

# QAA Access to HE write-off factsheet

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## Eligibility

To be eligible for a QAA Access to HE Diploma loan write-off, a learner must meet the following criteria.

1. The learner must have taken out an Advanced Learner Loan (ALL) for a QAA Access to HE Diploma course that they have completed.

A learner will be close to completing their learning aim when you make the final attendance confirmation. Also, the QAA Access to HE account Diploma application must not have withdrawn or suspended status on the course end date.

The learner does not have to achieve a specific outcome such as passing exams. However, to progress to higher education, they would normally need to meet the requirements of the awarding body.

If the learner completed one QAA Access to HE Diploma course, they will be entitled to write off of any incomplete QAA Access to HE Diploma loans. For example, this includes courses where they withdrew due to compelling personal reasons.

2. The learner must not have any outstanding loan accounts with arrears or charges. If they do, they can become eligible for write-off once they clear the arrears.
4. The learner must be eligible to apply for tuition fee support towards a Student Finance England (SFE) funded course of higher education. This must be true on the first day of the first academic year of their higher education course.
5. The learner must have completed a higher education qualification that was eligible for SFE funding.

All higher education qualifications designated for SFE funding count. This includes:

- Higher National Certificates
- Higher National Diplomas
- foundation degrees
- NHS funded courses
- the higher education element of a Higher Apprenticeship

The learner does not have to achieve a specific outcome, such as passing exams or gaining a specific class of degree.

There does not need to be a relationship between the QAA Access to HE Diploma course and the higher education qualification.

Learners will still be eligible for a write-off if they self-funded their higher education qualification, as long as they:

- were eligible for SFE funding
- completed a higher education course that was eligible for SFE funding

This includes students who were not eligible for SFE tuition fee support due to previous higher education study or because they already had an equivalent level qualification (ELQ).

A learner's entitlement to a write-off will not be affected if they suspend, repeat or transfer their higher education qualification. Only a withdrawal will affect entitlement.

In AY 2018/19, the Department of Health and Social Care stopped funding new students on postgraduate healthcare courses in England. Since then, the Department for Education (DfE) has provided support through us to eligible English domiciled students starting designated postgraduate healthcare courses.

Therefore, students with an ALL who complete a designated postgraduate healthcare course will now be eligible to have their ALL written off.

## Completion of the QAA Access to HE Diploma

When a learner completes their QAA Access to HE Diploma learning aim, they will follow the usual repayment process. This means entering repayment in the April after the end of their course.

They do not have to progress immediately from the access course to the higher education course. The offer to write off the loan for the QAA Access to HE Diploma will remain open until they complete a higher education course. It is possible that they will enter employment in this period. If they earn over £25,000, they will start to make repayments.

### **Access to HE write-off on completion of the higher education qualification**

When the learner completes the higher education course, they can have the balance of their loan for the Access to HE Diploma written off. This includes any loans for Access to HE Diploma courses where they withdrew.

### **Tuition Fee Loan funded higher education students**

When a higher education student who received tuition fee support completes their higher education qualification, we will check if they previously completed a QAA Access to HE Diploma.

They do not need to send us evidence of having completed their higher education qualification. We will count them as having completed it when:

- the university or college has made the final attendance confirmation in the final year
- their higher education course does not have withdrawn or suspended status on their course end date

We will automatically write off the balance of the QAA Access to HE Diploma loan for these students. We will write to them to confirm this.

## **Part-time, placement, overseas and non-Tuition Fee Loan funded higher education students**

Not all higher education students who are eligible for the QAA Access to HE Diploma write-off will have received a full-time Tuition Fee Loan. They may have received part-time or other SFE funding.

These students do not have their attendance confirmed in the same way as full-time Tuition Fee Loan students. We will count them as having completed their higher education course when they meet the following criteria:

- part-time students – when the university or college makes the last attendance confirmation in the final year
- placement or overseas students – when they have been paid their final year maintenance instalment
- students not funded by a Tuition Fee Loan – when the university or college has confirmed registration in the final year

For all students, the account must not have withdrawn or suspended status on the course end date.

We will include these students in the process that automatically writes off the balance of the QAA Access to HE Diploma. We will send them a letter once their loan balance has been written off.

After the write-off, we will check with the university or college to confirm that the student completed their higher education course. If we find that they did not complete, we will reverse the write-off and let the student know.

## **Self-funded higher education students**

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

Self-funding students will not be on our higher education systems, so there will not be an automatic process. We will promote write-offs to these students through our information and guidance.

Students need to give us details of their higher education course. They will also need to give us evidence of their SFE funding eligibility. This will be based on the policy rules on the first day of the first academic year of their higher education course.

We will contact you to confirm that they completed their higher education course. We will then contact the student to let them know if they are eligible for the write-off.

## **Write-off amount**

There will be no financial limit to the amount of loan we will write off. We will write off the full outstanding balance of QAA Access to HE Diploma loans at the course end date.

The write-off will cover any interest accrued on the loan amount. However, we will not refund any repayments that have been made before the end of the higher education course.

For self-funded learners, the loan is not automatically written off. Therefore they may have made repayments after the end of the higher education course. We will refund these payments.

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