



Advanced Learner Loan Promotion Now and in the Future

Funding Information Services Account Managers

Advanced Learner Loan Promotion: Welcome and Contents

This session will provide the platform for delegates to explore and discuss how Advanced Learner Loan (ALL) support can be positioned and promoted to maintain momentum in an evolving funding landscape:

This presentation will move through distinct sections, from a snapshot of the current ALL environment to an overview of the SFE resources available to support our partners with their promotional activities

- 1 Advanced Learner Loan Health Check
- 2 Core Messages: Position the Positives, Understand the Challenges / Focus on Repayment
- 3 Promotion and Communication
- 4 Resources Overview
- 5 Discussion, Feedback and Comment

Advanced Learner Loan Promotion: A Joint Effort

To help generate discussion and insight, delegates are encouraged to participate in interactive elements that will be present throughout this session, here's what to look out for:

- Points of interest and topics for discussion and feedback will be raised as we move through the sections of the presentation
- In your groups, use worksheets provided to consider the questions posed, make comments/suggestions, and share any examples of best practice
- QR Codes will provide the opportunity to link directly to many of the supporting resources and materials referenced



Thank you in advance for your participation, your opinions are valued and we hope you find this content useful and informative!

OFFICIAL

Advanced Learner Loan Health Check



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Advanced Learner Loan Health Check

A clear picture of the current 'health' of Advanced Learner Loans in regards to learner uptake any noticeable positive or negative trends in application volumes can underpin the need for awareness raising and promotional activities:

This section will present relevant headline figures to highlight the current position for ALL support by:

Using data from the SLC and National Statistics 'Student Loans in England 2021 to 2022' report to review:

- The total **loan balance** for further education borrowers up to and including financial year 2021-22
- The total **amount paid** in Advanced Learner Loan support

Using internal SLC data to review:

- Advanced Learner Loan **application volumes** across the last five academic years



The National Statistics 'Student Loans in England 2021 to 2022' report is available at: www.gov.uk/government/statistics/student-loans-in-england-2021-to-2022



Advanced Learner Loan Health Check: Balance and Payment

The **loan balance** for both England and EU further education borrowers reached **£1.5 billion** by the end of financial year 2021-22:

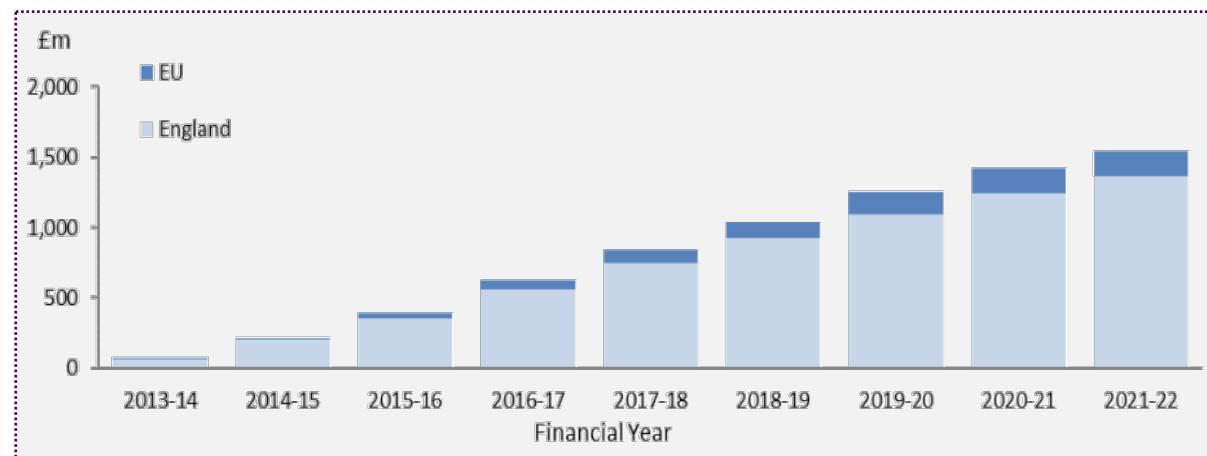
- This represents an **8.7% increase (+£124.2 million)** on the previous end-financial year figure of £1.4 billion

Positive uptake trends:

- The loan balance **continues to grow**

Negative signs:

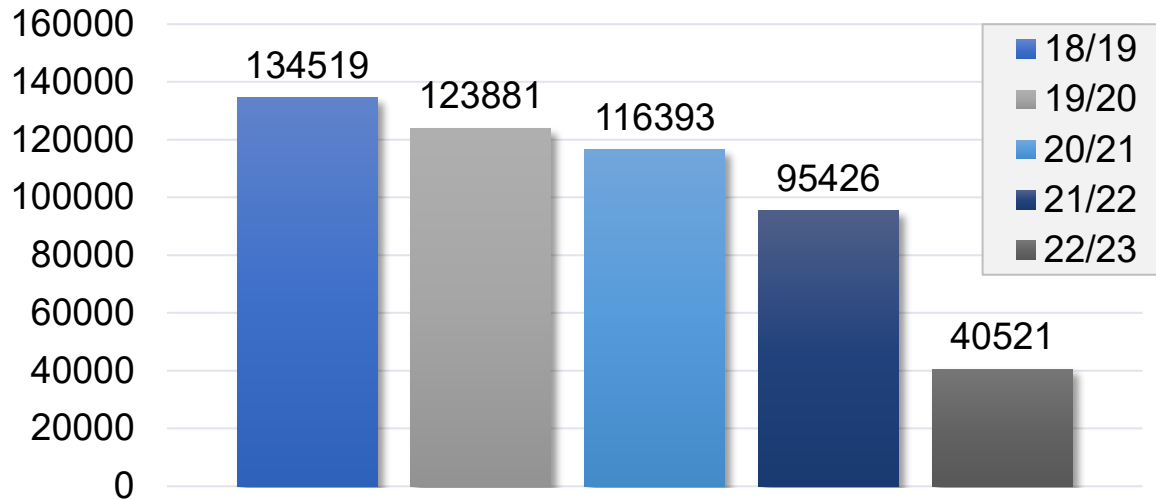
- The rate of increase has **slowed consistently**



A total of **£153.3 million was paid** in the form of Advanced Learner Loan support for further education borrowers in financial year 2021-22, a **decrease of £26.0m (-14.5%)** on the previous financial year

Advanced Learner Loan Health Check: Application Volumes

How does this government analysis of the overall balance and payment value of Advanced Learner Loan support translate against the **volume of learner applications** received across the last five academic years?



Academic Year (*22/23 to September 2022)	Sum Number of ALL Applications
18/19	134,519
19/20	123,881
20/21	116,393
21/22	95,426
*22/23	40,521
Total	510,740



Are these headline figures representative of the Advanced Learner Loan application trends for your institution?

Core Messages – Positives and Challenges

ALL: Position the Positives, Understand the Challenges

Positioning **positive Advanced Learner Loan messages** at the forefront of any promotional or recruitment activities can maintain their appeal to potential learners, particularly as they are faced with other study or funding options:

Policy and product points that can form a core part of Advanced Learner Loan promotion include:

- Standard entitlement of four loans allows for career/skills **development and progression** toward higher learning
- **No** previous study or Equivalent Level Qualification restrictions
- **Recognised** qualifications including A Levels and Access to HE Diplomas included as eligible learning aims
- Income contingent model means that a learner's repayments are linked to what they earn, **NOT** what they owe
- **Balance write-off** for eligible Access to HE Diploma learners on completion of a HE course

ALL Challenges: Emerging Alternative Study Options

While positive messages help maintain learner interest, it is also important to be aware of emerging alternative study options and government policy focus which may provide **a direct challenge to** Advanced Learner Loan uptake:

HE Short Courses:

- Loan support for eligible students undertaking 30 and 40 credit HE Short Courses at levels 4 to 6 delivered by the providers in England who have been granted designation and funding from the DfE and OfS
- Loans will be available for the duration of the HE Short Courses trial (**1st September 2022 to 31st August 2025**)

Higher Technical Qualifications (HTQ):

- From AY 2023/24, designation for HE student finance will extend to Level 4 and 5 courses and qualification types that are not recognised as standard HE qualification types (e.g. Level 4 and 5 Certificates and Diplomas)
- These courses and qualification types **would have previously qualified for ALL support**

ALL Challenges: Government Policy and Focus

Skills for Jobs and Further Education Funding Consultations:

- Free Courses for Jobs (FCFJ) Offer: Adults who are 19 or over and **do not already have** a level 3 qualification or higher can access a free level 3 qualification 'with strong wage outcomes and the ability to meet skills priorities'
- From April 2022, as part of a Government trial, any adult in England **who is unemployed or earning under the National Living Wage** annually (£18,525 from April 2022) will also be able to access these qualifications for free
- The FCFJ offer means that a selection of Level 3 courses **are now fully funded** for a range of individuals who previously would have been required to self fund or access ALL support

Consultation Documents and Points of Reference:

Skills for Jobs and FE Funding



HE Short Courses Trial



Core Messages – Focus on Repayment

ALL Core Messages: Focus on Repayment

Repayment can be a concern for both potential Advanced Learner Loan applicants and for borrowers already on or completing learning aims so it is important they **know and understand the key facts** to help provide reassurance:

- The **amount repaid** for Advanced Learner Loans **totalled £25.4 million** in the 2021-22 financial year
- This is **£3.0 million higher (+13.4%)** than the amount repaid in 2020-21

Headline Repayment Figures:

- For the 2022 repayment cohort, the average **balance** for an ALL borrower on entry into repayment was **£3,200**
- An **increase of £110 (+3.6%)** on the prior years' repayment cohort of £3,090
- There had been a **13.3% increase** in the average annual HMRC repayment **amount** for ALL borrowers to **£340** in the 2021-22 financial year, **an increase of £40**
- This is the **first increase since 2017-18**

Focus on Repayment: Essential Learner Messages

The **essential repayment details** every Advanced Learner Loan borrower should understand include:

- Repayments are **income contingent** so are linked to what the borrower earns, **NOT** what they owe
- ALL support taken prior to AY 2023/24 will be repaid under Plan 2 loans terms and conditions, with this scheduled to change based on government reforms for new HE students and FE learners **from September 2023**
- Repayment is generally subject to a **time limited** 30 year period, starting when the learner reaches the Statutory Repayment Due Date (SRDD) on their loans, changing to 40 years for loans taken from AY 2023/24
- Standard repayments made **through HMRC PAYE** systems or via Self Assessment for self-employed borrowers
- Processes in place for **scheduled** repayments to be made from borrowers who move overseas or for **voluntary** repayments to be made at any time as an option for the borrower (or their employer) to clear the balance early
- Upon completion of a designated HE qualification, the balance for any ALL support taken by eligible borrowers to complete an **Access to HE Diploma** can be **'written off'**

Access to HE: ALL Balance Write-Off Value

To further illustrate the benefit of communicating the policy rule, as of September 2022, **42,640 borrowers** have had the balance for Advanced Learner Loans taken for Access to HE Diplomas written off, to a value over **£152 million**:

Course Start Year	ALL Amount Written Off	Number of Learners	Number of FE Providers	Number of HE Providers
2013	£28,396,165	8,467	262	254
2014	£24,580,283	7,073	255	259
2015	£21,921,973	6,056	242	260
2016	£28,884,068	7,820	258	265
2017	£29,791,202	8,007	263	248
2018	£18,697,922	5,122	228	216
2019	£305,025	84	40	39
2020	£38,286	11	6	8
Total	£152,614,927	42,640	1,554	1,549



Are there any common areas of enquiry or concern relating to repaying ALL support raised by learners at your institution?

Promotion and Communication

ALL Promotion and Communication: Key Considerations

To ensure the **maximum impact** of any Advanced Learner Loan promotional activities it is important to consider the makeup of the target audience and tailor the message delivery style, content, channel and timing accordingly:

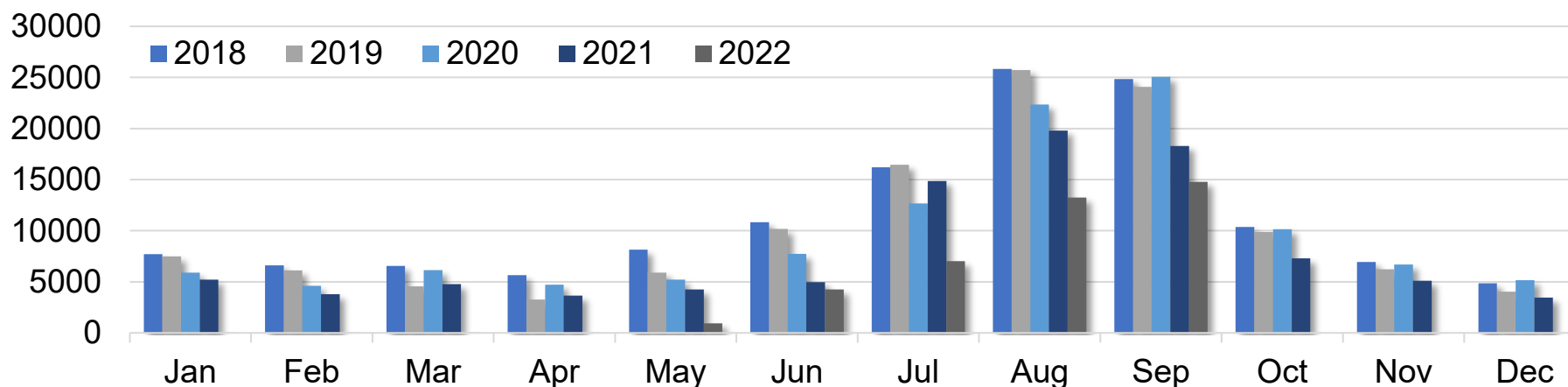
- Understand **information requirements** of learners in regard to Advanced Learner Loan eligibility, entitlement, applications and repayment
- Use promotional messages **to target** the right learners through the right channels at the right time
- At **the right time** will include messages relating to submitting accurate 'right first time' applications and standard processing times to manage expectations and ensure funding is available close to the start of a learning aim
- Adopt an **appropriate** 'tone of voice' and language/style in promotional activities that fits the profile of Advanced Learner Loan applicants
- Be aware of **guidance materials and resources** available for direct promotion or signposting

ALL Promotion and Communication: Timing is Everything

The timing of promotional activities to raise awareness of Advanced Learner Loans and the application process will be a central contributing factor in their success and some basic approaches to promotion timing could include:

- In-line with the opening of the Advanced Learner Loan application service
- To coincide with the start of a new academic year or with learning aim intake points
- All year round with a constant presence on websites and social media but pushed more at key times

Advanced Learner Loan application submission trends (AY 2022/23 to end of September 2022)



ALL Promotion and Communication: Application Trends

The highest volumes of Advanced Learner Loan applications are received in August and September which is largely to be expected (AY 2022/23 to end of September 2022):

A/Y	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018/19	7,719	6,603	6,552	5,653	8,145	10,842	16,214	25,826	24,837	10,353	6,934	4,841
2019/20	7,488	6,104	4,564	3,269	5,894	10,170	16,457	25,719	24,069	9,882	6,226	4,039
2020/21	5,893	4,619	6,132	4,713	5,203	7,740	12,672	22,364	25,056	10,157	6,700	5,144
2021/22	5,214	3,778	4,768	3,649	4,239	4,957	14,876	19,800	18,286	7,301	5,090	3,468
2022/23	4	11	19	36	940	4,263	7,024	13,255	14,782	-	-	-



Are learners at your institution applying for their ALL support in time for it to be paid at the start (or at least close to the start) of their learning aim?

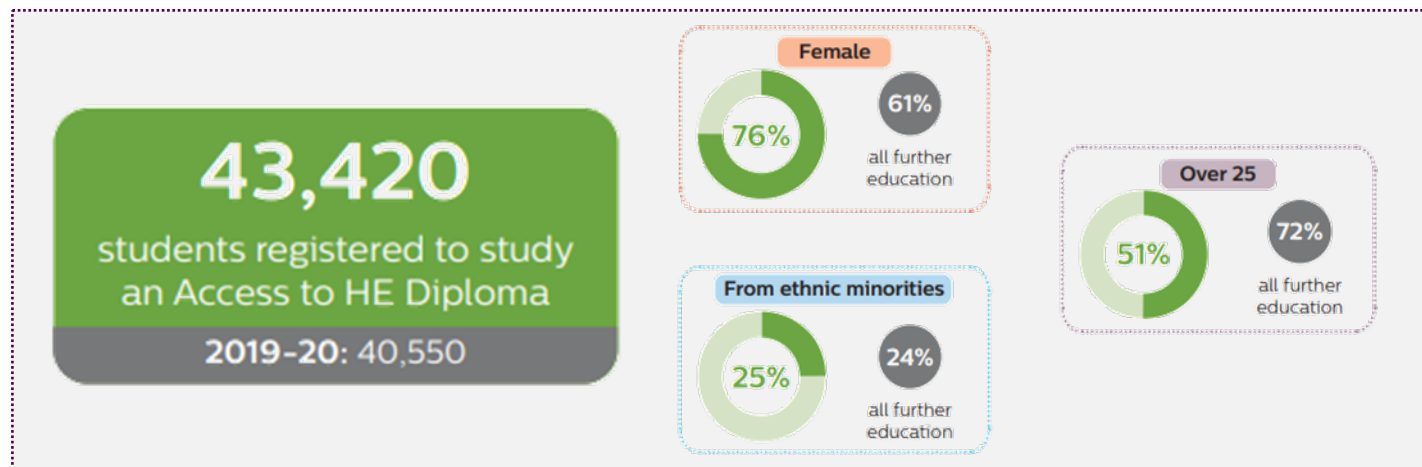
ALL Promotion and Communication: QAA Access to HE Insight

QAA maintains and manages the scheme for the **recognition and quality assurance of Access to HE Diplomas** in England, Wales and Northern Ireland, with recognised courses being delivered by **313** approved learning providers:

- In 2020-21, **43,420** learners were registered on QAA-recognised Access to HE Diplomas in England, Wales and Northern Ireland

Of these learners:

- **76%** identified as female
- **51%** were aged 25 or over
- **25%** were from an ethnic minority
- **56.3%** were registered on an Access to HE Diploma designed for progression to a health related course

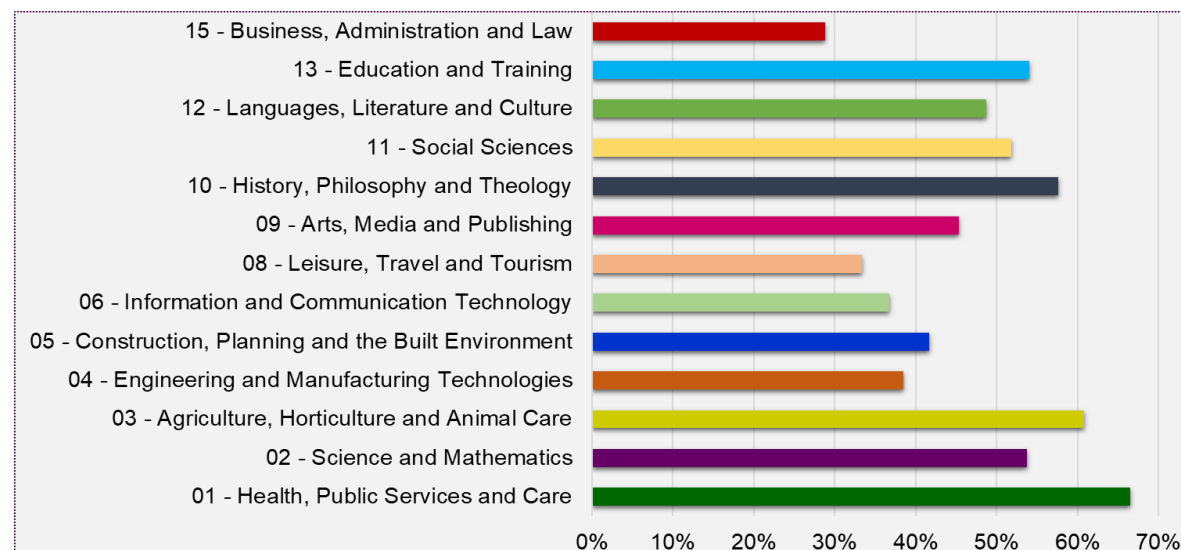


ALL Promotion and Communication: Access to HE and ALL

In 2020-21, **58% of Access to HE Diploma learner fees** in England were funded through Advanced Learner Loans according to ESFA data:

ALL uptake as a % of Subject Sector Area (SSA) Registrations:

- The highest proportion (**66%**) was in SSA 01 Health, Public Services and Social Care
- The majority of learners registered on SSA 01 were aged 25 and over (**57.3%**)
- This makes ALL a **central funding option** available for these learners



If you deliver Access to HE Diplomas at your institution are your learners aware of all the essential ALL entitlement and repayment facts before they submit their application?

Resources Overview

ALL Resources: Inform, Advise and Guide

Providing clear and accurate guidance material is a fundamental part of SFE's customer focused approach and this is reflected in the dedicated resources made available to cover every stage of the Advanced Learner Loan journey:

Two baseline benefits of delivering a comprehensive selection of consistent and up-to-date ALL resources are:

- They help learners make well **informed decisions** about accessing and applying for ALL support
- They give practitioners **confidence** when advising learners or when signposting them to SFE information online

The objectives of this section are to:

- Introduce many of the ALL resources available across various platforms
- Lay a foundation for delegates to consider how these materials can be incorporated into their information, advice and guidance (IAG) delivery plans or as part of a recruitment campaign to promote funding options for learners



Delegates are encouraged to share any best practice on ALL promotion or on how they already use any SFE resources at their institution

ALL Resources: Factsheets and Guides

A cornerstone of the resource offer is the **suite of factsheets and quick guides**, designed and written to provide clear information and key messages across every aspect of Advanced Learner Loans, from eligibility to repayment:

- Factsheets and guides cover general topics relevant to **all learners**, focused messages for specific learning aims (A Levels and Access to HE Diplomas) and targeted learner groups, including offenders in custody
- Future developments include a key message factsheet written for employers

Advanced Learner Loan

Aged 19 or over and thinking about further education?

You may qualify for an Advanced Learner Loan. These loans help you to pay the fees charged by colleges and training organisations. Most learners aged 19 and over, studying at Level 3 to 6, will qualify for these loans from the UK Government. It's easy to apply, your household income isn't taken into account and there's no credit check. You won't have to pay anything back until your income is over the repayment threshold. Find out more at www.gov.uk/repaying-your-student-loan

Key facts

Read this fact sheet along with the 'Frequently Asked Questions (FAQs) - Learners' which you'll find at: www.nationalcareers.service.gov.uk

You can also get more information from your college or training organisation.

Do I qualify?

To qualify you must be:

- aged 19 or over on the first day of your course (there's no upper age limit)
- living in the UK on the first day of your course and have lived in the UK, the Channel Islands or the Isle of Man for three years immediately before this unless you meet one of the exceptions detailed in the 'Frequently Asked Questions (FAQs) - Learners'
- studying with a college or training organisation in England approved for public funding
- enrolling on an eligible course at Level 3 to 6 which includes A Levels, Access to HE Diplomas and other vocational qualifications.

These loans do not cover Degrees or other forms of Higher Education (HE). For information on funding for HE go to www.gov.uk/studentfinance

Applying is easy

Apply online or download an application form at www.gov.uk/advanced-learner-loan

Making the right choice

It's important you consider your own circumstances and look into all options for paying for your course before choosing to take out a loan. If you want advice on managing your finances you can get impartial money advice from the Money Advice Service at www.moneyadviceservice.org.uk

How much can I get?

The amount you can get depends on your course, the fees charged by your college or training organisation and maximum amounts set by the government.

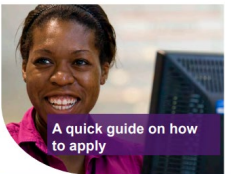
The minimum loan amount is £200.

You can take out a loan for the maximum amount to cover your fee or you can pay all or part of the fee yourself.

Course fees

The fee for your course will be set by your college or training organisation. They'll confirm the cost and the amount that can be covered by a loan before you enrol.

Advanced Learner Loan



A quick guide on how to apply

Advanced Learner Loans help you pay the fees charged by approved colleges and training organisations in England. Most learners aged 19 and over, studying an eligible Level 3, 4, 5 or 6 qualification (which includes A Levels, Access to HE Diplomas, and other Vocational Qualifications) will qualify for an Advanced Learner Loan from the UK government.

This quick guide gives you some key facts about applying for an Advanced Learner Loan.

The flowchart on the back takes you through the application process step by step.

For more detailed information see: www.gov.uk/advancedlearnerloan

Applying is easy. Your household income isn't taken into account and there's no credit check.

- Visit www.gov.uk/advancedlearnerloan once the application service is open to apply online or download an application form.
- You only need to apply once at the start of your course.

Apply at www.gov.uk/advancedlearnerloan

How much can I get?

The amount you can get depends on your course, the fees charged by your college or training organisation and the maximum amounts set by the UK government.

- You can take out the maximum amount to cover your fee or you can pay all or part of the fee yourself. Previous study won't affect your Advanced Learner Loan application.
- You can have up to a maximum of four Advanced Learner Loans in total.
- You can apply for multiple advanced learner loans at the same time for courses of the same type and level.
- For A Levels you can apply for a loan to fund each course you take towards your A Levels - up to a maximum of 4 A Levels. This means you can have up to 8 loans at once if you're taking each A Level as 2 separate courses (AS and A Level if you start on or after 1 August 2015).

The courses must be in the same subject to qualify for a full A Level. You can get up to three more loans for non A Level courses once you have completed your A Levels.

You must complete a separate application for each loan.

How is my Advanced Learner Loan paid?

Student Finance England will pay your fees to your college or training organisation once they've confirmed your attendance on the course.

Repayment is straightforward

You'll begin making repayments once you've completed or left your course and your income is over the repayment threshold. Please visit www.gov.uk/repaying-your-student-loan for more information.

Making the right choice

Advanced Learner Loan

Advanced Learner Loan Guidance for Offenders in Custody

Advanced Learner Loans are for learners aged 19 and over studying at an eligible Level 3, 4, 5 or 6 qualification at an approved college or training provider in England. In this document we answer questions you might have. If you need more information speak to your learning and skills provider or the National Careers Service adviser in your prison. If you are not sure how to contact them ask your wing or personal officer. This guidance applies for offenders applying to study on an Advanced Learner Loan funded qualification in custody and whilst on Release on Temporary Licence (ROTL).

Eligibility

Am I eligible for an Advanced Learner Loan?

To be eligible for one of these loans you must:

- be aged 19 or over at the start of your course
- be undertaking an eligible course at level 3, 4, 5 or 6 qualification at an approved college or training provider in England. See below for more details on which type of courses are eligible. Ask your college or training provider if you don't know if your course is eligible.

Advanced Learner Loan

Advanced Learner Loan.
Access to Higher Education Diploma information sheet

If you did not gain the traditional qualifications required to progress to Higher Education when you were at school, such as A Levels, Access to Higher Education Diplomas offer an alternative route. If you want to take an Access course and you are over the age of 19, you may be eligible for an Advanced Learner Loan to pay for the course fees. If you complete this and then go on to complete a course in Higher Education, the remaining balance of your Advanced Learner Loan, including any interest on it, will be written off.

How this works

Learner completes an Access to Higher Education Diploma, paid for with Advanced Learner Loan

The learner doesn't have to start a Higher Education course immediately following their Access course. If they get a job in between and are earning more than the repayment threshold, they would start to repay their Advanced Learner Loan.

Please visit www.gov.uk/repaying-your-student-loan for more information.

If the learner studies a Higher Education course part-time while working and they earn more than the repayment threshold, they would start to repay their Advanced Learner Loan.

If the learner isn't earning more than the repayment threshold, either before they start their Higher Education course or while they're studying, they won't make any loan repayments.

When the learner has finished their Higher Education course, the Student Loans Company will write off the balance on the Advanced Learner Loan that they took out to fund their Access course. The learner will be contacted with confirmation of this.

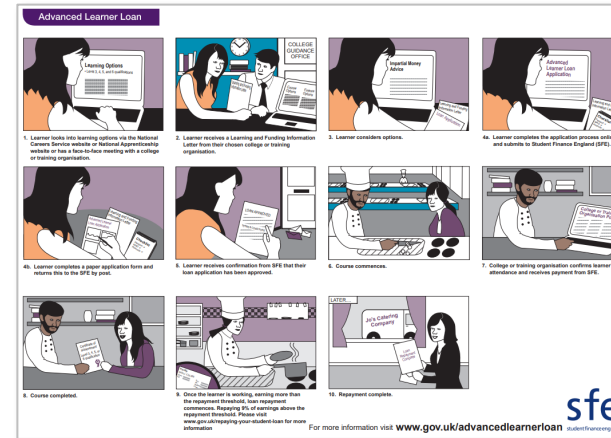
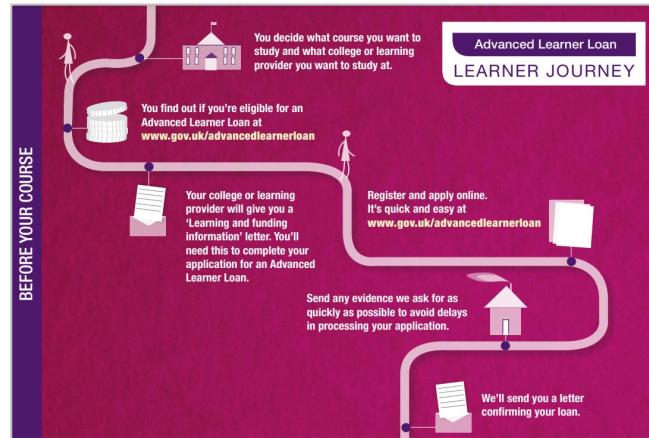
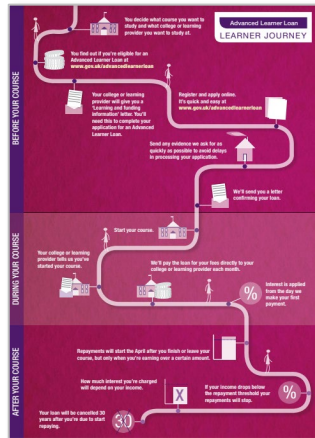
If a learner doesn't take out a student loan to pay for their Higher Education course, they will have to contact the Student Loans Company and provide evidence that they have completed their course. Their Advanced Learner Loan would still be written off if the Higher Education course that they completed would have been eligible for student support.

ALL Resources: Visually Engaging Material

To provide a more **visual element** to the essential Advanced Learner Loan apply to repay messages, a selection of alternative recourses are also available to supplement the factsheets and quick guides, these include:

- An illustrated end-to-end Learner Journey ‘infographic’ and ‘storyboard’
- A short, informative ‘ALL Explained’ YouTube film

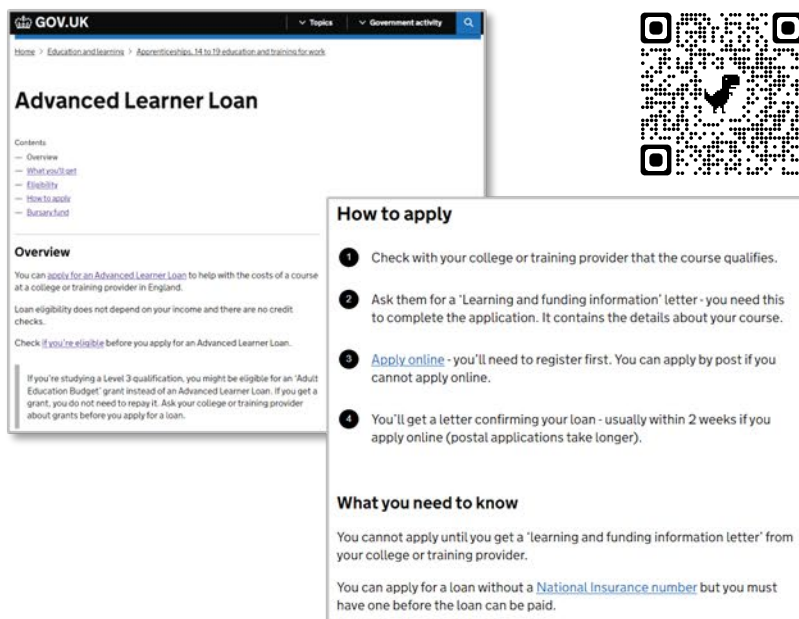
The factsheets and other resources are available from the Supporting Materials section of the SFE practitioners website: www.practitioners.slc.co.uk



ALL Resources: Online Guidance

To maximise the reach of and access to Advanced Learner Loan information, dedicated content can be found across customer facing websites including GOV.UK, the SFE 'zone' on The Student Room and SFE 'hub' on UCAS.com:

- These sources of ALL content are valuable points of reference for providers to signpost applicants toward, either directly or by including links to these sites from their websites or social media channels



GOV.UK

Home > Education and learning > Apprenticeships, 14 to 19 education and training for work

Advanced Learner Loan

Contents

- Overview
- What you need
- Eligibility
- How to apply
- Bursary fund

Overview

You can apply for an [Advanced Learner Loan](#) to help with the costs of a course at a college or training provider in England.

Loan eligibility does not depend on your income and there are no credit checks.

Check if [you're eligible](#) before you apply for an Advanced Learner Loan.

If you're studying a Level 3 qualification, you might be eligible for an 'Adult Education Budget' grant instead of an Advanced Learner Loan. If you get a grant, you do not need to repay it. Ask your college or training provider about grants before you apply for a loan.

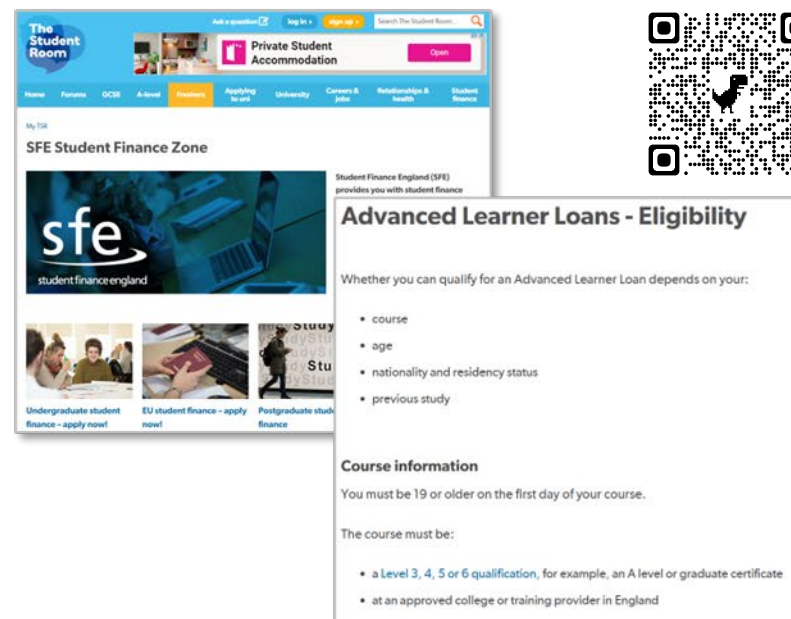
How to apply

- 1 Check with your college or training provider that the course qualifies.
- 2 Ask them for a 'Learning and funding information' letter - you need this to complete the application. It contains the details about your course.
- 3 [Apply online](#) - you'll need to register first. You can apply by post if you cannot apply online.
- 4 You'll get a letter confirming your loan - usually within 2 weeks if you apply online (postal applications take longer).

What you need to know

You cannot apply until you get a 'learning and funding information letter' from your college or training provider.

You can apply for a loan without a [National Insurance number](#) but you must have one before the loan can be paid.



The Student Room

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14,758

SFE Student Finance Zone

Student Finance England (SFE) provides you with student finance

Advanced Learner Loans - Eligibility

Whether you can qualify for an Advanced Learner Loan depends on your:

- course
- age
- nationality and residency status
- previous study

Course information

You must be 19 or older on the first day of your course.

The course must be:

- a **Level 3, 4, 5 or 6 qualification**, for example, an A level or graduate certificate
- at an approved college or training provider in England


ALL Resources: Provider-Led Communications

Many colleges and training providers are already actively promoting Advanced Learner Loans across their websites and social media channels using both SFE resources and their own content:

- If required, guidance documents are available to download from the SFE practitioners website to help providers create effective ALL communications and social media content

Regional Examples: North East and North West

Some colleges and training providers may fully incorporate the SFE resources, links and guidance while others may simply feature key ALL facts, but as long as the information is accurate and up-to-date then learners still benefit:



Financial Support for Adults

Advanced Learner Loan

For a range of our adult courses you may be eligible for funding through an **Advanced Learner Loan**. These loans help students aged 19 or above pay course fees. You may be eligible for one of these loans to cover the course costs for a college course at level 3, 4, 5 and 6.


Getting an Advanced Learner Loan doesn't depend on your household income or your employment status, it isn't means tested and there's no credit check. You won't have to pay anything back until you're earning more than £524 a week, £2,274 a month or £27,295 a year (before tax and other deductions).

Once you earn over this amount, you pay back 9% of the earnings you receive above this figure. Use the Repayment Calculator to find out how much you would pay back each month based on your **annual salary**.

Adult 19+ Support

Advanced Learner Loan

A loan called the Advanced Learner Loan can help you receive help with the cost of your course. This is a great way to access education that has been out of your reach!



What is it?

- A minimum loan amount is £300.
- A loan can be taken out to pay the full or partial amount of the tuition fees.
- Household income does not hinder your ability to apply.
- There is no credit check involved.
- Interest on the loans is low and linked to inflation.
- Any balance outstanding will be written off after 30 years.

Getting a loan doesn't depend on your household income and you only start paying your loan back once you start earning over £27,295 per year.

If your Level 3 course is an Access to Higher Education course and you go on to successfully complete an undergraduate degree then your Advanced Learner Loan will be written off!



Are there any examples of good practice in ALL promotion either from your institution or from another external source that you would like to bring attention to?

Discussion, Feedback and Comment

Discussion, Feedback and Comment: ALL Applications

Using the worksheet questions as a prompt, we will conclude this session by shifting focus to insight gathering and discussion around two main elements; Advanced Learner Loan applications and learner communications:

Advanced Learner Loan Applications:

- Are the figures pointing toward decreasing overall numbers representative of ALL applications at your institution?
- Do you deliver any learning aims that are seeing any noticeable surge in popularity or drop-off in learner interest?
- When in an academic year cycle do you most actively promote Advanced Learner Loans?
- Are learners at your institution applying for ALL support in time for it to be paid at the start of their learning aim?

Trend analysis shows the peaks for ALL application submissions are in August and September:

- Would earlier messaging encourage earlier learner applications?
- Or does the nature of learner recruitment simply lend itself to later application submission?

Discussion, Feedback and Comment: Learner Communication

Using the worksheet questions as a prompt, we will conclude this session by shifting focus to insight gathering and discussion around two main elements; Advanced Learner Loan applications and learner communications:

Learner Communication and Resources:

- Are there any common concerns or 'pain points' raised by your learners about accessing or repaying ALL support?
- Which SFE Advanced Learner Loan resources do you use and through which channels?
- Are the ALL resources you use appropriate in reach and content for the target audience or are there any information 'blind spots' that should be addressed?
- Are there any examples of good practice in ALL promotion that you would like to bring attention to?
- Do you have any suggestions for additional resources or guidance material development?



In your groups, please now consider and respond to these questions. Feedback will be encouraged and worksheets will be taken for review, so all insight provided is valued

Advanced Learner Loan Promotion: Summary and Next Steps

For providers who are new to the concept of ALL promotion, we hope this session has highlighted how to kickstart the process while for those already actively involved that we have cemented the importance of maintaining the practice:

Either way, this should not be the end of the focus on this area and **on-going collaboration** can include:

- Update us with insight on the end-to-end ALL applicant experience, particularly any common ‘pain points’ and suggestions for future ALL resource development
- Keep in contact with your FIS Account Manager: We are in place to engage with colleges and training providers to deliver information, advice and guidance support to staff on ALL policy, repayments and resources etc

Visit the LP Services website for the latest ALL news, support and guidance material: www.lpservices.slc.co.uk

