



Student  
Loans Company

## INFORMATION, ADVICE & GUIDANCE

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## Information, advice and guidance

The transition to an online delivery model –  
Challenges and Opportunities



# Introduction



SLC is responsible for providing information, advice and guidance on Student Finance England and the service it provides, and for the promotion of this service to students, parents, partners and practitioners.

In this session we will outline how IAG is evolving to reflect the online channel shift. We will outline the IAG support available for AY 2011/12 and discuss the challenges which we will face in delivering effective and customer focussed IAG for AY 2012/13.



# Information, Advice and Guidance in SLC

- IAG sits within the newly created Marketing and Communications directorate
- IAG services are provided by four teams:
  - Product Marketing
  - Campaigns and Customer Communications
  - Online Services
  - Regional Services
- Responsible for
  - England, Wales and Northern Ireland
  - Higher education and further education products
  - End to end customer journey



# Information, Advice and Guidance in SLC

- What does IAG deliver:

- Analysis
- Application forms and notes
- Guidance materials for students and sponsors
- Websites
- Online application
- Student finance calculator
- Promotional materials
- Customer facing events
- Advertising
- Training for practitioners and advisers
- Training materials for practitioners and advisers



# What's different for Academic Year 2011/12



- Simplified application processes which mean simpler messaging
- Fewer printed IAG materials available
- No overarching higher education campaign
- Delivery of key messages in partnership with stakeholders
- Increasing online delivery of IAG



# Key messages for 2011/12

- There's a wide range of student finance to help you with university and college
- Apply early, before the deadline (31 May for returners and 30 June for new students) to be sure to have your money when you start your course
- Find out what you can get and apply online
- Support a student finance application safely and securely online (parents/sponsors)
- You can easily change your details online after you submit your applications
- Sign and return your student finance declaration
- You need to register on your course before you get paid
- You need to reapply for student finance for each year of your course
- You won't start repaying your student loan until the April after you leave your course and are earning above the repayment threshold
- Your student loan repayments are linked to what you earn, not what you borrow



# Delivering key messages for 2011/12

- Materials updated to reflect customer and stakeholder feedback
- Move towards greater online activity and less offline, reflecting financial constraints and overall channel shift
- Understanding and explaining the student finance journey



# Student finance wheel



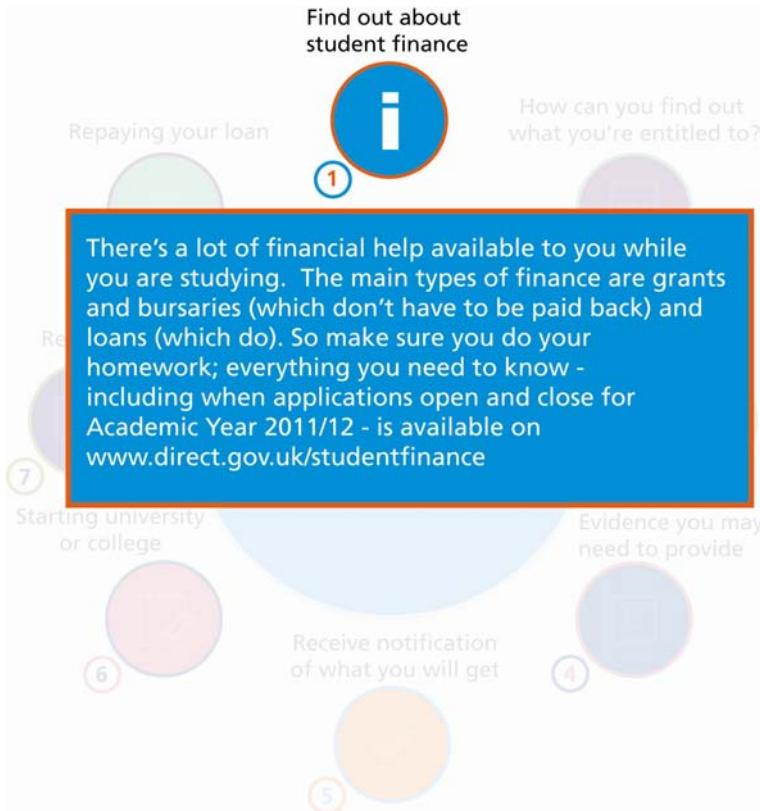
In recent years, early IAG was delivered primarily through '3 easy steps'; this has evolved into the student finance wheel, a visual depiction of the student finance journey.

This is being developed to enable creative and interactive online applications to reinforce the relationship between offline and online resources.

It is designed to offer clear and easy direction to those new to student finance.



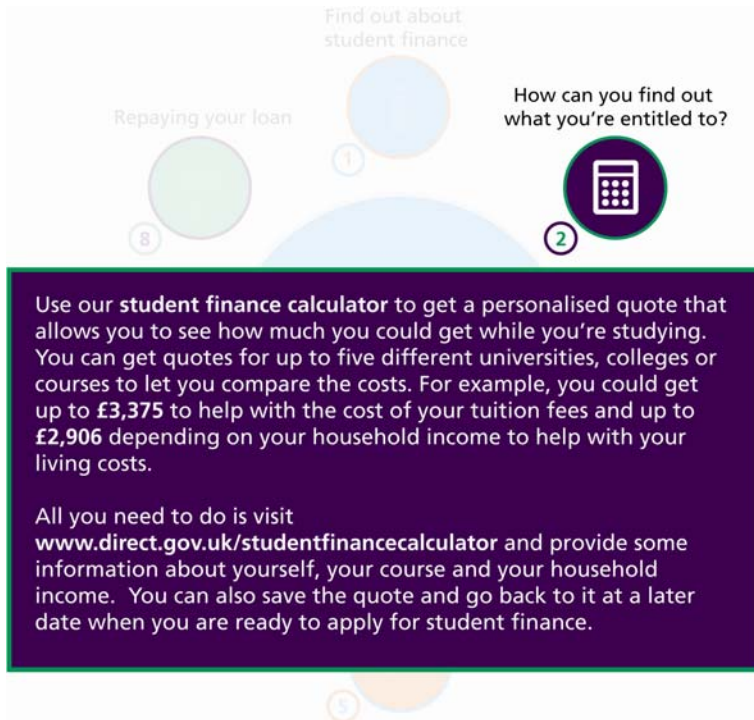
# Student finance wheel



Icons can be used across the suite of materials, and across all channels, to reinforce critical information or information which requires action for example....



# Student finance wheel



Find out about student finance

How can you find out what you're entitled to?

Repaying your loan

1

2

8

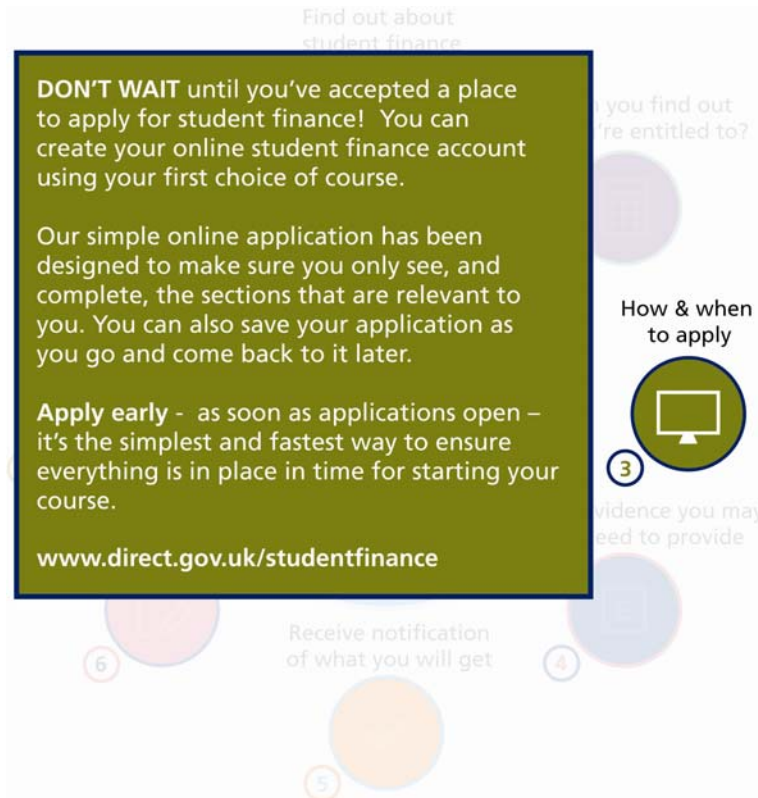
Use our **student finance calculator** to get a personalised quote that allows you to see how much you could get while you're studying. You can get quotes for up to five different universities, colleges or courses to let you compare the costs. For example, you could get up to **£3,375** to help with the cost of your tuition fees and up to **£2,906** depending on your household income to help with your living costs.

All you need to do is visit [www.direct.gov.uk/studentfinancecalculator](http://www.direct.gov.uk/studentfinancecalculator) and provide some information about yourself, your course and your household income. You can also save the quote and go back to it at a later date when you are ready to apply for student finance.

At each stage students or sponsors are offered quick and easy to understand IAG with clear direction to more detailed and in depth information.....



# Student finance wheel



The student can begin to build up a 'my information' package. Information which is simple and accessible and above all, relevant to their circumstances....



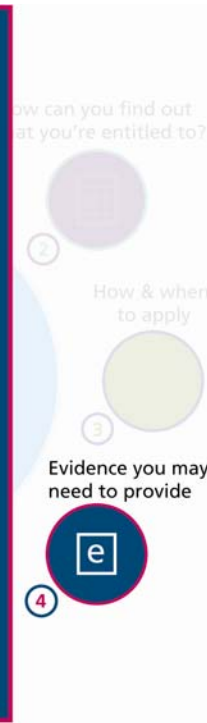
# Student finance wheel

When you apply, remember, your application isn't complete and cannot be assessed until all the information we need is provided.

Before you start your online application make sure you have the following to hand:

- Passport
- Uni and course details (even if it's your first choice course and you haven't accepted yet)
- Bank details
- National Insurance Number
- Parents' or partners' details (including their National Insurance Number and income if needed).

In most cases, the evidence we need can be easily provided by filling in the appropriate details on the application. New technology also allows us to process this quickly and easily, for example, your UK passport number gives us the identity evidence we need and your parents' or partners' National Insurance Number allows us to check your household income. However, in certain situations, you or your parents may have to send us evidence such as a non-UK passport or a birth or adoption certificate.

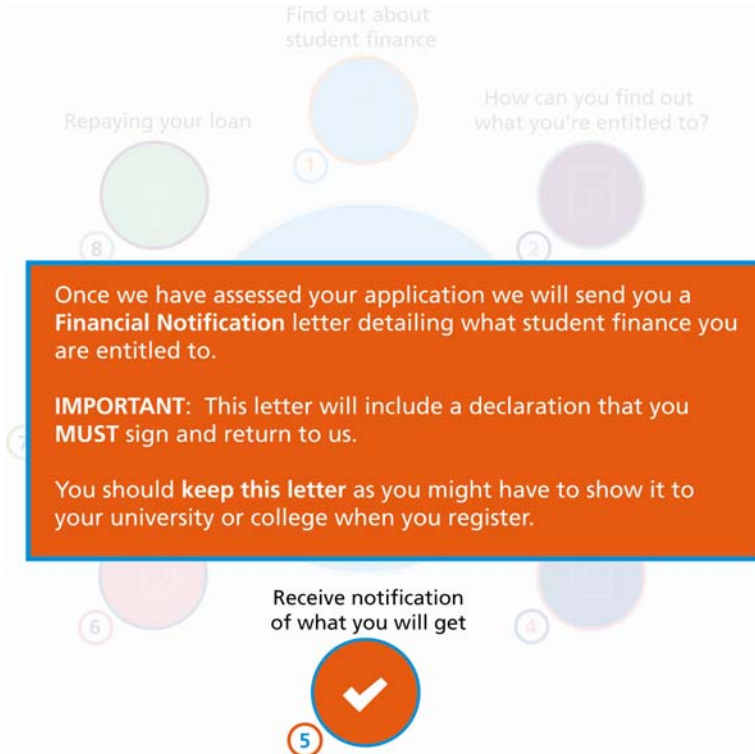


Applications of the student finance wheel:

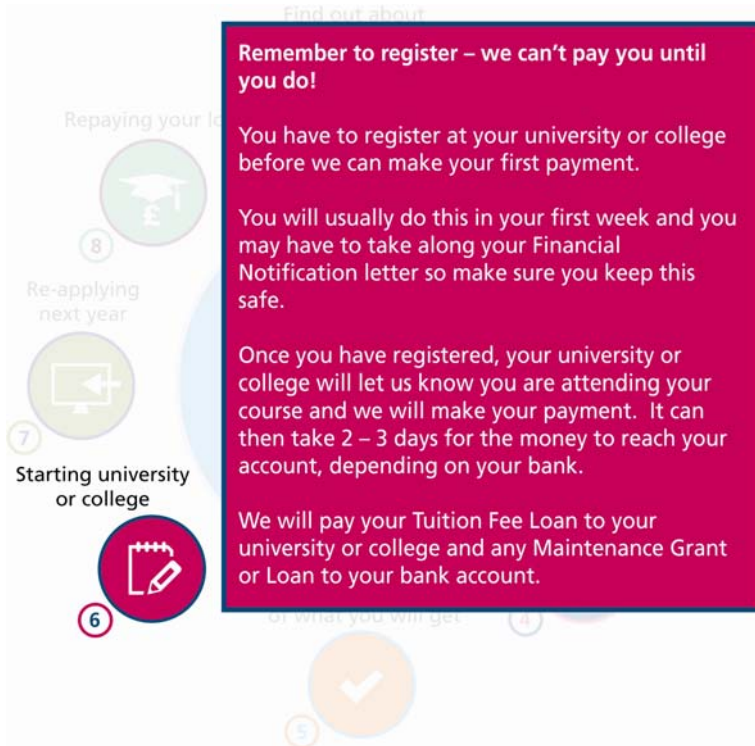
- Interactive online advertising
- Printed guides
- UCAS Conventions
- Training materials



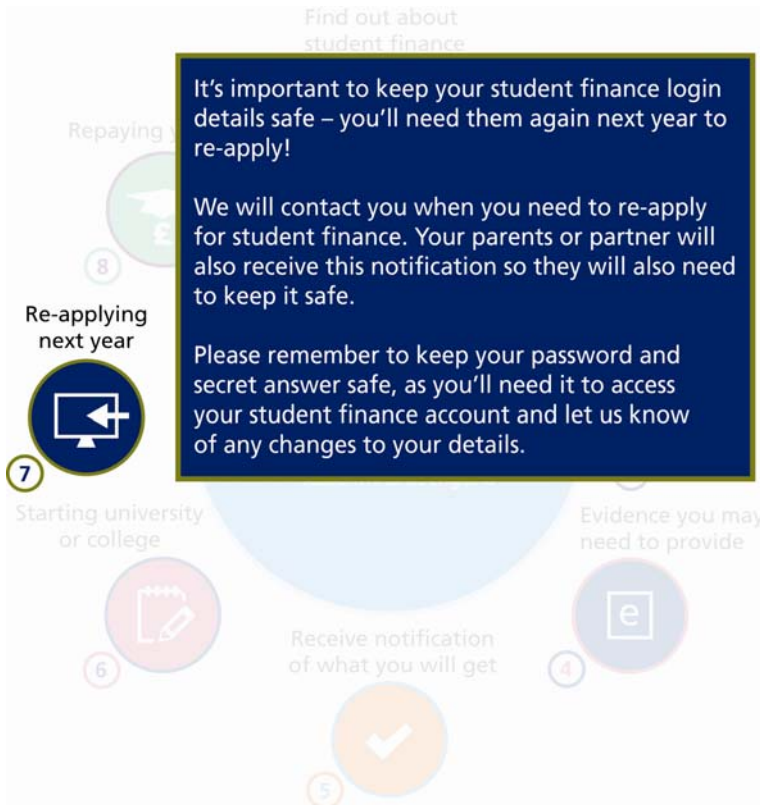
# Student finance wheel



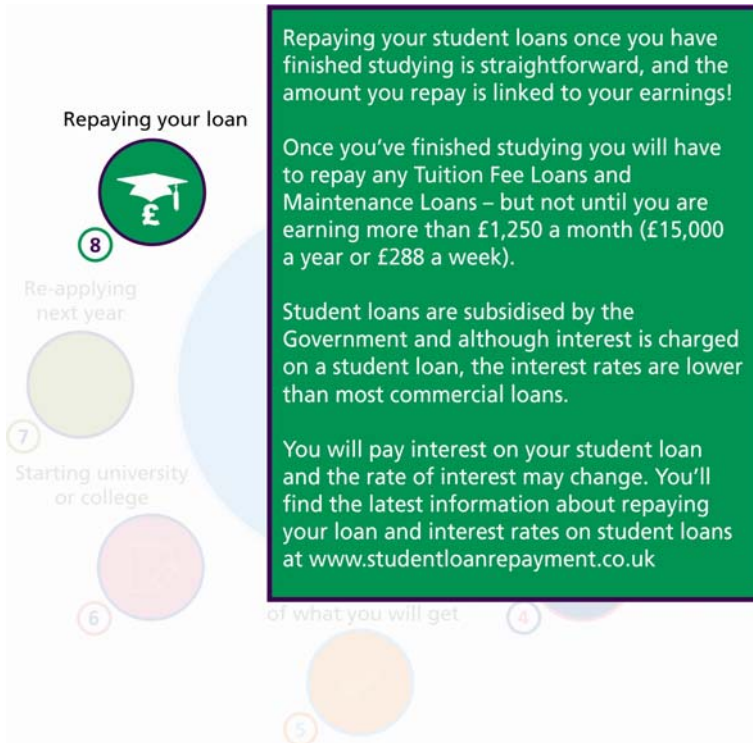
# Student finance wheel



# Student finance wheel



# Student finance wheel



Represents each stage of the student finance journey from early information gathering to final repayment.



# A Guide to Financial Support 2011/2012

Paper copies are available to order from the practitioners website and from SFE. Aimed at new students and their parents / sponsors and supplemented by a series of online fact sheets. The guide can also be read or downloaded from [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)



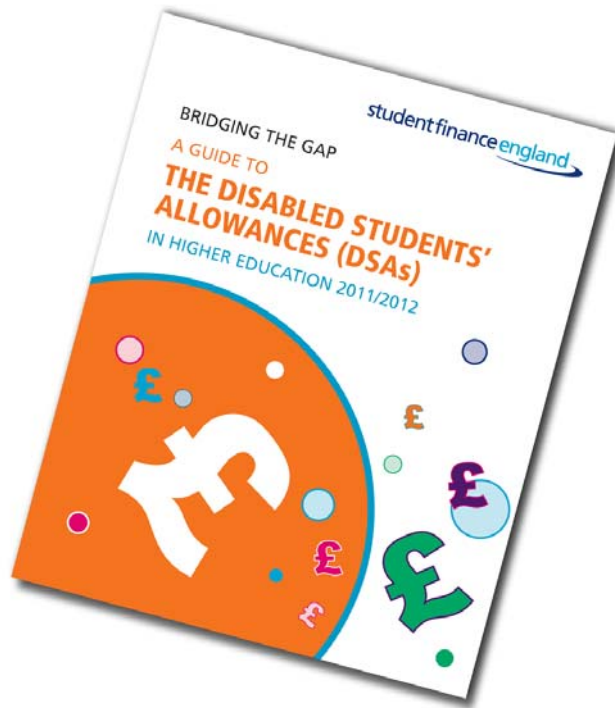
# Practitioners Information 2011/12

Detailed pack specifically designed for those working as student advisers. Provides an excellent summary of all the key products including information on such things as rates, eligibility etc. Paper copies are available from the practitioners website or from your student finance consultant. It can also be read or downloaded from the website [www.practitioners/studentfinanceengland.co.uk](http://www.practitioners/studentfinanceengland.co.uk)



Other printed IAG Materials available include...

Bridging the gap



# Childcare grant and other support...

Materials such as 'A guide to terms and conditions' and 'How you are assessed and paid' will only be available online.



# What will IAG look like in 2012/13?

- Achieving channel shift – the move online will be a challenge:
  - Directgov and usability
  - Digital by default
  - The role of social media
  - Browne and the implications for part-time and other types of finance



# What will IAG look like in 2012/13?

- Greater emphasis on partnership working but:
  - Uncertainty in a changing landscape
  - Who will provide the face to face IAG to 16 -18 year olds?
  - Spending freeze and reduced 'traditional' IAG resources



# What will IAG look like in 2012/13?

- HE reform and changing student finance policy:
  - Still to agree overarching messages
  - Difficult and competing messages
  - The business model to deliver the new student finance package







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