

## QAA Access to HE Write Off Policy

### Eligibility for a QAA Access to HE Write Off

To be eligible for a “QAA Access to HE Diploma” loan(s) write off, a learner must:

- Have taken out an Advanced Learner Loan for a “QAA Access to HE Diploma” course that they have completed
  - A learner will be regarded as completing their Learning Aim when the final attendance confirmation has been made by the Provider and the “QAA Access to HE account Diploma” application does not have a status of withdrawn or suspended on the course end date.
  - The learner does not have to achieve a particular outcome such as passing exams, although to progress to HE a learner would normally need to have met the requirements to have been awarded the Diploma by the awarding body.
  - As long as a learner completed one “QAA Access to HE Diploma” course, they will be entitled for any incomplete “QAA Access to HE Diplomas” loans to also be written off (for example where the learner withdrew due to Compelling Personal Reasons)
- Not have any outstanding loan accounts with arrears or charges (once the arrears are cleared, the student can be made eligible);
- Be eligible to apply for Tuition Fee support towards an SFE funded course of Higher Education on the first day of the first Academic Year of their HE course;
- Have completed an HE qualification that was eligible for SFE funding;
  - All HE qualifications designated for SFE funding are in scope, this includes Higher National Certificates, Higher National Diplomas, Foundation Degrees, NHS funded courses and the HE element of a Higher Apprenticeship.
  - The learner does not have to achieve a particular outcome such as passing exams / gaining, for example, a 2:2 degree.
  - There does not need to be a relationship between the “QAA Access to HE Diploma” course and the HE qualification.
  - A learner will still be eligible for a write off if they self funded their HE qualification (as long as they were eligible for SFE funding and completed an HE course that was eligible for SFE funding). This includes students who were not eligible for SFE tuition fee support due to previous HE study or already having achieved an equivalent level qualification (ELQ).
  - A learner's entitlement to a write off will not be impacted if they suspend, repeat or transfer their HE qualification, only a withdrawal will impact entitlement.

## Completion of the “QAA Access to HE Diploma”

When a learner completes their “QAA Access to HE Diploma” Learning Aim, they will follow the standard process and enter repayment in the April following their course end.

A learner does not have to progress immediately from the Access course to the HE course, and the offer to write off the loan for the “QAA Access to HE Diploma” will remain open until the learner completes an HE course. It is possible that, in this period, a learner will enter employment and, if earning over £21,000, will start to make repayments.

## Access to HE Write Off Process upon Completion of the HE Qualification

On completion of the HE course, the learner will be eligible to have the balance of the Loan for Access to HE Diploma written off, including any Loans for Access to HE Diplomas courses where they withdrew.

### Tuition Fee Funded HE Students

When an HE student who received Tuition Fee support completes their HE qualification, SLC will identify whether the student had previously completed a “QAA Access to HE Diploma”. A student will not be required to provide evidence to confirm the completion of their HE qualification. A student will be regarded as completing their HE course when they meet the following criteria:

- The final attendance confirmation within the final year has been made by the HEP, and
- The HE course does not have a status of withdrawn or suspended on their course end date.

SLC will automatically write off the balance of the “QAA Access to HE Diploma” loan for these students, and will issue a written communication to advise that their outstanding loan balance has been written off.

### Part Time, Placement/Overseas, and Non Tuition Fee Funded HE Students

Not all HE students who are eligible for the “QAA Access to HE Diploma” write off will have received a Full Time Tuition Fee loan; however they may have received Part Time or other SFE funding. As these students do not have their attendance confirmed in the same way as Full Time Tuition Fee Students, these students will be regarded as completing their HE course when they meet the following criteria:

- *Part Time HE Students*- The attendance confirmation in the final year has been made by the HEP;
- *Placement/Overseas HE Students*- The final year maintenance payments have been made;
- *Non Tuition Fee HE Students*- The registration confirmation in the final year has been made by the HEP, and
- The account does not have a status of withdrawn or suspended on the course end date.

SLC will include these Non Tuition Fee funded students in the process that automatically writes off the balance of the “QAA Access to HE Diploma”, and will issue a written communication to advise that their loan balance has been written off.

Following the write off, SLC will do a manual check with the HEP to confirm if the student completed their HE course. If SLC discover that the student did not complete their course, a write off reversal will be performed and a communication will be issued to the student to notify them of the reversal.

### Self Funded HE Students

Students who self fund their HE qualification are still entitled to a write off if they meet the eligibility criteria.

As the self funding HE students will not be on SLC's HE systems, there will not be an automatic process and write offs will be promoted to these students via IAG. Students will be required to provide details of their HE Course to SLC, and evidence of SFE HE eligibility (based on the policy rules on the first day of the first AY of their HE course). SLC will contact the HEP to confirm that the student completed their HE course, and the student will be issued with a communication advising whether they were eligible or ineligible for the write off.

### Write Off Amount

There will be no financial limit to the amount of loan SLC will write off and therefore the full outstanding balance amount of "QAA Access to HE Diploma" loan(s) at the course end date will be written off.

The write off will cover any interest accrued on the loan amount, but any repayments made prior to the HE course end will not be re-funded. In the case of Self Funded learners, the loan is not automatically written off and therefore repayments may have been made after the end of the HE Course; these payments will be re-funded.