basis including students for whom assessments have been received, starting 60 days before the beginning of term. These files will be available for 75 days, if the creation date is more than 75 days ago the file is archived. A student record will only be included in the file once, although the record could appear on a later file if there is a change to the student's financial support details. Typically, the first file sent to institutions will contain the details of the majority of students, with subsequent files containing only new or amended records.

### Student Support Attendance Confirmation (SSAC)

8. This file originates from the institutions and provides the SLC with the list of students that the institution confirms have enrolled in the academic year 2011/12. **This acts as the confirmation of attendance for the students and will trigger payment of maintenance support.** The list of students does not necessarily have to match the list provided on the SSAR, as some students may enrol at a different institution to that anticipated by the SLC or register on different dates.
9. It is expected that institutions will send SSAC files at least once a day to the SLC during the enrolment period, however files can be sent more frequently. The file will provide SLC with a list of all students that have attended, so that SLC can authorise payment where that is appropriate. The format of the file and the naming conventions are shown at Annex 2. Files should be submitted as soon as possible after completion of a daily enrolment session, and **by 4.00pm** in order to ensure that SLC carry out the necessary processing and generate same day instructions to BACS. Where SSAC files are received by 4.00pm, payment will be made into the students'

bank accounts two working days later or on the first day of term, whichever is later. Files may be loaded up to 4.30pm; however this depends on the volumes received. Any files that do not meet this cut off point will be loaded overnight and the student will receive payment in three working days.

As an illustration, where a student enrolls at 11.00am on Monday 19th September and the institution includes the student's details in a SSAC submitted at 3.30pm that day, SLC will authorise payment on 19th September and cleared funds will be in the student's bank account at 9.30am on Wednesday 21st September.

**IN ORDER FOR SAAS (STUDENT AWARDS AGENCY FOR SCOTLAND) TO BE AWARE OF THE ATTENDANCE OF SCOTTISH STUDENTS WHO MAY BE RECEIVING GRANT AND FEE ONLY SUPPORT, THE STUDENTS NEED TO PROVIDE THEIR HEI WITH A COPY OF THEIR AWARD NOTICE. THEIR DETAILS SHOULD BE INCLUDED IN THE SSAC FILE OR SAAS WILL ASSUME THEY ARE NOT IN ATTENDANCE. SAAS WILL WITHDRAW THEIR FUNDING AND THE RECOVERY PROCESS WILL BE INITIATED.**

## Confirming Students' Attendance

### Checking the student's details

10. In order to ensure that maintenance payments are only made to those students entitled to receive payment and to minimise the risk of fraud, HEIs should only send a SSAC file when they are confident that the student has properly registered for the coming session.

For new students this would normally be after the institution has had face to face contact with the student.

However for HEIs operating online registration, confirmation of registration for continuing students who are in good standing – i.e. have passed their examinations and there is no barrier to them continuing into the next year of their course of study; can be sent on a SSAC file when these students register.

If an HEI adopts online registration for new students SLC would ask that the institution does not send the SSAC file until they are confident that the student will be attending for that academic year.

Therefore before issuing a SSAC file to the SLC, an institution must have confirmed for each student listed on the file:

- that the student has enrolled on his/her course for the 2011/12 year, or if a continuing student is still enrolled for the 2011/12 academic year, *for example*, by checking his/her enrolment documents or by checking its own records;
  - the student's *identity*, for example, by asking him to produce his/her LA/ELB/SFE notification of support / SAAS Award Notice or SLC student financial entitlement letter. A copy of this letter is shown at Annex 4. Institutions may also ask students to submit further proof of identification.
11. Students who are *undertaking part-time study* may not be eligible to receive support under the full-time support arrangements. Institutions should not

confirm attendance to SLC in respect of any student who they know has enrolled on a part-time basis *unless*:

- the student is attending a *full-time course* and undertaking repeat study on a *part-time basis* (these students are entitled to the full-time rate of support); or
- the student is undertaking a course of initial teacher training, which commenced prior to 1<sup>st</sup> September 2011.

Students studying a part-time course on a part-time basis may, however, be eligible for support under the part-time student support arrangements. Details can be found in the Guidance to LAs/ELB/SFE 2011/12.

12. Where institutions are enrolling students who are *repeating periods of study*, institutions *can* include the student's details on the SSAC. However, because the student's fee entitlement may be affected, institutions *must* notify the student's LA/ELB/SFE.

Sending SSACs where a student enrolls on a different course to the one shown on their student financial entitlement letter

13. Some institutions may find a clear discrepancy between course details shown on the student financial entitlement letter and the course the student has enrolled on for 2011/12. This is because the student has changed course and/or institution without informing his/her LA/ELB/SFE.
14. If the institution is able to confirm that the course the student has actually registered for is a course designated, it is possible for institutions to send a SSAC to SLC, *but the additional steps detailed in paragraphs 15 to 16 below must be taken*.
15. Institutions may confirm attendance for students who have enrolled for a different course to the one shown on the student financial entitlement letter after confirming their enrolment and identity, as detailed at paragraph 10 above, *only if* the course for which the student has enrolled is a designated full-time course or part-time course of Initial Teacher Training (ITT), which commenced prior to 1<sup>st</sup> September 2011.
16. Where the situation at paragraph 15 above applies, institutions should:
  - a) confirm attendance but tell the student that his/her entitlement to support for 2011/12, including help towards tuition fees, will need to be re-assessed by his/her LA/ELB/SFE;
  - b) The institution should tell the student that he must inform his/her LA/ELB/SFE of the change of course details by completing the change of circumstances form;
  - c) Institutions will also need to take action in accordance with paragraph 19 to notify the student's LA/ELB/SFE of course changes.

What to do if the course on the student financial entitlement letter is 'temporary'

17. Where LAs/ELB/SFE are unable to complete a student's assessment because details of the student's course are missing from the HEI database, they may use 'temporary course' details on their notifications to students and the SLC. This is intended to allow payment of the first instalment of

support to the student while the course details are being obtained from institutions for inclusion on the SLC database.

*NB - In such cases, the SLC is unable to make tuition fee payments on behalf of the student until they have been advised of course details. Institutions must ensure that the LA/ELB/SFE is notified of the correct course (as set out in paragraph 19) in order that a revised financial notification can be raised and forwarded to SLC.*

18. Institutions should also provide full and accurate details of courses for the HEI database on their course information return.

#### Informing the student's LA/ELB/SFE of course changes

19. Where a student has enrolled on a different course and/or at a different institution, the HEI should advise students to complete a CO1 Change of Circumstances form in order to let their LA/ELB/SFE know. These can be downloaded from Directgov, and the Student Finance Wales and Student Finance Northern Ireland websites. Institutions should also notify the student's LA/ELB/SFE in writing of the change of course. Students can now update many of their details online including changing their course by logging in to their student finance account.
20. Institutions should notify the relevant LA/ELB/SFE within five working days of enrolling the student.
21. If a student transfers course and/or institution after enrolment, institutions must follow the process to notify LAs/ELB/SFE of transfers detailed in the HEI 2011/12 Change of Circumstance guidance which should be accessed from the HE Services website (<http://www.heinfo.slc.co.uk/he-services/technical-information--guidance.aspx>).

#### Recording attendance

22. Action necessary once the student's identity has been confirmed and he/she has enrolled on his/her course will depend on the method of recording attendance being used by the institution. One of the following will apply:
  - a) For an institution using the database method, the institution's local Registration system will capture data on students as they enrol. At the end of each day, the institution's Registration system must generate the SSAC containing details of all students who have enrolled during that day or since the last time a SSAC file was generated.
  - b) Institutions modifying the SSAR to produce the SSAC will be issued on request instructions on how to convert the file using Excel. This is documented in 'Creating SSAC files from SSAR files using Excel, copies of which are available from the Funding Services Team on 0845 702 3316.
  - c) Institutions using the barcode method will need to see the student's financial entitlement letter, the Assessment Letter or the SAAS Award Notice. These contain a horizontal barcode towards the top left hand side of the University or College Payment Advice page, the student support number is typed immediately below the horizontal barcode (ignore the vertical barcode on the right hand margin). **Depending on the scanner used**, if there are problems scanning the letter or the student forgets to bring it, the student support number can be entered manually. Please note that the vertical barcode on the right hand margin

must **NOT** be scanned as this may generate an entry in the SSAC which will be rejected at SLC, putting payment to the student at risk.

23. When institutions have completed a student's enrolment and have recorded their attendance, they should advise the student that, provided his/her application has been made in good time and he/she has given his/her bank account details to the SLC, payment of the first instalment will be made into his/her bank account three working days later or on the course commencement date whichever is the later. **Where institutions are able to send SSACs to SLC before the 4.00pm deadline on the day of enrolment, payment to students will be made two working days later or on the course commencement date, whichever is the later.** Advising the student of the relevant timescales will help to reduce the number of enquiries received by institutions, the SLC and banks during the enrolment period.
24. It would be helpful if institutions would remind students of the importance of providing SLC with bank details. Where a student reports that he does not have a bank account he should be advised to open one without delay. Students who have not previously notified SLC of details of their bank accounts should be advised to do so immediately by calling the SLC helpline on 0845 300 5090 or minicom 0845 607 7577.
25. There are a group of students who will appear on the SSAR but will not need their attendance confirmed. These are students assessed by their LAs/ELB/SFE as being overseas, on a placement or EU students who are assessed to receive fees only.
26. When students have registered, the institution will send SSAC files containing details of those who have completed their registration. SSAC files may therefore be sent to SLC before the start of term. However, students will not receive payment before the start of term. Instead, SLC will process early SSAC notifications and time payment so that students receive funds into their accounts on the first day of term. Where SSACs are received after the start of term, or within three days of the start, payment will be made three working days later.
27. The timing for the issue of SSACs will be determined following discussion between the institution and the SLC. Normally it would be expected that SSACs will not be sent more than 2 weeks prior to the start of term, in order to allow time for students to indicate any change to their intention to return to study.
28. It is extremely important that if a student fails to return, the institution notifies the SLC and the student's LA/ELB/SFE promptly, so that steps can be taken to recover any monies paid.

## Transfers between Institutions

29. Where a student enrolls at one institution having been expected to attend a different institution, SLC will authorise payment on receipt of an SSAC. In the event that more than one SSAC is received for a single student, payment will be authorised only the once. SLC systems will not allow a student's first instalment to be paid by BACS more than once. Where SSACs for the same student are received from different institutions, SLC will assume that the student has transferred to the institution reporting the later 'COA date' in the SSAC (see Annex 2).

## Annex 1

## SSAR - STUDENT SUPPORT ATTENDANCE REQUEST FILE FROM SLC TO HEI

SLC will issue data files to each participating HEI. The file will notify the HEI of new, updated or deleted students as per SLC's records of students at the HEI.

The SSAR and SSAC file formats are fully defined in the document 'BACS First HEI Interface Specification v2.0' copies of which are available from the Funding Services on 0845 702 3316.

The file will have a filename in the format 'AAAAXXAADDMMYYSSSS.txt', where

<b>File Name Format</b>			
<b>Position</b>	<b>Field name</b>	<b>Format</b>	<b>Description</b>
1 – 4	HEI CODE	AAAA	Identifies the unique HEI code (4 letter) issued by SLC
5 – 6	Academic Year	YY	10 for AY 2011/12
7 – 8	File Type	AA	'CR' - confirmation of attendance request file
9 – 14	File Date	DDMMYY	010911 1st September 2011
15 – 19	Sequence Number	5 Numbers	Sequence number unique within the SLC for the HEI, Academic Year, and file type. Field is right justified padded with leading zeroes.

The file will have the following format:

<b>HEADER RECORD – FIXED LENGTH</b>			
<b>Position</b>	<b>Field name</b>	<b>Format</b>	<b>Description</b>
1 – 2	Record Type	HH	Fixed text marker to flag the record as a header record
3 – 4	Academic Year	YY	10 for AY 2011/12
5 – 8	HEI Code	AAAA	The unique HEI code as specified in the filename.
9 – 13	Sequence Number	5 Numbers	Sequence number unique within the HEI and Academic Year for the file type sent to the HEI
14 – 15	File Type	AA	Fixed text describing the file type. CR = Confirmation of Attendance Request File

<b>Trailer Record – Fixed Length</b>			
<b>Position</b>	<b>Field name</b>	<b>Format</b>	<b>Description</b>
1 – 2	Record Type	TT	Fixed text marker to flag the record as a trailer record
3 - 8	Record Count	6 Numbers	The number of records in the file. Right justified with leading zeroes

\*Note, where information is derived from the student's Support Notification (SN), it can be assumed that this will be from the latest issue of the SN held by the SLC system.

<b>Data Record – Variable Length</b>			
<b>Field Name</b>	<b>Format</b>	<b>Mand</b>	<b>Description</b>
Issue Date	DDMMYYYY	Y	Issue Date of the SSAR
Academic Year	YY	Y	Academic Year of the application for support Must match the Academic Year in header.
Title	Max 10 chars	Y	Applicant's title
Forename	Max 50 chars	N	Applicant's forename
Middle Name/Initial	Max 50 chars	N	Applicant's middle name
Surname	Max 50 chars	N	Applicant's surname
Sex	M or F	Y	Applicant's sex
Date of Birth	DDMMYYYY	Y	Applicant's date of birth
UCAS Number	9 characters	N	Applicant's UCAS identifier
UCAS Course Code	6 characters	N	UCAS course identifier
SLC Course Code	6 characters	N	SLC course identifier (Course Database)
Course Short Name	Max 40 chars	N	SLC course short name
Course Year	1 Number	Y	Year of study
Course Start Date	DDMMYYYY	N	Date of term one start
Student Address	Max 340 chars	N	Applicant's home address
Post Code	Max 8 chars	N	Applicant's home post code
SSN	13 Chars	Y	Applicant's Student Support Number
Course Tuition Fee Amount	7 Numbers (up to two decimal)	Y	Fee amount as instructed by the student
Tuition Fee Loan Payable	7 Numbers (up to two decimal)	Y	Portion of Fee paid by Tuition Fee Loan - as requested by student
Tuition Fee Grant Payable	7 Numbers (up to two decimal)	Y	Portion of Fee paid by Tuition Fee Grant
Tuition Fee Student Payable	7 Numbers (up to two decimal)	Y	Portion of Fee which SLC expect to be paid directly by student
Loan Applied For	Indicates students has applied for a maintenance loan	Y	F – Full Entitlement P – Part Entitlement N – No
Grant Payable	Indicates student has supplementary grant entitlement	Y	Y or N

<b>Data Record – Variable Length</b>			
<b>Field Name</b>	<b>Format</b>	<b>Mand</b>	<b>Description</b>
FSN Status	Student Notification status as notified by the awarding authority	N	F - Final P - Provisional D - Deceased K - Resumption (3rd term) N - Resumption (2nd term) S - Suspended W - Withdrawn (Final) Y - Withdrawn (Provisional) Z - Study in second term only.
Bank Details held	Y or N	Y	Student has supplied Bank details
Attendance Confirmed	Y or N	Y	Indicates that confirmation of registration is / is not required
Valid NINO flag	Y or N	Y	Yes or No flag to indicate that the student has not provided us with : <ol style="list-style-type: none"> <li>1. a <b>valid</b> National Insurance Number (i.e. a number has either been provided but as yet HMRC have not confirmed it as valid or alternatively HMRC have advised the number is invalid).</li> <li>2. Otherwise no number at all may have been provided and no valid reason given for not supplying it.</li> </ol> <p><b>PLEASE NOTE IN BOTH INSTANCES DETAILED ABOVE WHERE THIS COLUMN SHOWS 'N' THE FEE LOAN WILL NOT BE PAID WHILE THIS MATTER REMAINS UNRESOLVED</b></p>
Disabled Distance Learner	Y or N	Y	Applicant is a distance learner for reasons of a disability

## Annex 2

SSAC - STUDENT SUPPORT ATTENDANCE CONFIRMATION FILE  
FROM HEI TO SLC

The file will have a filename in the format 'AAAAXXAADDMMYYSSLL.txt', where

<b>File Name Format</b>			
<b>Position</b>	<b>Field name</b>	<b>Format</b>	<b>Description</b>
1 – 4	HEI CODE	AAAA	Identifies the unique HEI code (4 letter) issued by SLC
5 – 6	Academic Year	YY	11 for AY 2011/12
7 – 8	File Type	AA	'CR' - confirmation of attendance file
9 – 14	File Date	DDMMYY	010911 1st September 2011
15 – 17	Sequence Number	3 numbers	Combination of Sequence Number and Location Code (Position 18-19) is unique within the HEI and Academic Year for the file type. Field is right justified padded with leading zeroes.
18 – 19	Location Code	2 numbers	A two digit location code representing a specific location at the HEI. Default = 01. Range 01 – 99.

The file will have the following format:

<b>HEADER RECORD – FIXED LENGTH</b>			
<b>Position</b>	<b>Field name</b>	<b>Format</b>	<b>Description</b>
1 – 2	Record Type	HH	Fixed text marker to flag the record as a header record
3 – 4	Academic Year	YY	10 for AY 20011/12
5 – 8	HEI Code	AAAA	The unique HEI code as specified in the filename.
9 – 11	Sequence Number	3 numbers	Combination of Sequence Number and Location Code (Position 12–13) is unique within the HEI and Academic Year for the file type sent to the HEI
12 – 13	Location Code	2 numbers	Values 01 – 99. Representing a location within the HEI at which attendance is confirmed
14 – 15	File Type	AA	Fixed text describing the file type. CR = Confirmation of Attendance File

<b>Trailer Record – Fixed Length</b>			
<b>Position</b>	<b>Field name</b>	<b>Format</b>	<b>Description</b>
1 – 2	Record Type	TT	Fixed text marker to flag the record as a trailer record
3 - 8	Record Count	6 numbers	The number of records in the file. Right justified with leading zeroes

<b>Data Record – Variable Length</b>			
<b>Field Name</b>	<b>Format</b>	<b>Mand</b>	<b>Description</b>
COA Date	DDMMYYYY	Y	Date attendance confirmed
Academic Year	YY	Y	11 for AY 2011/12 Must match the Academic year in header.
HEI Code	AAAA	Y	The unique HEI code as specified in the filename.
SSN	13 Characters	Y	Applicant's Student Support Number
Course Code	6 numbers	N	SLC course identifier or the UCAS course code.
Course Year	1 number	N	Year of study which is mandatory if Course Code is given.

## Annex 3

### DESIGNATED COURSES

1. Generally speaking, a course is designated under the Education (Student Support) Regulations Assembly Learning Grants and Loans (Higher Education) (Wales) Regulations if it is a course of Higher Education which is wholly provided by a publicly funded UK institution, and is of at least one year's duration. Normally designated courses should be full-time or sandwich courses but part-time courses of initial teacher training are also designated.
  
2. The types of courses that are courses of higher education include first degree courses and courses leading to a Diploma of Higher Education, a Higher National Diploma or a Higher National Certificate. They also include courses of initial teacher training, courses for further training of teachers and youth and community workers and courses which are above A level or equivalent but not at postgraduate level which may or may not lead to a professional qualification.

## Annex 4

## EXAMPLE OF STUDENT FINANCIAL ENTITLEMENT LETTER

5 October 2011

Customer Reference Number: 01234567890

Dear Mr Bloggs

Student Finance for Academic Year 2011/12

<b>The amount</b> to be paid to your university or college:	<b>£3000.00</b>
---	-----------------

<b>The amount</b> to be paid to you:	<b>£6403.00</b>
--------------------------------------	-----------------

This letter details how your student finance total is made up and when to expect payments. We have also included a list of Frequently Asked Questions to help answer any questions you might have about student finance and a University or College Payment Advice.

**Next steps**

You don't have to do anything.

Yours sincerely

**2011/12****Your Student Finance Breakdown****5 October 2011**

Name: Joseph Bloggs  
 Customer Reference Number: 01234567890  
 University or College: THE UNIVERSITY OF WIGAN  
 Course: SCIENCE  
 Course year: First

You will need to pay back the Tuition Fee Loan and Maintenance Loan.

**Tuition Fees**

Tuition Fee amount as stated  
 on your application: £3000.00  
 Tuition Fee Loan available to you: £3000.00  
**Tuition Fee Loan to be paid to  
 your university or college: £3000.00**

The amount we will pay directly to  
 your university or college:

**£3000.00****Maintenance Loan**

Loan not based on  
 household income: £3564.00  
 Plus loan based on household  
 income: £1386.00  
 Minus loan replaced with grant\*: £1453.00  
 Equals loan available to you: £3497.00  
**Loan to be paid to you: £3497.00**

The amount we will pay to you:

**£6403.00****Grants**

Maintenance Grant: £2906.00

\* This amount of your Maintenance Loan has been replaced with a Maintenance Grant. This means you have less student finance to repay. For more information go to [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

Payment of your student finance will be made to the following bank or building society account:

**Sort Code**  
11-11-11

**Account Number**  
xxxx1111

**Building Society Roll Number**  
1111111111111111

The first four digits of your account number are not shown for security reasons.

**2011/12****Your Payment Timetable****5 October 2011**

Name: Joseph Bloggs  
 Customer Reference Number: 01234567890  
 University or College: THE UNIVERSITY OF WIGAN  
 Course: SCIENCE  
 Course year: First

**Payment Timetable for Maintenance Loan and Grants**

This will be paid to you.

Expected payment date	Amount	Payment type
07/09/2011	£958.98	Grant
07/09/2011	£1154.01	Maintenance Loan
05/01/2012	£958.98	Grant
05/01/2012	£1154.01	Maintenance Loan
05/04/2012	£988.04	Grant
05/04/2012	£1188.98	Maintenance Loan
<b>Total</b>	<b>£6403.00</b>	

You will receive your **first** payment(s) within 3 to 4 working days of your attendance being confirmed to us by your university or college, however you will not be paid before your expected payment date.

All other payments should also be paid into your account within 3 to 4 working days of the expected payment date.

**Payment Timetable for Tuition Fee Loan**

This will be paid directly to the university or college.

Expected payment date	Amount	Course year	University or college to be paid	Course
01/02/2012	£1500.00	1	University of Wigan	Science
02/05/2012	£1500.00	1	University of Wigan	Science
<b>Total</b>	<b>£3000.00</b>			

## Frequently Asked Questions

### How is my student finance entitlement worked out?

You can find out how your student finance entitlement is worked out in 'A guide to financial support for higher education students in 2011/12'. If you do not have this guide you can download a copy at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

### How do I change the amount of loan I want to take out?

You can increase or decrease the amount of loan you would like, up to the maximum awarded, by downloading and completing a Maintenance Loan or Tuition Fee Loan Request Form available at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

### What if my bank details change?

You can update your bank details at any time by logging into your student finance account and following the online instructions or by calling us.

**Important:** you must leave 5 working days between updating your bank details and your next payment date to ensure your payment is made into the correct account.

### What if my place of study or course changes?

You must let us know if you change course or change university or college as this may affect your student finance entitlement. You can do this by downloading and completing a 'Change of circumstances form' available at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

### What if I leave or suspend my studies?

You must let us know if you leave or suspend your studies as this may affect your student finance entitlement. You can do this by downloading and completing a 'Change of circumstances form' available at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance). We will then reassess your student finance entitlement up to the date you left or suspended your studies. If you have been overpaid we will contact you to arrange repayment.

### How is the interest on my loan calculated?

**Interest is added to your loan balance from the day the first loan payment is made.**

You can find out more about this and the current interest rate at [www.studentloanrepayment.co.uk/interest](http://www.studentloanrepayment.co.uk/interest).

### When do I pay back my loan?

You will be due to start repaying your loan the April after you graduate or withdraw from your course. Further information about repayment is available at [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk).

### Where can I find more information?

For the latest news and detailed information on student finance go to [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance). Further information on student finance can also be found in 'A guide to financial support for higher education students in 2011/12' which is available for download on the website.

**2011/12****University or College Payment Advice**

Please keep this letter in a safe place.  
It should be given to your university or college should they ask for it.

|||||

**5 October 2011**

Name: Joseph Bloggs  
Customer Reference Number: 01234567890  
University or College: THE UNIVERSITY OF WIGAN  
Course: SCIENCE  
Course year: First

**Tuition Fees****Payment Timetable for Tuition Fee Loan**

This will be paid directly to the university or college.

Expected payment date	Amount	Course year	University or college to be paid	Course
01/02/2012	£1500.00	1	University of Wigan	Science
02/05/2012	£1500.00	1	University of Wigan	Science
<b>Total</b>	<b>£3000.00</b>			

**Student Finance Summary**

Joseph Bloggs will also receive the following student finance for academic year 2011/12:

Maintenance Loan    £3497.00

Grants                    £2906.00