



Department
for Business
Innovation & Skills

**TECHNICAL AND PROFESSIONAL
EDUCATION REFORM**

**Further Education Maintenance
Loans**

MARCH 2016

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1. Foreword from Nick Boles, Minister of State for Skills

I am pleased to introduce this consultation seeking views on the possible introduction of maintenance loans for higher level learners in technical and professional education in specialist institutions.

I firmly believe that the support available for technical skills learners should be on a par with what's available for those taking traditional academic Higher Education courses. But this isn't just about fairness. Making maintenance loans available for those that need them would stimulate extra demand for technical courses in the short term, and boost national skills levels in the longer term.

This consultation is also about what more we can do to get the new National Colleges and the emerging Institutes of Technology off to a flying start. The proposal has the potential to help by making their courses as attractive as Higher Education. And at the same time help us to take a big step towards bridging the technical skills gap, boosting our national productivity, and building a workforce fit for the future.

Of course we have to be mindful of the costs, and any new proposal such as this needs to have a strong and convincing case. For these reasons this consultation is designed to gather evidence on whether the introduction of maintenance loans would represent good value for money for the taxpayer. And if so, how should this offer be best targeted at specialist institutions to deliver maximum impact, in terms of additional learners taking high quality skills courses?

As yet, no decisions have been taken and the policy is at an early stage. The information you provide will be crucial in helping us to decide on whether to introduce a maintenance loans system that will help build the workforce that we need.

This is a great opportunity to influence how the policy could be developed and delivered. Please take the time to respond. You can do so online, or by email if you prefer. But don't pass up the chance to share your views.

2. Executive Summary

Government announced as part of the 2015 Spending Review its intention to consult on introducing maintenance loans for people who attend specialist, higher-level providers. The policy intention is to remove a key constraint – the cost - and so increase the uptake of technical and professional learning in key sectors that are important to the economy.

The central proposition is for the introduction of maintenance loans on a par with the level of support available in Higher Education (HE) to support learners aged 19 plus undertaking level 4 to level 6 technical and professional learning (excluding apprenticeships) at specialist providers, including the new National Colleges, and longer term, at the emerging Institutes of Technology.

The scope and eligibility for any such maintenance loans offer has yet to be determined and will be informed by the outcomes of this consultation. Government is open-minded about whether the offer should cover part-time as well as full-time learners, and is inviting views on this.

This consultation seeks to gather evidence about the costs, benefits, and operational delivery implications if maintenance loans were to be introduced for technical and professional learning at specialist institutions. The consultation is framed around four main issues:

Issue 1 – Introducing maintenance loans for technical and professional learning

This section sets out the strategic context for the proposal and seeks views on the principle of the introduction of maintenance loans. OECD (and other) research findings show that the UK lags behind its competitors in mid to high level technical skills. Government believes that addressing this imbalance will help to bridge the skills gap and improve UK productivity.

Making maintenance loans available for technical and professional skills learners at high level specialist institutions has the potential to boost take-up by making courses accessible to the best learners, irrespective of their background or location. One important consideration for this consultation is, therefore, how loans could be targeted to boost the take-up of technical and professional learning in National Colleges and the emerging Institutes of Technology.

Issue 2 – Eligibility for loans

Funds are limited and we need to make the best use of available resources to ensure the most cost effective use of public funds, and to secure a positive return on the taxpayers' investment. This consultation seeks views on how any future maintenance loans offer could be introduced in the most cost effective way, including scope, eligibility, identifying the right type of system, and about who is best placed to deliver this.

Issue 3 – About your organisation and how the proposed introduction of maintenance loans might influence future take-up of technical and professional learning

We need to build our evidence base and intelligence around the pros and cons of introducing maintenance loans both to inform development of the policy, and to improve the chances of implementing it successfully. Information about potential uptake, impact, and deliverability will be used to assess the feasibility of any future roll-out of a maintenance loans system for technical and professional learning.

Issue 4 – Your views and recommendations

Providers and professionals in the sector are best placed to help us to consider the delivery implications, by identifying both what works, and the associated risks. This section of the consultation seeks your views and recommendations.

Consultation Questions

Respondents are requested to answer the following questions designed to generate evidence around each of the main issues. Some questions are for institutions to answer; the remainder are more general questions appropriate for individuals, representative bodies and any other organisations with an interest.

Issue 1 – Introducing maintenance loans for technical and professional learning

Q1. Do you support the idea of introducing maintenance loans into the Further Education (FE) system for technical and professional learning?

Q2. Overall do you think that the introduction of maintenance loans will help boost the number of technical and professional learners?

Q3. How might Government target maintenance loans to help key industry sectors to meet their skills needs?

Issue 2 – Eligibility for loans

Q.4. Should any future maintenance loans be means-tested or flat-rate? Please give your reasons.

Q.5. What effect do you estimate that means-testing would have on the take-up of higher level courses? It would be helpful if you could provide evidence to explain this.

Q.6. Do you think that residential learners and those travelling to take up training will have greater demand for maintenance loan support compared to employed learners?

Q.7. Should part-time learners also be eligible for maintenance loans? Please give your reasons.

Q.8. How should Government best develop the policy and delivery arrangements for any future maintenance loans offer? Who would be best placed to deliver the system?

Issue 3 – About your organisation and how the proposed introduction of maintenance loans might influence future take-up of technical and professional learning

Q.9. What courses do you currently offer at Level 4-6, that do not currently attract Higher Education (HE) funding?

Q.10. How many learners did you get on these courses last year, and how were they funded?

Q.11. What percentage of these learners are full-time¹ and part-time?

Q.12. What percentage of your existing learners do you think would have been interested in taking up maintenance loans (had they been available)?

Q.13. How many additional full-time and part-time learners do you think you would be able to attract if Government offered maintenance loans?

Q.14. If maintenance loans were made available, in what subject areas and level of qualification would you mostly expect to see provision growth or development? Please indicate timeframe (i.e. when such courses would become available)

and what do you think would be the additional level of interest in such qualifications both in your own institution and more widely? (please split out).

Q.15. What do you base your assessment of the answers to question 13 and 14 on? We are particularly interested in evidence on the extent to which living costs are a barrier to taking up training.

Optional – only answer this question if you feel able to provide an informed estimate.

Q.16. Thinking about the national picture outside your individual institution, how many additional full-time and part-time learners could be attracted if the Government offered maintenance loans?

Issue 4 – Your views and recommendations

Q. 17. Based on your experience what additional factors or considerations should Government explore over and above those covered in this consultation?

Q.18. Would you be willing to participate in a planning workshop to help develop Government's thinking?

The evidence gathered from this consultation will be used to inform a Government decision on whether to introduce a future maintenance loans offer.

¹ In FE, if the Learners Actual Current Year Guided Learning Hours is greater or equal to 450, then they are regarded as being Full-time. In HE Full-time includes students who are normally required to attend an institution for periods amounting to at least 24 weeks within the year of study.

3. How to respond, and help with queries.

When responding, please state whether you are doing so as an individual, or if you are representing the views of an organisation. If you are responding on behalf of an organisation, please make it clear who the organisation represents by selecting the appropriate interest group on the consultation form and, where applicable, how the views of members were assembled.

You can reply to this consultation via Citizen Space:

<https://bisgovuk.citizenspace.com/fe/further-education-maintenance-loans>

Consultation opened on: 24 March 2016

Last date for responses is: 16 June 2016

The consultation response form is available electronically on the consultation page:

<https://www.gov.uk/government/consultations/further-education-maintenance-loans-technical-and-professional-education> (until the consultation closes). The form can be submitted online/by email or by letter to:

Christine Minott
Technical and Professional Education Reform Team
Level 2
Department of Business, Innovation and Skills
125 Norfolk Street
Sheffield
S1 2FJ
Tel: 0114 207 5058
Email: feloans@bis.gsi.gov.uk

Questions about the policy issues raised in the document can also be directed to the above address.

You may make printed copies of this document without seeking permission.

The consultation principles are set out in Annex 1.

4. Confidentiality & Data Protection

Information provided in response to this consultation, including personal information, may be subject to publication or release to other parties or to disclosure in accordance with the access to information regimes (these are primarily the Freedom of Information Act 2000 (FOIA), the Data Protection Act 1998 (DPA) and the Environmental Information Regulations 2004). If you want information, including personal data that you provide to be treated as confidential, please be aware that, under the Freedom of Information Act, there is a statutory Code of Practice with which public authorities must comply and which deals, amongst other things, with obligations of confidence.

In view of this it would be helpful if you could explain to us why you regard the information you have provided as confidential. If we receive a request for disclosure of the information we will take full account of your explanation, but we cannot give an assurance that confidentiality can be maintained in all circumstances. An automatic confidentiality disclaimer generated by your IT system will not, of itself, be regarded as binding on the Department.

5. The proposals and consultation questions

Issue 1 – Introducing maintenance loans for technical and professional learning

The questions at the end of this section are intended for all respondents.

The central proposition is for the introduction of maintenance loans on a par with the type of support available in Higher Education to support learners aged 19 plus undertaking level 4-6 technical and professional learning (excluding apprenticeships) at specialist providers, including the new National Colleges, and longer term, at the emerging Institutes of Technology.

The rationale for this is to remove a key constraint from individuals taking up Technical and Professional Education i.e. the cost; it is also about providing individuals with the choice to attend a college outside their local area, for example a National college or future Institute of Technology in another region.

The issue: low levels of higher level vocational skills

The possible future introduction of maintenance loans has the potential to help achieve a number of strategic objectives for Government and the wider economy.

The OECD notes that in England “too few young people undertake the kind of short postsecondary programmes that would respond to the need for certain mid-level skills – well under 10% of the cohort – compared to other OECD countries where sometimes up to one-third of the entire cohort have postsecondary vocational education and training qualifications as their highest qualification”².

Government is determined to address this because ensuring that individuals are equipped with the skills that employers need enables them to contribute to the growth of the UK economy. This is a central priority for Government as set out in chapter three of the July 2015 Productivity Plan³ “Fixing the Foundations: Creating a more prosperous nation”.

Employers say the people they have greatest difficulty recruiting are ‘technicians’ and those trained with mid and high-level vocational skills⁴. But despite this demand there is a relatively low level of students enrolled in publicly funded higher level programmes below degree level (around 20 thousand in 2013/14 and previous BIS research suggests that the most significant barrier for learners not taking this provision is the cost - both the cost of tuition, and their living costs).

² Skills Beyond School, OECD, 2013

³ <https://www.gov.uk/government/publications/fixing-the-foundations-creating-a-more-prosperous-nation>

⁴ Changing the Pace: CBI/Pearson Education and Skills Survey 2014

The Government response: institutional and finance reform

Government is taking action to tackle the skills gap and part of this is reducing barriers to finance. From September 2016 eligibility for Advanced Learner Loans for tuition fees will be expanded to be available to those aged 19 and above, studying at level 3 to level 6. The expanded remit will be available for applications from May 2016 for courses starting on or after 1 August 2016. This means that even more learners will be able to access loan support to help meet up-front fees, removing one of the main barriers to learning.

Expansion will support demand, but the Government is also taking forward significant institutional reform through the introduction of National Colleges and forthcoming Institutes of Technology. We need to ensure that the incentives are there for National Colleges, the future Institutes of Technology, and other institutions to focus on delivering high quality vocational qualifications, while ensuring that learners can afford to take advantage of new opportunities even if they require living costs to be provided.

National Colleges

National Colleges are a key part of Government's strategy to address gaps in the high-level skills needed by employers. They will help to ensure that we have the skills in the UK to support the delivery of major infrastructure programmes including HS2 and New Nuclear. They will sit at the apex of a new system of technical and professional education that will provide a clear set of progression routes into employment.

Government has confirmed that it will be investing in the creation of five new National Colleges: Digital Skills, High Speed Rail, Onshore Oil and Gas, Creative and Cultural Industries and Nuclear. As employer-led institutions, they will deliver specialist technical skills training at Levels 3⁵ to 6 within sectors that are critical to economic growth and productivity. The first Colleges will open in September 2016 with the network of Colleges operational by September 2017. The National Colleges will deliver training to around 21,000 learners by 2020.

Institutes of Technology

Government announced the introduction of Institutes of Technology in the Productivity Plan to lead to a step-change in Science, Technology, Engineering and Mathematics (STEM) provision at level 3 and above. Institutes of Technology Are not intended to be a rebranding of existing provision – they will have their own independent identity and governance. They should be employer focused and have the active support and engagement of local skills providers (including both further and higher education institutions), as well as the Local Enterprise Partnership and other key stakeholders.

⁵ Most National Colleges will deliver courses at L4-L6 but some will also include L3 (as for some occupations a L3 qualification is recognised as a route to employment).

Support for maintenance costs

The objective for introducing maintenance loans would be to boost the number of learners on higher technical provision through reducing barriers to participation around living costs, creating a level playing field with studying HE, and to adjust to the changing provider landscape.

Maintenance loans are currently available for full time HE provision and the Government will consult shortly on extending to part time provision. Providing maintenance loans for technical and professional learners would create an alternative to traditional academic HE options.

It is anticipated that in the main higher level Technical and Professional Education provision will be delivered through a relatively small number of specialist, higher-level providers. This could arguably increase the need for support with living costs, including travel and residential costs.

The Government's objective through maintenance loans is to support learners doing higher technical provision at level 4+ (excluding apprenticeships). Our assumption is that these will primarily be delivered through National Colleges and Institutes of Technology.

The following questions are intended for **all respondents**.

Q1. Do you support the idea of introducing maintenance loans into the FE system for technical and professional learning?

Q2. Overall do you think that the introduction of maintenance loans will help boost the number of technical and professional learners?

Q3. How might Government target maintenance loans to help key industry sectors to meet their skills needs?

Issue 2 – Eligibility for loans

Are you a provider or sector professional? If not, please go to Issue 4 on page 20.

We know that vocational learning at higher levels generates economic benefits for individuals – captured over the rest of the learners’ lifetimes – in terms of increased earnings, as well as increased profits for employers and improved productivity. But we also need to ensure that any future maintenance loans offer would be cost effective and targeted at those most in need.

To maximise learner take-up and minimise the risk of deadweight⁶, we would be interested in views on where the potential demand for maintenance loans would be greatest. Our assumption is that those on an apprenticeship would be ineligible, but that those within scope might include:

- Individuals studying full time;
- Individuals travelling away from home or taking up residence at place of study;
- Individuals not in employment⁷.

It is our intention, in principle (and subject to this consultation), that the personal eligibility rules for FE maintenance loans would mirror the personal eligibility rules for HE maintenance loans, including a 5-year residency requirement in the UK for EU nationals, and a 3 year ordinary residency requirement for UK nationals. As with HE maintenance loans, applicants who are current temporary migrants or the dependants of temporary migrants would not be eligible to access these loans. The time spent in a temporary migrant route will be discounted in the calculation of the required eligibility period spent in the UK.

Means-testing vs a flat rate

Through this consultation Government is seeking views about whether there is more likelihood of increasing the uptake of high level technical and professional learning in specialist institutions if the proposed maintenance loans were to be means-tested, as they are in HE, or paid in some other form, for example as a flat rate.

As a guiding principle it is reasonable to assume that learners should be neither worse nor better off whether they choose to study in HE or FE. Maintenance loans in HE are means-tested depending on household income. All learners are able to access loans, but the levels depend on household income levels and other factors relating to need: whether study is in London and whether the learner lives with their parents.

For illustrative purposes, entitlement to means-tested maintenance support for full-time HE courses is set out in the table below:

⁶ “Deadweight” in this context refers to training that would have taken place anyway, for example that which is funded by employers, without support or subsidy from Government or some other source.

⁷ There is some evidence that employed people would be studying in FE on a part time basis *with support from their employers* and, therefore, would not be in need of additional learner support (including maintenance loans), Understanding Part-Time College Higher Education, Continuum, University of East London, 2015.

Full-time living costs support for eligible new students starting full-time courses in the 2016/17 academic year ⁸ . (Figures for eligible students living away from home and studying outside London).	
Income (£)	Maintenance Loan (£)
25,000 or less	8,200 (maximum)
35,000	7,023
40,000	6,434
50,000	5,256
62,180 or more	3,821 (minimum)

Means-testing would therefore have the advantages of being targeted on need and giving parity with the HE offer. However, means-tested support would be more expensive to develop and deliver. We would welcome views on the impact of a loan based on a flat rate (non-means tested) on the following lines:

- Loan would be the same level for all and not related to household income.
- As an illustration the level could be set at an average of the means-tested maintenance offer, so around £6,000. Our assumption is that the two modes of delivery would be cost-neutral.

An alternative could be two flat rates (for example one for students living with their parents; and the other for those studying away/residentially). The flat rate would have the benefit of simplicity to deliver, but would be less targeted on need and would be less aligned with the HE offer.

During the consultation period Government intends to undertake some research into this area to gauge potential learner attitudes and preferences in order to determine what might be most appropriate from the learner perspective.

⁸ New eligible students starting full-time courses from 1 August 2016 onwards (the 2016/17 academic year) no longer qualify for maintenance grants. They instead qualify for increased maintenance loans which for students on household incomes of £25,000 or less will be 10.3% higher than the total maintenance grant/loan support in the 2015/16 academic year.

Repayment

Our assumption is that repayments of the loans would be contingent on subsequent income levels. As an illustration, for HE the repayments are calculated at 9% of any earnings over £21,000. Example repayment amounts are set out in the table below.

Income each year before tax	Monthly income (gross)	Monthly repayment
Up to £21,000	£1,750	£0
£22,000	£1,833	£7
£25,000	£2,083	£30
£30,000	£2,500	£67
£35,000	£2,917	£105
£40,000	£3,333	£142

This section of the consultation is also intended to elicit information about some of the practical implications of introducing any future maintenance loans system. Many practitioners in the sector will already have gained relevant experience through, for example, their institution's engagement with Advanced Learner Loans or similar programmes. Their prior involvement with Discretionary Learner Support and the Loans Bursary Fund might also be a source of relevant practical experience of the key factors to consider in drawing conclusions. Others will have some knowledge of how HE student support arrangements work if, for example, their institution is involved in delivering HE in FE under a franchise arrangement.

The following questions are **for providers and sector professionals to answer**, especially the new National Colleges and those aspiring to participate in a future Institute of Technology, bearing in mind the costs to their own organisation in the context of staff resource and ease of administration.

In answering the questions respondents are asked to consider what type of system would be most likely to increase the uptake of technical and professional learning and generate demand.

Q.4. Should any future maintenance loans be means-tested or flat-rate? Please give your reasons.

Q.5. What effect do you estimate that means-testing would have on the take-up of higher level courses? It would be helpful if you could provide evidence to explain this.

Q.6. Do you think that residential learners and those travelling to take up training will have greater demand for maintenance loan support compared to employed learners?

Q.7. Should part-time learners also be eligible for maintenance loans? Please give your reasons.

Q.8. How should Government best develop the policy and delivery arrangements for any future maintenance loans offer? Who would be best placed to deliver the system?

Issue 3 – About your organisation and how maintenance loans might influence the future take up of higher level technical and professional learning

Are you a training provider? If not, then please go to Issue 4 on page 20.

Before taking any decisions we need to gauge the likely scale of demand that might be generated if maintenance loans were to be introduced. In particular we need your help to estimate likely future take-up and the extent to which the policy would generate additional demand from those that don't study at the moment, as well as the possible costs and best value for money indicators. A key part of this will be to arrive at an estimate of how many learners will be eligible for maintenance loans (based on whether they study full-time or part-time), and to gather information on learner characteristics.

We know that loans-funded learners are positive about Advanced Learner Loans and the perceived opportunity they would give them in enabling them to access learning. Focus groups have also been used to gauge the attitudes and intentions of prospective learners in the event that maintenance loans were to be introduced in the future. The evidence generated supports a starting assumption that the introduction of maintenance loans would have a positive impact on participation: learners were supportive of the idea of maintenance loans; and those who were considering further learning in the future were the most amenable to the concept. It is, therefore, reasonable to assume that if maintenance loans were made available in future then that would help stimulate demand.

Less than 1% of learners participating in FE in England in 2013/14 were enrolled on a Level 4+ course. Given the low levels of demand for technical and professional skills courses at level 4+, our assessment is that it is in this area where the introduction of maintenance loans would make the most positive impact.

Participation of FE learners by level in 2013/14

	2013/14	
	Number of FE and Skills learners	% of total learners
Total FE and skills learners participating	3,913,500	
Below Level 2 (excluding English and Maths)	1,007,500	26%
English and Maths	1,354,900	35%
Level 2	1,600,600	41%
Level 3	1,011,300	26%
Level 4+	39,300	1%
Of which...		
Higher Apprenticeships	18,100	
NVQs	-	
HND/HNC	1,500 ⁹	
Other	19,700	

Source: Further education and skills: Statistical First Release November 2015 Total FE and Skills learners Participating 2013/14 (please note learners undertaking courses at more than one level will be counted once for each applicable level, but once only in the Total).

⁹ This figure excludes HND/HNC provision delivered in HE.

The following questions are for **training providers** to answer based upon experience of their own institutions. The questions will be of particular relevance to institutions already delivering (or seeking to develop) higher level technical and professional learning, including the new National Colleges. Some might already be doing so in their own right, or on a franchise basis working with a University partner; others might aspire to participate in a future Institute of Technology:

Q.9. What courses do you currently offer at Level 4-6, that do not currently attract Higher Education (HE) funding?

(List up to ten courses)

Q.10. How many learners did you get on these courses last year, and how were they funded?

Q.11. What percentage of these learners are full-time¹⁰ and part-time?

Q.12. What percentage of your existing learners do you think would have been interested in taking up maintenance loans (had they been available)?

Age	% full time	% part time
19-23		
24-39		
40-59		
60+		

¹⁰ In FE, if the Learners Actual Current Year Guided Learning Hours is greater or equal to 450, then they are regarded as being Full-time. In HE Full-time includes students who are normally required to attend an institution for periods amounting to at least 24 weeks within the year of study.

Q.13. How many additional full-time and part-time learners do you think you would be able to attract if Government offered maintenance loans?

Age	Number full time	Number part time
19-23		
24-39		
40-59		
60+		

Q.14. If maintenance loans were made available, in what subject areas and level of qualification would you mostly expect to see provision growth or development? Please indicate timeframe (i.e. when such courses would become available).

and what do you think would be the additional level of interest in such qualifications both in your own institution and more widely? (please split out).

Q.15. What do you base your assessment of the answers to question 13 and 14 on? We are particularly interested in evidence on the extent to which living costs are a barrier to taking up training.

Optional – only answer this question if you feel about to provide an informed estimate.

Q.16. Thinking about the national picture outside your individual institution, how many additional full-time and part-time learners could be attracted if the Government offered maintenance loans?

As context there were around 20,000 learners doing classroom based L4+ courses in 2013/14.

Age	Number full time	Number part time
19-23		
24-39		
40-59		
60+		

Issue 4 – Your views and recommendations

Whatever is eventually decided, we need to avoid unintended consequences and, therefore, we want your advice because you are best placed to help by identifying not only what works, but also the associated risks.

The following questions provide an opportunity for respondents to tell us if there are any gaps in our thinking and to put forward any relevant points that may not have been considered thus far. The questions are intended for both **providers and professionals in the sector, but also from others that might be suitably qualified** to take a view, from whichever sector.

Q. 17. Based on your experience what additional factors or considerations should Government explore over and above those covered in this consultation?

Q.18. Would you be willing to participate in a planning workshop to help develop Government's thinking?

6. What happens next?

A summary of responses to the consultation and outline of next steps will be published within 12 weeks of the consultation closing. The consultation will inform the development of the policy and help Government to decide on the optimum implementation date, if appropriate, for the possible introduction of maintenance loans in technical and professional learning.

Annex 1: Consultation principles

The principles that Government departments and other public bodies should adopt for engaging stakeholders when developing policy and legislation are set out in the consultation principles.

<http://www.cabinetoffice.gov.uk/sites/default/files/resources/Consultation-Principles.pdf>

Comments or complaints on the conduct of this consultation

If you wish to comment on the conduct of this consultation or make a complaint about the way this consultation has been conducted, please write to:

Angela Rabess
BIS Consultation Co-ordinator,
Spur - Level 3
1 Victoria Street,
London
SW1H 0ET

Telephone Angela on 020 7215 1661
or e-mail to: angela.rabess@bis.gsi.gov.uk

However, if you have questions or wish to discuss specific policy proposals you should contact the policy lead (see page 23).

Annex 2: FE Maintenance Loans Consultation response form

The Department may, in accordance with the Code of Practice on Access to Government Information, make available, on public request, individual responses.

The closing date for this consultation is 16/06/2016

Name:

Organisation (if applicable):

Address:

Please return completed forms to:

Christine Minott
Technical and Professional Education Reform Team
Vocational Education Directorate
Level 2,
Department for Business, Innovation and Skills
2 St Paul's Place
125 Norfolk Street
Sheffield
S1 2FJ

Telephone: 0114 207 5085

email: feloans@bis.gsi.gov.uk

Please tick a box from the list of options below that best describes your role or organisation.

<input type="checkbox"/>	Further Education College
<input type="checkbox"/>	National College
<input type="checkbox"/>	Training Organisation
<input type="checkbox"/>	Further Education sector representative body
<input type="checkbox"/>	Higher Education Institution
<input type="checkbox"/>	Alternative Provider of Higher Education
<input type="checkbox"/>	Central government
<input type="checkbox"/>	Charity or social enterprise
<input type="checkbox"/>	Individual*
<input type="checkbox"/>	Large business (over 250 staff)
<input type="checkbox"/>	Legal representative
<input type="checkbox"/>	Local Government
<input type="checkbox"/>	Medium business (50 to 250 staff)
<input type="checkbox"/>	Micro business (up to 9 staff)
<input type="checkbox"/>	Small business (10 to 49 staff)
<input type="checkbox"/>	Trade union or staff association
<input type="checkbox"/>	Other (please describe)

Please indicate if your institution would be interested in potentially becoming an Institute of Technology.

Yes

No

* "Individual" is intended to cover learner/parent/tutors responding to this consultation in a personal capacity rather than on behalf of their employer.

Question 1 (see pages 9-11)

Q1. Do you support the idea of introducing maintenance loans into the FE system for technical and professional learning?

Yes No

If yes, please explain why – what advantages would it bring?

If no, please explain which aspect you don't agree with, and why.

Question 2 (see pages 9-11)

Q2. Overall do you think that the introduction of maintenance loans will help boost the number of technical and professional learners?

Yes No

Please give reasons for your answer

Question 3 (see pages 9-11)

Q3. How might Government target maintenance loans to help key industry sectors to meet their skills needs?

Are you a training provider or sector professional? If not, then please go to question 17.

Question 4 (see pages 12-15)

Q.4. Should any future maintenance loans be means-tested or flat-rate? Please give your reasons.

means-tested flat rate

Please give reasons for your answer

Question 5 (see pages 12-15)

Q.5. What effect do you estimate that means-testing would have on the take-up of higher level courses? It would be helpful if you could provide evidence to explain this.

Question 6 (see pages 12-15)

Q.6. Do you think that residential learners and those travelling to take up training will have greater demand for maintenance loan support compared to employed learners?

Yes No

Please give reasons for your answer

Question 7 (see pages 12-15)

Q.7. Should part-time learners also be eligible for maintenance loans? Please give your reasons.

Yes No

Please give reasons for your answer

Question 8 (see pages 12-15)

Q.8. How should Government best develop the policy and delivery arrangements for any future maintenance loans offer? Who would be best placed to deliver the system?

Please give reasons for your answer

Are you a training provider? If not, then please go to question 17.

Question 9 (see pages 16-19)

Q.9. What courses do you currently offer at Level 4-6, that do not currently attract Higher Education (HE) funding? Please list these.

Question 10 (see pages 16-19)

Q10. How many learners did you get on these courses last year, and how were they funded?

Self-funded Employer-funded Other (please list)

Please explain

Question 11 (see pages 16-19)

Q.11. What percentage of these learners are full-time¹¹ and part-time?

¹¹ In FE, if the Learners Actual Current Year Guided Learning Hours is greater or equal to 450, then they are regarded as being Full-time. In HE Full-time includes students who are normally required to attend an institution for periods amounting to at least 24 weeks within the year of study.

Question 12 (see pages 16-19)

Q.12. What percentage of your existing learners do you think would have been interested in taking up maintenance loans (had they been available)?

Age	Percentage full time	Percentage part time
19-23		
24-39		
40-59		
60+		

Question 13 (see pages 16-19)

Q.13. How many additional full-time and part-time learners do you think you would be able to attract if Government offered maintenance loans?

Age	Number full time	Number part time
19-23		
24-39		
40-59		
60+		

Question 14 (see pages 16-19)

Q.14. If maintenance loans were made available, in what subject areas and level of qualification would you mostly expect to see provision growth or development? Please indicate timeframe (i.e. when such courses would become available);

and what do you think would be the additional level of interest in such qualifications both in your own institution and more widely? (please split out).

Question 15 (see pages 16-19)

Q.15. What do you base your assessment of the answers to question 13 and 14 on? We are particularly interested in evidence on the extent to which living costs are a barrier to taking up training.

Optional – only answer this question if you feel able to provide an informed estimate.

Question 16 (see pages 16-19)

Q.16. Thinking about the national picture outside your individual institution, how many additional full-time and part-time learners could be attracted if the Government offered maintenance loans?

As context there were around 20,000 learners doing classroom based L4+ courses in 2013/14.

Age	Number full time	Number part time
19-23		
24-39		
40-59		
60+		

Question 17 (see page 20)

Q. 17. Based on your experience what additional factors or considerations should Government explore over and above those covered in this consultation?

Question 18

Q.18. Would you be willing to participate in a planning workshop to help develop Government's thinking?

Yes No

Please add any other comments that might aid the consultation process as a whole.

Thank you for taking the time to let us have your views. We do not intend to acknowledge receipt of individual responses unless you tick the box below.

Please acknowledge this reply

Please let us know if you are happy for your reply to be included in the full Government response and if so, whether you want this to be attributed, or anonymous.

Do you want your reply to be included?

Yes No

Do you want your reply to be attributed?

Yes No, anonymous

At BIS we carry out our research on many different topics and consultations. As your views are valuable to us, would it be okay if we were to contact you again from time to time either for research or to send through consultation documents?

Yes No

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