



Student Loans Company



# Advanced Learner Loans Challenges in 2018

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Head of Partner Services



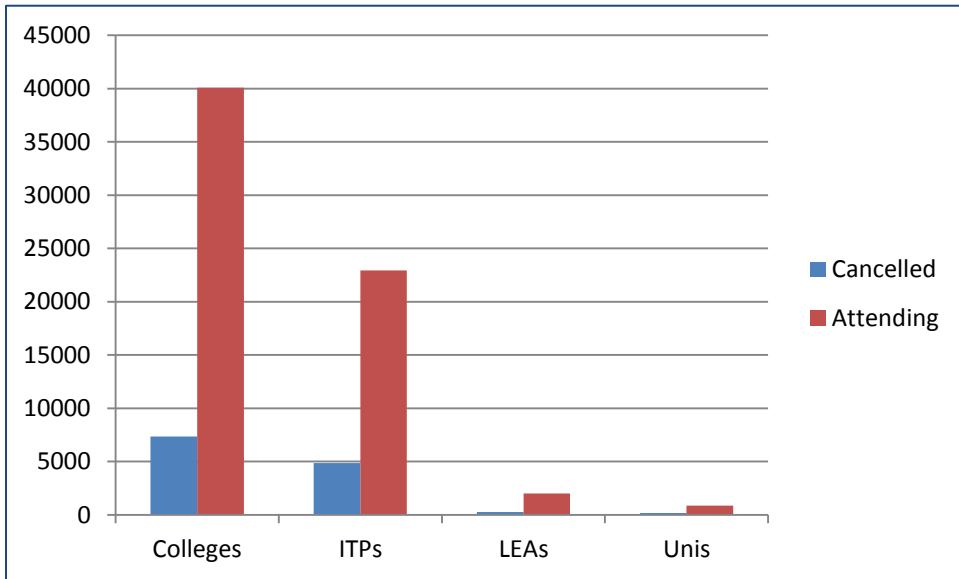


## GDPR Challenge

- Obligation to ensure data protection compliance of 3<sup>rd</sup> Parties
- Requirement on data processor and data controller
- Service Agreement & Data Sharing Protocol



# Recruitment Challenge (1)



LP Type	% NTU
Colleges	15%
ITPs	17%
LEAs	12%
Universities	16%



## Recruitment Challenge (2)

If

- “Some people repay something, some people repay nothing, some people repay everything”

And if

- Loan written off after 30 years, including all o/s interest

And if

- The amount of repayment will always be less than the amount of earned income,

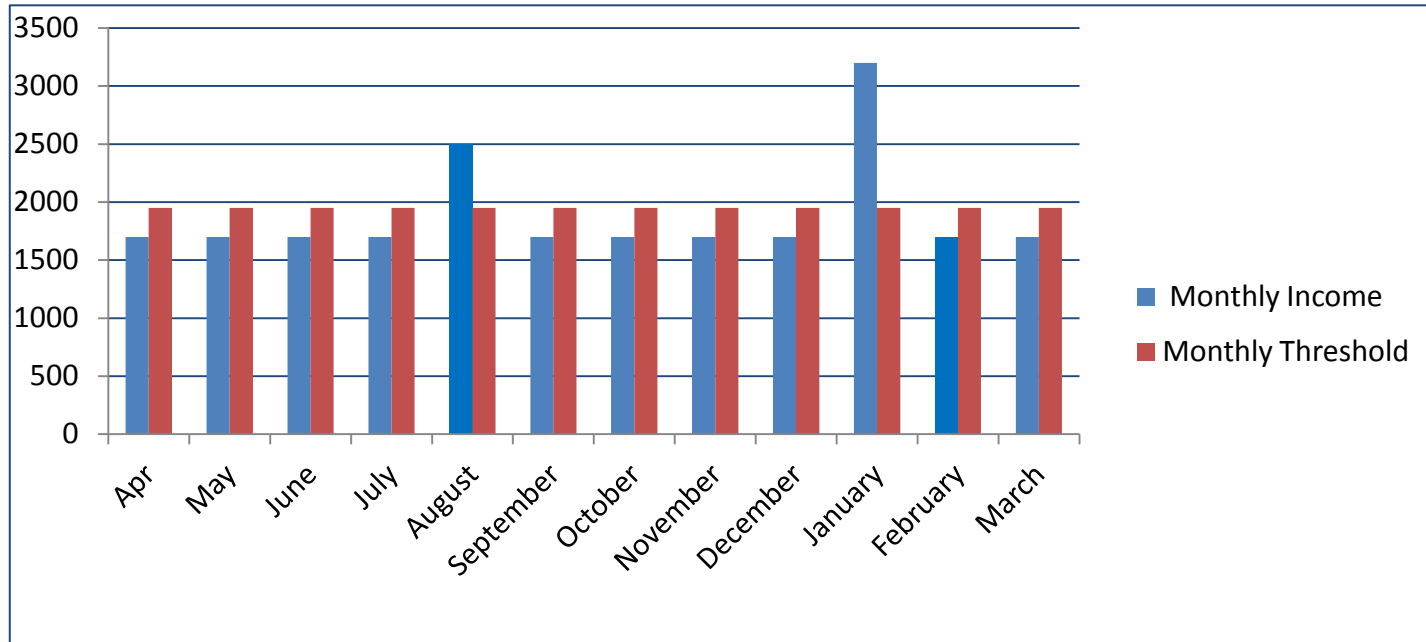
Then

- How to explain to students, parents and carers?



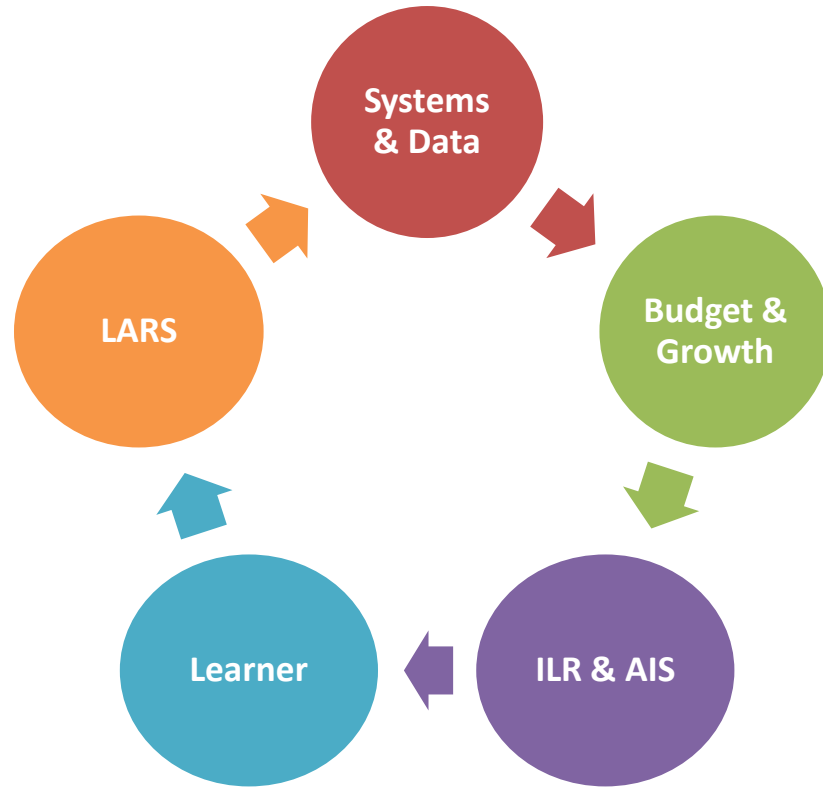
## Recruitment Challenge (3)

Income = £22,700, threshold £1,950, repayments £162.





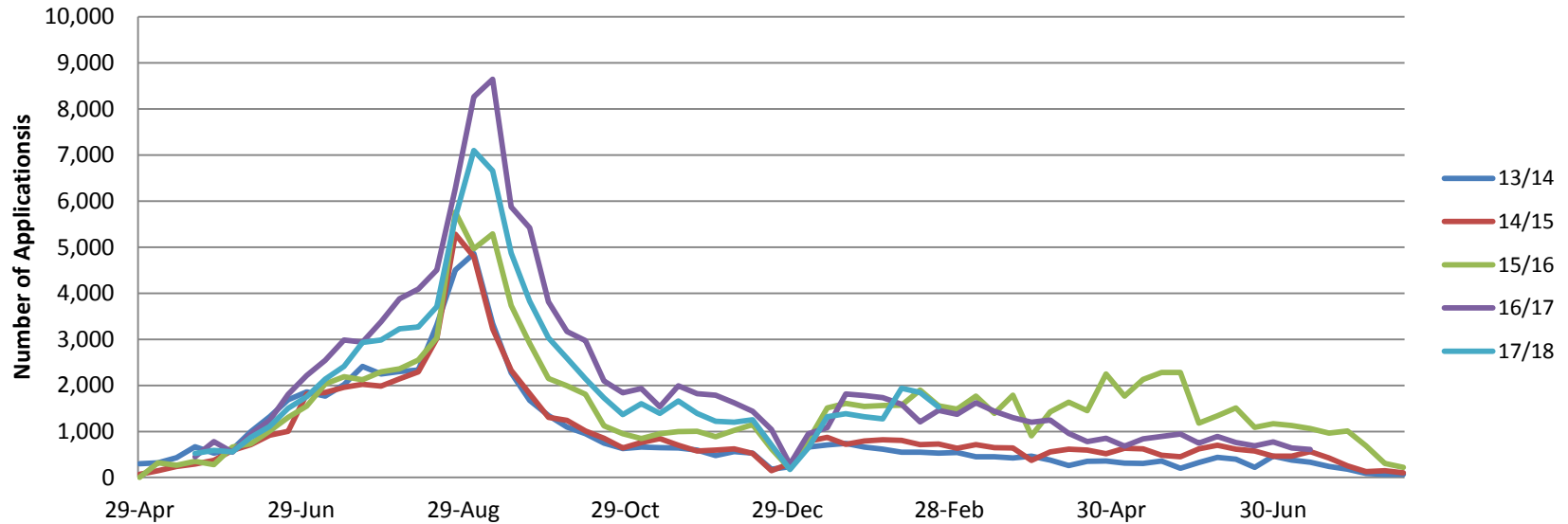
# Complexity Challenge





# Application Challenges (1)

## Monthly Volumes of Applications Received





## Application Challenges (2)

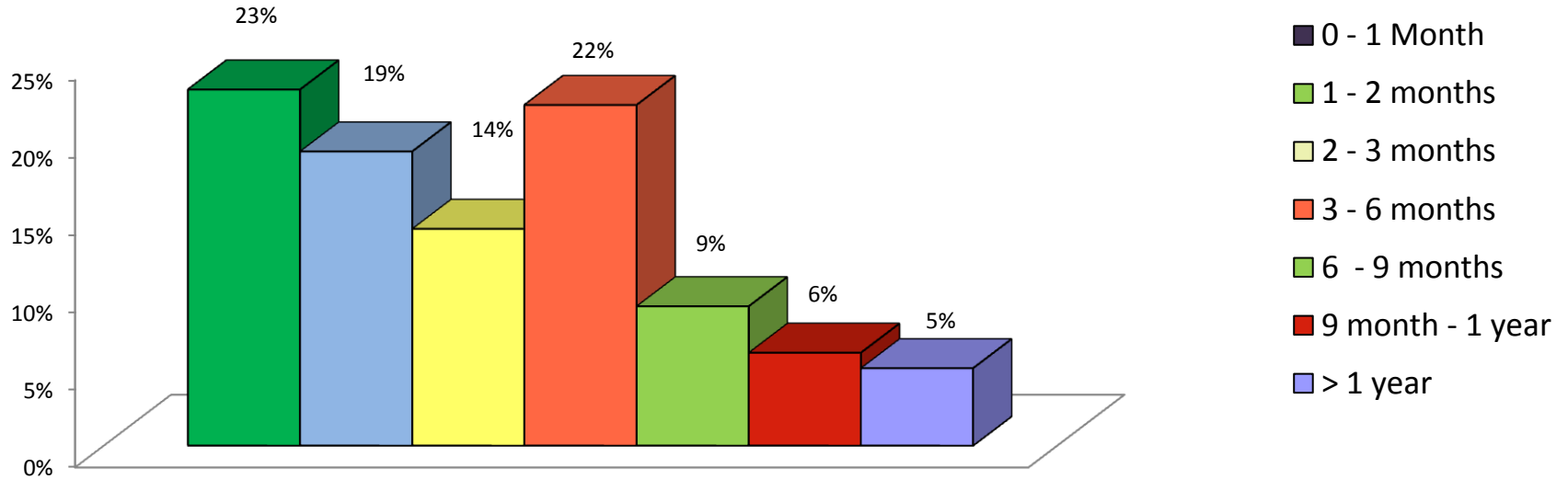
- Funding Information
- Learning Aims
- Missing Evidence
- NI numbers
- Signatures & loan contracts





# Assurance Challenge – Attendance Management

## Time Between Withdrawal and Notification





## Assurance Challenge - Countering Fraud

### General Housekeeping

- Security around access
- Data integrity - ensuring where possible information entered is accurate

### CFS Checks

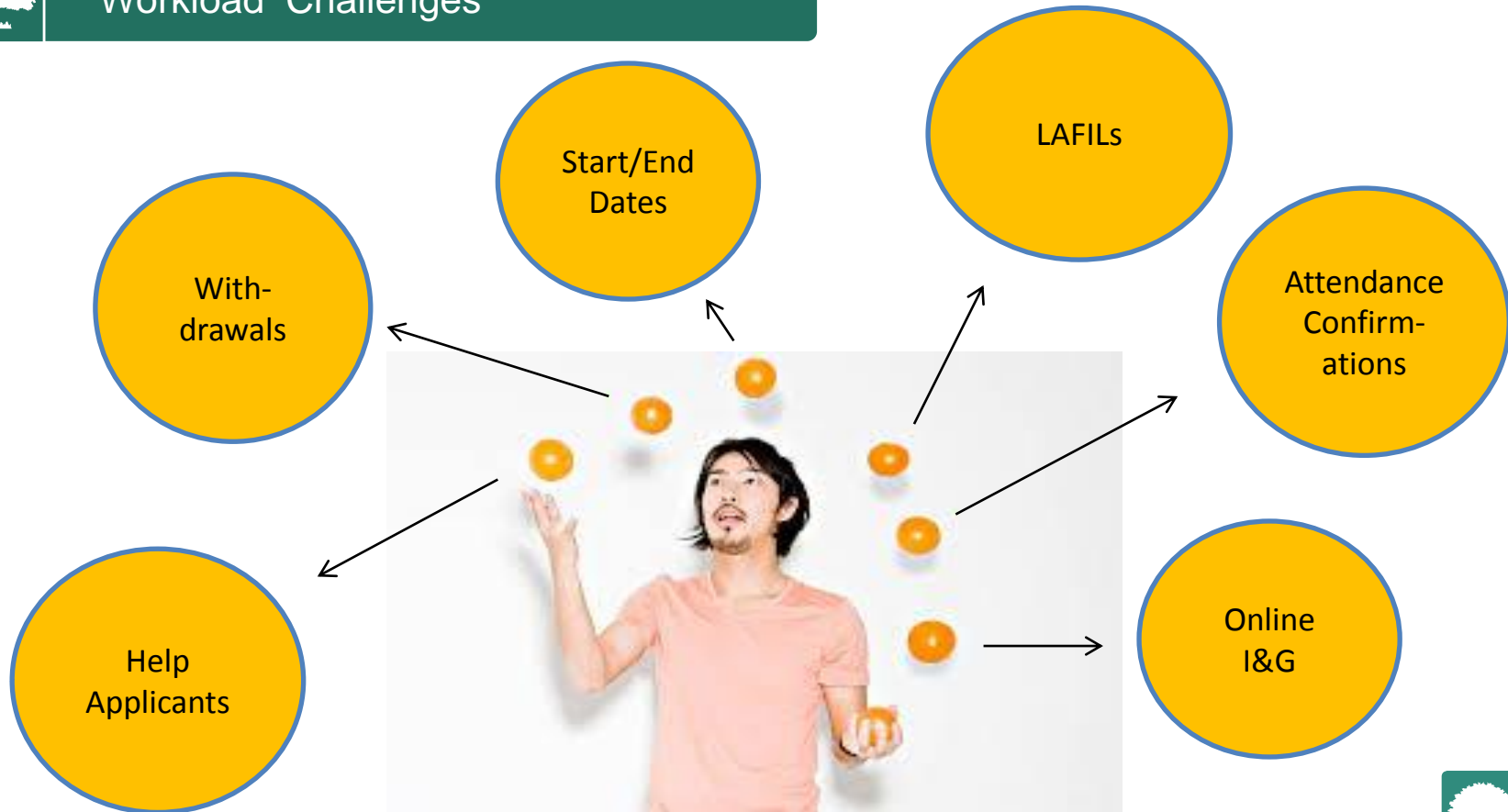
- Monitor volumes of students applying from ALL providers weekly
- Compare findings regularly to known threats
- Monitor High Risk providers
- Analyse data to identify new emerging threats
- CFS has a number of tools and techniques available which can identify unusual activity and behaviours

### 3rd Party Allegations

- Investigate whistle-blowing allegations
- Analyse allegations fully internally or escalate to ESFA where necessary



# Workload Challenges





## Calls For Action

**Cascade to  
colleagues**

**Process &  
Data Quality**

**Work  
Schedule**

**Training &  
Service  
Guides**

**Organisation  
& Roles**

**Further  
Engagement**