

PART 4 – CHAPTER 3**THE ENHANCED LEARNING CREDIT SCHEME: SPONSORSHIP OF SERVICE PERSONNEL FOR PERSONAL DEVELOPMENT****Policy Sponsor: TESR – AHd Resettlement (SO2 Skills)****BACKGROUND**

1. The MOD promotes lifelong learning among members of the Armed Forces, and this is encouraged through the Learning Credits schemes. The Standard Learning Credit (SLC) (JSP 898 Pt 4 Ch 4) scheme supplies financial support, throughout the Service person's career, for multiple, small-scale learning activities. The Enhanced Learning Credit (ELC) scheme is designed to complement the SLC scheme by providing larger scale help to personnel who qualify, with a single payment in each of a maximum of three separate financial years, to help pay towards the cost of higher-level learning. ELCs may be claimed for learning which is an integral part of and results in the cost effective achievement of a nationally recognised qualification at Level 3 (A level and equivalent) and above as defined by the National Qualifications Framework (NQF) (England and Wales), a Level 6 or above on the Scottish Credit and Qualifications Framework (SCQF) or, if pursued overseas, an approved international equivalent higher level qualification. The ELC scheme complements the SLC scheme to further motivate full time members of the Armed Forces to pursue their personal development, both during their Service and for up to ten years afterwards, subject to the qualifying criteria being met.

INTRODUCTION

2. This Chapter explains the benefits and regulations which define the ELC Scheme. It is structured into key areas as follows: Definitions, The Aim of the Scheme, Main Features of the Scheme, Scheme Membership, Eligibility to Submit a Claim, Submitting an ELC Claim, Administrative Procedures, Cancellation of Claim Authorisation Note and Reinstatement of ELC Instalment, Second and Third Claims and Procedures for Claimants no Longer in Service, Taxation Liability for ELC Payments and Authority for Travel. All personnel eligible to received ELC support must adhere to the rules described in this Chapter. Failure to comply will result in the removal of eligibility to use the scheme and render individual claims inadmissible.

DEFINITIONS

3. The following definitions are used throughout this Chapter:

a. Where the phrase 'Education Staff(s)' is used it is to be interpreted throughout as referring to all Army Education Staff, RAF Learning Centre and Education Staff and RN/RM Education & Resettlement Officers (EROs) and Naval Education Training Support Officers (NETSOs).

b. The Designated Officer for this contract is the holder of the appointment of TESR Skills SO2 on the staff of the Head Training, Education, Skills and Resettlement in the MOD.

- c. The contractor, G4S Assessment Services Limited (The Enhanced Learning Credit Administration Service (ELCAS)) is described henceforth as the Customer Service Provider (CSP).
- d. The “Learning Purpose” is the reason for learning or the objective of the learning, which must be in direct pursuit of a nationally recognised qualification at Level 3 or above in order to be eligible for ELC support.
- e. The terms “applicant”, “claimant” and “learner” are variously used to describe eligible individuals using the ELC scheme.

AIMS OF THE ELC SCHEME

4. The aims of the ELC scheme are to:
 - a. Provide funding support to Service personnel who wish to enhance their educational, academic, professional or vocational achievements by pursuing higher level learning and who face substantial financial expenditure in doing so.
 - b. Enhance the reputation of the MOD as a modern and forward-looking employer, and thereby encourage the recruitment and retention of sufficient high quality numbers of Armed Forces personnel.
 - c. Enable the MOD to participate more fully in the Government’s “Life Long Learning” initiative.

ELC SCHEME - MAIN FEATURES

5. The main features of the ELC scheme are as follows:
 - a. ELC is not an entitlement. Provided they fulfil all the relevant criteria of the scheme personnel may be eligible to claim ELC support.
 - b. ELC is not a refund scheme and so does not operate like the SLC. Under no circumstances will MOD refund any personnel who pay for their learning in advance and subsequently seek a retrospective ELC claim.
 - c. As ELCs are a large-scale and attractive award, the scheme is subject to strict entry criteria. Unlike SLCs, claimants are required to make a positive commitment to higher level, larger scale, lifelong learning by joining the ELC scheme, as detailed at Paras 6 – 11 below.
 - d. ELC awards are available at two “tiers”: the “Lower Tier” level of up to £1000 per annum for those with four or more years’ eligible service; and at the “Upper Tier” level of up to £2000 per annum for those with eight or more years’ eligible service. Providing they meet all the criteria, personnel may make ELC claims in up to three separate financial years (which need not be consecutive and may be a combination of lower tier and upper tier funds) either while in service or for up to ten years after leaving. ELC funds may be directed at one learning purpose (such as successive years’ study towards a particular qualification) or different purposes in each of the three years.

- e. Having joined the ELC scheme, an individual must then complete a minimum period of service in the Armed Forces before being eligible to make a ELC claim at the lower tier, and a further period of service before becoming eligible to make a claim at the upper tier.
- f. ELC is an individual award to assist the personal development of eligible Service personnel. It can not be transferred under any circumstances to any other individual except under the terms of Para 16 below.

MEMBERSHIP OF THE SCHEME

6. Applicants must be in Service, both when they apply and when they are accepted for membership of the ELC Scheme. Application forms are available from the Education staffs listed at Para 3b above and from Learning/Education Centres. They are also available on the ELCAS website: www.enhancedlearningcredits.com. Additionally, for the Army, application forms are available from Unit Education Officers. These forms are to be completed and forwarded to the CSP, via Unit Education Staffs, to be processed within ten working days of receipt. Acknowledgement letters will be forwarded to applicants via Education staffs and should be retained by the individual in their Personal Development Record (PDR).
7. On Enlistment. All new recruits to the Armed Forces are to be made aware of the existence of the ELC scheme during the recruitment process. During Phase 1 (Initial) training, recruits are to be briefed by the appropriate staff of new entry establishments as to the detailed benefits of the ELC scheme and then must complete and sign an ELC application form on which they can elect to join the scheme or opt out. Phase 1 units must ensure that personnel are given the opportunity to complete this process not later than twelve calendar months after enlistment (however, see Para 9 on the second registration opportunity below). Moreover, Phase 1 Training/Education staff are to ensure that the signed ELC application form is submitted to the CSP for registration purposes, to arrive no later than one calendar month after the end of the entry window.
8. Second Registration Opportunity. Some recruits to the Armed Forces may opt not to register on the ELC scheme in the first year of service. However, other elements of the Learning Forces initiative may encourage them to further their Personal Development through education within a few years of having enlisted. Such personnel may elect to join the ELC scheme (by signing an ELC application form as described above) during a six-month “window” between the eight and eight-and-a-half years’ service point, measured from their enlistment date. They may not make an ELC claim until they have then, subsequently, met the eligible service requirement, which is taken to date from the start of this joining “window”, that is, at the eight years’ service point and not the date of enlistment.
9. Exceptional Authorisation for Late Registration. Personnel who fail to register during either the initial or second registration opportunity periods detailed above forgo their eligibility. However, in exceptional cases, individual personnel may submit a request to their single-Service Authority (See Para 38) for exceptional authorisation for late registration. This request must prove that the individual was, for Service reasons, unable to register in accordance with the scheme regulations (eg: on operational

deployment; administrative error by Phase 1 training unit). If approved by the single-Service Authority, an ELC application form is to be completed by the individual and sent to the CSP with a covering letter authorising registration.

10. Personnel on other Engagements. Full Time Reserve Service (FTRS) personnel, Military provost Guard service (MPGS) personnel and Non Regular Permanent Staff (NRPS) may elect to join the ELC scheme in the expectation of meeting the “eligible service” requirement, but at the time of making an ELC claim they must be able to meet all the standard requirements. In particular they should note that:

a. “Eligible Service”, for the purpose of calculating qualifying service as a requirement for claim eligibility, includes only that time on active service after 1 Apr 00.

b. “Qualifying Service” may include a mix of periods of regular and non-regular service and need not be continuous. It should be recorded on the “Interrupted Service” Form, available from the ELCAS website and should be submitted with the Application for Scheme Membership Form or the ELC Claim Form.

ELIGIBILITY TO SUBMIT A CLAIM

11. In order to make ELC claims, scheme members must:

a. Complete the required length of eligible service before completing their ELC claim form and prior to commencing the course of study for which ELC support is being claimed; and

b. Claim for ELC eligible learning prior to the tenth anniversary of leaving the Armed Forces.

12. The Length of Eligible Service Requirement as it Applies to Making Claims.

Before being eligible to make an ELC claim, individual scheme members must have completed not less than four years’ eligible service. In order to claim at the higher tier (up to £2000 per annum), they must have completed not less than eight years’ eligible service.

a. For those who were already serving before 1 Apr 03 and who registered on the scheme by 1 Apr 04, ‘eligible service’ runs from 1 Apr 00 or date of enlistment, whichever is the later.

b. For those entering the Armed Forces on or after 1 Apr 03 for the first time and who joined in the initial twelve-month joining ‘window’, ‘eligible service’ is taken to date from the date of enlistment, regardless of when in that twelve month “window” they elect to join the ELC scheme.

c. For late entrants to the scheme, who join in the six-month “window” from their eight year to eight-and-a-half year service points, ‘eligible service’ is taken to date from the start of this joining “window”, that is, at the eight years’ service point, regardless of when in that six-month “window” they elect to join the ELC scheme.

- d. Time spent on an unpaid career break does not count as eligible service but an ELC claim can be submitted for learning taking place during a career break.
- e. Paid Maternity/Paternity Leave qualifies as eligible service but not Unpaid Additional Maternity/Paternity Leave.
- f. Those who were already at or beyond their eight and a half year career point on 31 Mar 04 have no second “window” to join the scheme.

13. Use of ELC by Wounded Injured and Sick (WIS) Personnel. Personnel who have completed both Phase 1 and Phase 2 training, who become WIS before achieving the required four years eligible service, may be authorised to claim ELC at the lower tier rate to achieve a qualification as part of an Individual Recovery Plan (IRP) managed by the Army Recovery Capability Scheme or RN and RAF systems. Specific regulations are as follows:

- a. In the case of personnel who are expected to be medically discharged from Service, ELC may be claimed as detailed in Para 15.
- b. In the case of personnel who are expected to return to duty:
 - (1) Personnel must have registered to join the ELC scheme prior to the date of the injury or commencement of the illness.
 - (2) The injury or illness must be caused or significantly worsened, wholly or predominantly by service, as defined by the Armed Forces Compensation Scheme.
 - (3) At the discretion of unit education staff, the rules regarding direct benefit to the Service (Para 18a) may be relaxed.
 - (4) Personnel must be briefed on the implications of using a lower tier ELC claim at this stage of their career and sign as understanding this.

14. Effects of Medical Discharge on ELC Eligibility. Personnel who have completed both Phase 1 and Phase 2 training who are medically discharged from Service before achieving the required four years eligible service to qualify for ELC, may be eligible to claim ELC at the lower tier rate if they are discharged on or after 1 Nov 10. In such cases, the individual must be a member of the ELC scheme and the injury/ illness must be caused or significantly worsened, wholly or predominantly, by service, as defined by the Armed Forces Compensation Scheme¹.

15. Transfer of ELC to Spouse or Eligible Partner. Notwithstanding the terms of Para 5f of this Chapter, in the event of the death of a serving individual² or medical discharge of a serving individual whose condition renders him/her unable to utilise the ELC scheme, in either case caused wholly or predominantly by Service, it may be

¹ JSP 765.

² Including personnel diagnosed with a terminal illness

permissible to transfer ELC to the spouse or eligible partner. Specific regulations are as follows:

a. The individual service person must have either:

(1) An established eligibility to claim ELC by right of registration and achieved 4 years qualifying service:

(a) Either:

i. Suffer death caused wholly or predominantly by Service on or after 1 Apr 04.

or

ii. Be medically discharged on or after 1 Apr 04 with an illness or injury caused wholly or predominantly by Service.

(b) Payments made will reflect the tier qualified for by the Service person.

(2) Or for those who had not achieved 4 years qualifying service:

(a) Completed Phase 1 and Phase 2 training.

(b) Registered to join the ELC Scheme.

(c) Either:

i. Suffer death caused wholly or predominantly by Service on or after 1 Nov 10.

or

ii. Be medically discharged on or after 1 Nov 10 with an illness or injury caused wholly or predominantly by Service.

(d) Payments will be made at the lower tier.

b. The eligibility to transfer ELC to a spouse or eligible partner is to be assessed using the qualifying criteria detailed in the Tri-Service Resettlement Manual to assess the transfer of Resettlement entitlement.³

16. Effects of Redundancy on ELC Eligibility. Personnel who are made compulsorily redundant, irrespective of whether they have expressed an interest or not in being made redundant, and who have registered with the ELC scheme, will cease to accrue service for ELC eligibility on the day they leave the Service. Specific regulations are as follows:

a. Personnel who have accrued four or more years' eligible service (but not eight years) by the date on which they leave the Service will be eligible to claim

³ JSP 534.

ELC at the lower tier subject to meeting the other conditions associated with ELC funding. Moreover, that tier can be claimed for up to ten years after termination of service. Personnel made redundant before they accrue the eight years' eligible service from initial registration will not be eligible for the higher tier rate.

b. Personnel who have accrued less than four years' eligible service by the date on which they leave the Service will not be eligible for any ELC funding.

SUBMITTING AN ELC CLAIM

17. Eligibility of Claim Purpose. For serving personnel, all of the following conditions must be satisfied:

- a. The proposed activity must be of direct benefit to the Service and have a substantial developmental value, as far as can be judged, appropriate to the applicant's personal development goals and within the applicant's ability. Applicants are required to demonstrate that their proposed course of study is derived from a process of careful planning. They must provide evidence of such planning (e.g. from Personal Development Plans (PDP) in their PDR) as a condition of approval of the claim.
- b. An activity undertaken by WIS to achieve a qualification as part of a managed IRP, must demonstrate that it has substantial developmental value appropriate to their personal development goals and ability. Exceptionally, this does not have to be of direct benefit to the Service.
- c. Those claiming support under the ELC scheme may not also claim simultaneous SLC. In consequence, SLC may not be used to fund an exam for a course of study which has been supported by ELC funding.
- d. For eligible higher level qualification courses it is permissible for Service Leavers (SL) undergoing resettlement to use their Individual Resettlement Training Cost (IRTC) grant, in addition to their ELC, to finance the undertaking of a nationally recognised higher level qualification at NQF Level 3 or above; In addition to the final outcome of the course being at NQF Level 3 or above, at least 80% of the study must be of that level. The qualification must be delivered by an approved ELC learning provider who has applied for that course to be included in his portfolio⁴. It will be permitted, under these circumstances only, for SL to use their IRTC grant to offset, or pay in full, the 20% personal contribution required when undertaking learning using ELC. Noting that all other policy regarding the use of ELC remains extant, it is not permissible to use the ELC in concert with the IRTC for courses or training supplied by non-approved ELCAS providers. Allowing SL to use both funding streams in this fashion ensures that they have the greatest level of flexibility when financing their preferred learning. In addition, the costs of gaining a NQF Level 3 qualification or above will generally exceed the sum of ELC and IRTC meaning that in the

⁴ Courses offered by publically funded providers such as Colleges of FE & Universities are accepted to offer their full range of publically funded courses, subject to the requirements of Level. Private providers must request and have approved each course

majority of cases the principle of a personal contribution towards higher level will continue.

e. Claims for both ELC and IRTC to pay towards a single resettlement learning activity should continue to be submitted in accordance with the individual scheme regulations noting:

- (1) The 20% minimum personal contribution will be paid on receipt of the Claims Authorisation Note (CAN) from ELCAS and MoD will be invoiced separately by the Learning Provider to pay the difference.
- (2) The ELC claimant may then submit a retrospective IRTC claim on completion of the course and claim back the difference up to the maximum of £534.
- (3) The SL may continue to routinely apply for pre-payment of IRTC using the procedure laid down in the SPVA Business Process Guide.
- (4) Any unspent IRTC may be directed towards another training activity.

It is important to note that that IRTC may be used to finance multiple courses or training whilst ELC can not; it is the SL's responsibility, using the advice and guidance offered from Education and Resettlement Advisers, to determine how best to optimise the funding support available when undertaking resettlement.

f. Other than the use of ELC and IRTC in resettlement the applicant must not be in receipt of any other Service funding for the proposed activity^{5 6}.

g. Any learning activity undertaken must be done so by the most cost-effective means.

h. The course Provider must be on the list of Approved Providers held and administered by the CSP and have had the course offered approved for participation in the scheme⁷.

i. The applicant must be authorised to undertake the activity and registered with Education Staffs in accordance with single Service regulations.

j. Documentary proof that learning has taken place must be produced to support second and third ELC claims.

k. If a number of separate courses are undertaken but combine to form a discrete, single, learning purpose, as a single claim with a single learning

⁵ In this context, personnel who are utilising the 'Standby' place facility on Career Transition Partnership (CTP) contract funded courses may not claim ELC as the course is already subsidised by the MOD contract with CTP for the course.

⁶ ELC is not be used to pay for Summer/Residential school fees. Personnel should use single Service sponsorship schemes.

⁷ Course Providers may be eligible to apply for inclusion on the list of Approved Providers by applying to the CSP on the ELCAS website. The application process includes the submission of course structures for approval and these may be added to by further submission.

provider, then ELC funds can be set against the total cost. Individuals must obtain the early advice of the relevant Education Staff and be able to prove the validity of the proposed combination of courses in contributing to the learning purpose. The PDR is the tool that enables the applicant to demonstrate that a claim is part of a PDP.

l. Only one ELC claim will be permitted in a particular financial year (1 Apr - 31 Mar) and it must directly relate to learning that commences during that financial year. However, for longer courses of study such as degree level where the academic year is out of sync with the financial year it is permissible to use one claim for several modules which count towards a continuous and recognised block of study which may extend into or new modules start in the subsequent financial year; in all such cases, the start date of each course module must be within 12 months of the start date of the earliest.

m. As with SLCs, the ELC scheme is based upon the principle that individuals will make a personal contribution to the cost of their learning. The ELC contribution will in no case exceed 80% of the gross course cost. This includes VAT but excludes payment for food, accommodation, travel, subsistence and course books or other materials for which there are additional charges and which are, therefore, the individual claimant's responsibility.

n. Learners are to meet the cost of their minimum 20% personal contribution from their own resources. Individuals in their resettlement phase may opt to retrospectively offset part or all of this cost if using their IRTC grant to pay towards the cost of the same learning activity. MOD rules strictly forbid the acceptance of inducements or incentives from providers including subsidies, free accommodation, travel, food and equipment. Learners who breach these rules risk forfeiting their ELC membership.

o. For second and third claims individuals must provide proof that they have completed their learning and have also submitted either a Course Evaluation Form (CEF) or Electronic Course Evaluation (ECE) to ELCAS.

18. Preparing to Make a Claim. Before embarking on any activity covered by the terms of the ELC Scheme, Service personnel must carefully consider:

a. The relevance of the course or qualification in question to their personal development goals and choice of funding, if appropriate.

b. Their own ability to cope with the pressures of study or provision of evidence for assessment.

c. The risk of disruption to the course, and loss of course fees including the individual contribution, by exigencies of Service life.

d. The flexibility of the study method.

e. The time required to process the Claim Form. Education staffs at Units may have to make enquiries about the Level of the proposed qualification being undertaken. Equally, if a provider is not on the approved list, the time taken to

complete the application process and be considered for 'approved' status can be a lengthy process, sometimes taking several months.

19. Effect of Posting. The effects of postings and withdrawals from the scheme should be carefully understood and claimants should consider the likelihood of being posted during their period of study. Normally, failure to complete the activity will result in further claims being denied. However, if failure to complete is due to Service or compassionate reasons that could not have been foreseen at the time of enrolment for the course, then this ruling will not apply. Further information on this aspect of ELC is contained at Paras 28-31 of this Chapter and claimants are to read them before submitting a claim.
20. Advice and Guidance. ELC-related study involves substantial financial outlay on the part of the MOD, and considerable investment of time, effort and money on the part of individual claimants. Before embarking on a course of study, therefore, individuals are to ensure that they have sufficient resources (both money and time) to complete the course and are strongly urged to seek guidance as to the self-development value of the course they are considering. Individuals are to consult with, and gain approval from, their Education Staff and Commanding Officer or Line Manager and, when necessary, seek specialist advice and guidance before making any financial commitment. Serving personnel must always seek the advice of Service Education Staff.
21. Admissibility of Proposed Study/Course for ELC Support. For serving ELC claimants, the Education Staff act as the arbiters of whether or not a proposed course qualifies as proper use of ELC, under the regulations in this chapter. In case of doubt, Education Staff should approach Single Service Authorities for advice, who in cases of continuing doubt will seek the advice of MOD TESR. Where there is doubt over the Level of a proposed qualification, the claimant is responsible for providing proof from the relevant nationally recognised Awarding Body that the qualification is at Level 3 or above (or equivalent).
22. Importance of Completion. An individual's first application for ELC funding will take account of the likelihood of completing the proposed course of study. The Service Education Staff will assess this through interview and the consideration of any supporting evidence by the applicant. Should a claimant subsequently fail to complete a course of study, they may be required to repay the subsidy. For subsequent claims, a claimant's completion/non-completion will also inform the decision as to whether to approve the claim. A completed CEF or ECE for previous learning is therefore prime evidence in support of subsequent claims.
23. Purposes for which ELC support may be claimed. ELC support may be claimed for part-time or full-time study, whether by individual or group tuition or distance learning. Learners must have enrolled to undertake a higher level qualification. The course of study must be an integral part of and result in the cost effective achievement of a nationally recognised qualification at Level 3 (A level and equivalent) and above as defined by the National Qualifications Framework (NQF) (England and Wales), a Level 6 or above on the Scottish Credit and Qualifications Framework (SCQF) or, if pursued

overseas, an approved international equivalent higher level qualification. Proving that a course is at Level 3 or above can be determined by using the following sources⁸:

- a. The Register of Regulated Qualifications website
<http://register.ofqual.gov.uk>
 - b. The list of Awarding Bodies approved to make awards accredited by the regulatory authorities in England, Wales and Northern Ireland as listed on the Register of Regulated Qualifications (above).
 - c. The Scottish Qualifications Authority Website
<http://www.sqa.org.uk/sqa/41278.html>
 - d. "British Qualifications" (a guide to educational, technical, professional and academic qualifications in Britain) and "British Vocational Qualifications" (a directory of vocational qualifications available in the United Kingdom).
 - e. National Academic Recognition Centre for the United Kingdom (UK NARIC). www.naric.org.uk
 - f. Universities and Colleges Admissions Service (UCAS) Directory.
www.ucas.com
 - g. Other national governing or regulatory bodies who recognise qualifications in their own right e.g. Civil Aircraft Authority (CAA) or the Health and Safety Executive (HSE).
24. Study Meriting ELC Support. Study attracting ELC support might include:
- a. Study towards first degrees (including Foundation Degrees).
 - b. Study towards postgraduate qualifications, including teacher training.
 - c. Other academic study, such as AS/A level study, Higher Education Institute access courses, or foreign language study.
 - d. Pursuit of professional self-development in addition to that provided through Service professional training.
 - e. Accreditation of prior learning assessment fees, including accreditation of Service professional skills, leading to partial or complete qualifications providing there is evidence that the individual has produced new, original work (See Para 26b);
 - f. Vocational courses, providing there is direct benefit to the Service.
 - g. Examination fees in respect of types of courses listed above, whether preceded by course fees or not.

⁸ Learners should be aware that the burden of proof of the Level of a course rests with them. Should they seek proof from their Learning Provider, then that Provider must also provide proof from among the sources listed above

- h. Initial registration fees and accreditation fees for professional bodies and institutes expressly to gain qualifications (i.e. Certificates, Diplomas or equivalent schemes of work rather than categories of membership)⁹.
- i. Courses and qualifications which are required for the coaching and management of sport or Adventurous Training (AT) in the Services, provided that they are in support of an individual's personal development and included in their PDP. There must be evidence of intellectual development. Cases of this kind are to be examined by the appropriate authority (Education Officer or other) and where there is any doubt, they should be referred to appropriate single Service Staffs. Individuals must prove either that the activity is not provided under the auspices of Joint Service Adventurous Training Schemes (JSAT) or that a place is not available on such a course. A list of JS AT schemes can be found in JSP 419. In some cases, qualifications are available through courses sponsored and authorised by single Service Sports Boards, although places are often limited. Educations staff/line management should check availability before approving the use of ELC.
- j. Some providers may offer discounts for certain qualifying courses to serving or ex-service personnel. Claimants should ensure any such discounts are fully taken into account in calculating the course fee and their personal contribution before submitting their claim.
- k. Overseas Courses and Qualifications may be eligible for ELC support. However, the Course Provider must be on the Approved Provider List held by the CSP, and the activities must lead to a qualification recognised by UK NARIC as equivalent to Level Three or above on the NQF.
- l. Resettlement Preparation Courses. ELC can be used for resettlement purposes once an individual has formally commenced their resettlement. Fees paid for training courses which form part of an individual's resettlement strategy may be eligible for a partial refund under the terms of this Chapter as follows:

Ser	Time Period Eligibility & Admissibility	ELC for Educational Purposes (inc Personal Development)	ELC for Resettlement Purposes
1	Throughout career up to last 24 months	YES	NO
2	Last two years of service	YES	YES See notes 1 & 2
3	Earlier than last two years of service for those over 50 years of age or with 30 or more years service.	YES	Yes See notes 1 & 2
Note:			

⁹ It may well be, however, that the modest scale of expenditure under sub-paragraphs f, g and h would make SLCs, together where appropriate with IRTC, a more useful vehicle, thus enabling serving personnel or Service Leavers to preserve for future use the larger-scale support which ELCs provide.

1. Providing the individual meets the ELC qualifying criteria and learners have identified a higher level qualification. The course of study must be an integral part of, and result, in the cost effective achievement of a nationally recognised qualification at Level 3 (A level and equivalent) and above as defined by the National Qualifications Framework (NQF) (England and Wales), a Level 6 or above on the Scottish Credit and Qualifications Framework (SCQF) or, if pursued overseas, an approved international equivalent higher level qualification.
2. The Course Provider must be on the Approved Provider List held by the CSP.

25. Specific Learning Difficulties. Also admissible for support under the ELC scheme is training for personnel with Specific Learning Difficulties (SpLD) e.g. dyslexia or dyscalculia, where SpLD needs have been diagnosed by an Educational or Occupational Psychologist (noting that assessment *leading* to a diagnosis comes under separate single Service funding arrangements or through the use of SLC). The Course Provider must appear on the Approved Provider List held by the CSP and support can be class delivered or 'one to one' tuition. Where such training is considered to be essential for military service, however, the costs should be met from Service training budgets, not the ELC scheme.

26. Purposes for which ELC support may not be claimed. ELCs may not be claimed for:

- a. Service Training. General Service Training and training courses or qualifications undertaken for the benefit of the individual's own branch or trade (formal training, external training, further training, continuation training or refresher training) are funded by branch or trade sponsors.
- b. Civilian Accredited Service Training. Training sponsors are increasingly accrediting Service courses with external awarding bodies with a view to gaining external training qualification. Whilst this practice is of great benefit to Service personnel in assisting them with gaining accreditation on a through-career basis, the funding of qualifications and examinations of this kind is not within the spirit of ELC. The only case for authorising a partial refund under ELC in this area is where both of the following criteria are met:
 - (1) A minimum of thirty hours of additional work, which is not an integral part of the Service Course syllabus, is completed in the student's own time¹⁰.
 - (2) An examination, assessment or assignment which is not an integral part of the Service Course syllabus, is assessed by an external assessor and is undertaken by the trainee as an option.
- c. Professional Bodies and Institutes. Annual membership fees for professional bodies or institutes are not eligible for partial refund under the ELC Scheme.
- d. Course Books and Materials. ELC funding may be claimed for course fees only. Course textbooks or other materials for which there are additional charges

¹⁰ The 30 hours minimum is for guidance purposes. Applicants must prove to education staffs that they have undertaken substantial work.

are not eligible for partial refund under the ELC. Textbooks may be obtainable on loan from the Joint Service Central Library through Education/Learning centres or via single Service arrangements.

- e. Pure Sport and AT Activities. All sporting and AT activities or courses where the aim is solely to learn the sport or activity, or improve in it by undertaking that sport or activity, are specifically excluded from ELC support.

ADMINISTRATIVE PROCEDURES

27. Procedure for submitting a claim. Claim forms are available from the CSP website, www.enhancedlearningcredits.com. Claimants are only to use the current version, which ELCAS has placed on the website. Failure to use the current version will result in the Claim Form being returned to claimants with a request to use the correct version. The procedure is as follows:

- a. Claim Forms must be completed by the claimant and countersigned by Line Managers and the responsible Education Staff before forwarding to the CSP. A copy is to be held in the claimant's PDR and personal education records where appropriate. The Claim process is explained in the algorithm at Annex A and is to be adhered to at all times. In essence, the CSP, on receipt of a properly completed Claim Form, will send a Claim Authorisation Note (CAN) to the individual through the Education Staff. The CAN is effectively a promissory note that the MOD will support 80% of the costs of learning (subject to the ceiling set for each ELC tier) provided the individual pays the remainder of the course costs.
- b. Claim forms must be received by ELCAS at least 15 clear working days prior to the course start date. Claimants must ensure there is sufficient time to receive the Claim Authorisation Note to present to their chosen Provider before the course starts (for courses with the Open University the CAN must be presented to them by the final course registration date).
- c. All payments will be made direct to the Learning Provider on receipt of a correctly completed invoice on or after the course start date. The learner will be responsible for meeting the balance of payment incurred directly with the Learning Provider. When completing the Claim Form claimants must ensure their personal contribution is rounded up. Any calculation less than the 20% minimum will be rejected by ELCAS.
- d. Any money paid to learning providers (eg a deposit to secure a place) prior to receiving their CAN from the CSP is paid purely at the personal risk of the individual. When making a claim, such an amount may count as part of the claimant's personal contribution, but any money that exceeds this amount is not reclaimable from the ELC Scheme. Personnel are not to commence a course without first receiving their CAN and presenting it to their approved learning provider. Furthermore, personnel are not permitted to transfer their CAN to a different course or provider. Claimants are expressly forbidden to pay money to a provider and then seek reimbursement directly from that provider on receipt of their CAN.

- e. The CSP will process Claim Forms within 15 working days of receipt. On receipt of the CAN, the learner is to submit the CAN to the provider and pay the balance of the total cost of the course. Thereafter, providers will deal with the CSP in submitting their invoices to MOD.

CANCELLATION OF CLAIM AUTHORISATION NOTE AND REINSTATEMENT OF ELC INSTALMENT

28. Cancellation. Learners are not permitted to cancel their place on a course without strictly adhering to Single Service procedures. Under certain operational or compassionate circumstances, personnel will be permitted to cancel their course and their CAN, but only if the provider has not yet sent the invoice to the CSP. If the provider has sent the invoice, the CSP are obliged to honour it and the learner is then to follow Single Service Reinstatement procedures. Where approval is given for cancellation, then the specific ELC instalment earmarked for the cancelled course will not in fact be used. Personnel who fail to follow the procedure must note that they are personally liable for the payment of all fees and other costs due to the training provider; additionally, they also risk forfeiting both their ELC instalment and their membership of the ELC scheme. Full details of the procedure are given in Single Service policy documents.

29. Reinstatement. Learners are not permitted to withdraw from their course without adhering strictly to Single Service procedures. Under certain operational or compassionate circumstances, learners may be permitted to withdraw from their course and have the particular ELC instalment used for that course reinstated. The procedure may well involve money being reimbursed both to MOD and the learner. Under no circumstances will MOD be held liable for any losses incurred in the recovery of personal contributions previously made by the individual to the provider. Learners should note that they may not be reimbursed to the full value of the personal contribution. Personnel who fail to follow the procedure must note that they are personally liable for the payment of all fees and other costs due to the training provider; additionally, they also risk forfeiting both their ELC instalment and their membership of the ELC scheme. Full details of the procedure are given in Single Service policy documents.

30. Amendments. Learners are not permitted to amend their submitted claim without strictly adhering to single Service procedures. Full details on activities which constitute a claim amendment can be found on the ELC website – www.enhancedlearningcredits.com.

31. Extending Duration of Course Dates. Under certain operational and compassionate circumstances, personnel may be able to arrange with their Provider to extend the duration of their course dates, in order to complete their course supported by ELC. Under no circumstances are learners to transfer their CAN to a different course or to a different start date to that shown on their CAN.

32. Service Quality Assurance Process. Whenever it sends a CAN to the learner, the CSP will expect to receive either a CEF or ECE¹¹ for the course of study they are undertaking. This evaluation must be completed and submitted to ELCAS on

¹¹ Although all claimants are encouraged to use on-line submission procedures, it is acknowledged that this is not always possible.

completion of the course. The CSP will collate evaluations and forward a summary report annually to the Designated Officer. A copy of the completed form must be retained by the learner for inclusion in their PDR and by Education staff in personal education records, where appropriate. It is essential that the learner use their PDR to store copies of all documentation relating to their use of ELC. Failure to complete and return the end of course evaluation procedure by the individual will result in future claims being denied.

SECOND AND THIRD ELC CLAIMS

33. Personnel who make a second and a third ELC claim are to provide proof from their learning provider that they have completed the course and also prove that they have completed and returned a Course Evaluation Form (CEF) to the CSP. Claims will not be approved without these documents.

34. If proof of previous course completion cannot be provided then, in the first instance, an applicant should endeavour to obtain the necessary paperwork in liaison with the relevant Learning Provider. In the event of further difficulty then a case should be made to, and advice sought from, the single–Service authorities, but the burden of proof in making the case will rest with the individual learner.

35. Early Submission of Claims. In certain circumstances, providers may require learners to register for a course prior to the onset of the financial year in which the learning is due to start. This is likely to affect learners whose courses start early in the financial year (April and May) and those who may be progressing from one module or element of a course to the next one in sequence. In such circumstances, learners may be permitted to submit a Claim no more than 3 months in advance of the financial year during which the learning is due to commence. ELCAS will send them their CAN, which they can give to their provider along with the balance of payment in the form of their personal contribution. However, they must impress on their provider that the CAN cannot be honoured until after start of the financial year in which the learning commences and from which the ELC instalment used to support that learning is drawn. Additionally, the CSP will not accept or authorise invoices before the course start date. Learners who submit early claims in the circumstances described above are to provide proof that their current course of study is progressing satisfactorily. They are also to prove that they have submitted a CEF or ECE.

36. Single-Service Authorities to which ELC Claims Should be Submitted. Single Service ELC Claims should be submitted as follows:

a. Royal Navy. Guidance on completion of application forms will be provided by full time RN/RM Education and Resettlement Officers (EROs), Naval Education and Training Support Officers (NETSOs) and Naval Resettlement Information Officers (NRIOs) at RN/RM Learning Centres who will provide further detailed advice and guidance. Education and Resettlement staffs seeking further clarification of the regulations should contact the RN ELC Manager at FLEET-FOST-TA EL3R RESET SO3C (Tel: Mil - 93832 5954 / Civ - 020392 625954) .

b. Army. Guidance on completion of application forms will be provided by the Individual Education and Resettlement Officers (IERO). Guidance on all ELC related matters is available from Army Education Centres which must be used in

the first instance by serving personnel undergoing resettlement. Education and Resettlement staffs seeking further clarification of the regulations should contact the Army ELC Manager at LF-DETS(A)-LCS-SO3 (Tel: Mil – 94391 7565 / 7580 or Civ - 01264 381565 or 01264 381580) .

c. Royal Air Force. Guidance on completion of application forms will be provided by the Resettlement and Education Coordinators (REC). All other ELC related matters can be obtained from Personal Learning Advisors (PLAs) at RAF Learning Centres. The RAF policy lead is Flt Lt Learning Forces at 22TrgGp-LrngFrcs SO3 (Tel: Mil - 95221 5603/5957 or Civ - 01494 495603/495957)

PROCEDURE FOR CLAIMANTS NO LONGER IN SERVICE (CNLIS) AND BY ELIGIBLE PARTNERS

37. Claims By CNLIS. CNLIS are eligible to claim ELC support up to ten years from their exit date, providing the activity is a nationally recognised qualification (as defined at Para 1) and the Course Provider appears on the Approved Provider List held by the CSP. They should download a claim form from the ELCAS website, www.enhancedlearningcredits.com, and submit their claim form to the single-Service authorities below:

a. Royal Navy.

ELC Manager NTE
Mailpoint 3.3
Leach Building
Whale Island
HMS Excellent
Portsmouth
PO2 8BY
Telephone: 02392 625954
Email: FLEET-FOST-TAEL3RRESETSO3C@mod.uk

Personnel still serving in the Royal Navy are not to use this point of contact but are to consult the staff in their local RN Education Centre.

b. Army.

ELC Manager
DETS (A)
Zone 4, Floor 2
Ramillies Building
HQLF
Monxton Road
Andover
SP11 8HT
Email: elc@detsa.co.uk
Tel: 01264 381565 or 01264 381580

Personnel still serving in the Army are not to use this point of contact but are to consult staff in their Army Education Centre.

c. Royal Air Force.

Flight Lieutenant Learning Forces
Room 24, Hunter Block
RAF High Wycombe
Naphill
Buckinghamshire
HP14 4UE
Email: 22TrgGp-LrngCreditsAdmin@mod.uk
Tel: 01494 495603 or 01494 495957

CNLIS are encouraged to refer to the RAF Learning Forces website for further information. Personnel still serving in the Royal Air Force are not to use this point of contact but are to consult the staff in their local Learning Centre.

38. Personnel claiming after they have left the Service must submit all of the documents listed below, which include proof of identity and proof of Service. The full list of documents is as follows:

- Claim Form.
- Information about the course.
- A plan of your personal development.
- Copy of passport or driving licence (with photograph).
- Copy of Service discharge document.
- Copy of utility bill (for address).
- Proof of ELC Scheme Membership.

39. Claims By Eligible Partners. Eligible partners, as defined in Para 16 above, may submit ELC claims to the single-Service authorities utilising the same procedures as those detailed above for CNLIS.

40. Payment Approval. The Approval Authorities for the three Services are:

- | | | | |
|----|-----------------|---|-----------------|
| a. | Royal Navy | – | DACOS (T&E) |
| b. | Army | – | DETS(A) |
| c. | Royal Air Force | – | DACOS (Trg Mgt) |

TAXATION LIABILITY FOR ELC PAYMENTS

41. Taxation is a matter between individuals and the HM Revenue and Customs who consider all monies granted by employers to employees and assess whether a tax liability exists. Learners should take the following into account:

- a. Most courses of study undertaken by individuals whilst still serving will be exempt from taxation either as income or as a benefit in kind if they can be justified as being 'work related'. Evidence that the course has a demonstrable

developmental value and forms a part of an individual's PDP (for example, within the PDR) will aid the establishment of a course as 'work-related'. Serving applicants should be able to demonstrate that the learning will directly benefit the Service in order to qualify as 'work-related'.

b. Courses undertaken in the ten years after leaving the Service cannot be described as being related to the work of the employer providing the funds. Therefore, individuals may be subject to taxation on any ELC monies drawn down. If in doubt, an individual should seek the advice of HM Revenue and Customs¹².

AUTHORITY FOR TRAVEL & SUBSISTENCE

42. Travelling expenses may be claimed for attending authorised ELC provision subject to the regulations contained in JSP 752 (Tri-Service Regulations for allowances) Chap 4 Section 1 Para 04.0132.b and local budget approval. No claims for subsistence are allowable.

43. Where ELC is being used in conjunction with IRTC and/or Graduated Resettlement Time, it may be permissible to claim both subsistence and travel in accordance with JSP 752 Chap 3 Section 1 Para 03.0138 and Chap 4 Section 1 Para 04.0132.e. In such cases, the validity of such claims is to be assessed against the criteria laid down in JSP 534 (The Tri-Service Resettlement Manual).

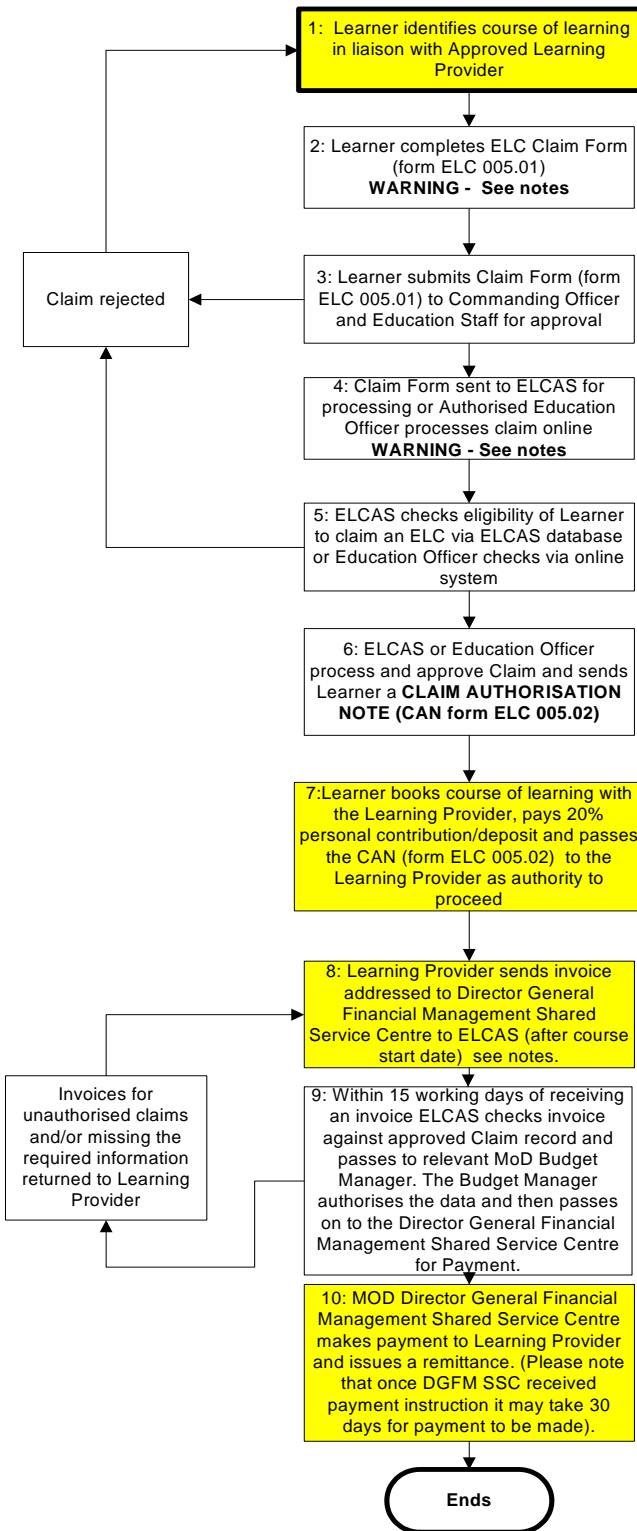
Annex:


A. ELC Scheme Claim Process To Be Followed By Learners and Learning Providers.

¹² However, as regards service leavers who have retired a tax exemption is expected to be provided for the tax year 2009 -2010 and onwards by virtue of a relevant amendment to HMRC regs; details will be released when finalised.

**ANNEX A TO
JSP 898 PART 4
CHAPTER 3**

**Enhanced Learning Credits (ELC) Scheme
Claim process to be followed by Learners and Learning Providers**



 Key Learning Provider activities.

Notes

All claims must meet the eligibility criteria as outlined in the current JSP and on the ELCAS website.

All forms required for the ELC process are available from the ELCAS website.

WARNING, all claims must be received by ELCAS or Education Officer, 15 clear working days prior to course start date.

The Claim Authorisation Note (CAN form ELC 005.02) confirms that the Learner will receive ELC support to fund his/her chosen course of learning with the identified Learning Provider. Learning Providers should not accept confirmed bookings from Learners unless they have received the original CAN (form ELC 005.02) and 20% personal contribution from the Learner. Learning Providers should not accept a booking for a course of learning, other than that detailed on the CAN (form ELC 005.02).

Invoices should be addressed to the MOD and must include:

- The Invoice Number
- The Learning Provider's Number
- The unique number (Claim Number) shown on the CAN (form ELC 005.02)
- The Learner's Service Number
- The Learning Provider's own course code
- Confirmation that the Learner has paid the minimum of 20% of the course fee

Invoices must be received by ELCAS on or after the course start date and within nine months of the course start date.

An example invoice is available from the ELCAS website.

The amount claimed should include VAT or indicate that VAT is not applicable, and should not exceed the value of the CAN.

The Learning Provider's invoice number will be quoted as the bill reference on the remittance sent by MOD

Where a learner withdraws from the course before a payment file has been generated to the Learning Provider by ELCAS then the cancellation process should be followed. Where a learner withdraws from a course after a payment file has been generated to the Learning Provider by ELCAS the reinstatement process should be followed. Both of these processes are outlined on the ELCAS website.