

MAIN SCHEME FEATURES AND FREQUENTLY ASKED QUESTIONS

Main Scheme Features

- Provision will take effect from academic year 09/10 i.e. for eligible qualifications starting in August/September 2009 onwards.
- This funding commitment is for nationally recognised UK based qualifications only. To qualify for the support eligible Service Leavers must have been resident in the UK for at least three years prior to the start of the course and they must continue to remain in the UK until they complete the qualification (overseas service whilst employed in the Armed Forces counts towards UK residency).
- Aligning to the ELC scheme support can be accessed by eligible SL for up to ten years after they leave the Armed Forces.
- SLs will apply through the ELC scheme using up any of their remaining annual ELC credits in each FY over the length of the qualification but incurring no direct cost to themselves in paying towards the tuition fees.
- By providing a full state subsidy to pay for tuition fees only, in effect MOD (the Service) will continue to pay its contribution towards the course fees as per the ELC scheme policy (up to a maximum of £1k or £2k per financial year) and DIUS/LSC or the devolved administration equivalents in Wales and Scotland (where not already provided through existing national support) will 'buy out' the minimum 20% personal contribution which would have been paid by the individual using their ELC.
- If ELCs have been exhausted in-service, SL will still be eligible to apply for support at the next higher level qualification on leaving but only where this meets the eligibility criteria. For example, those who may have achieved a Level 3 (or equivalent) but hold no higher level qualification may apply for support to undertake their first foundation degree. Similarly, those who hold a foundation degree (or equivalent) but who leave service with no higher level qualification could apply to top up to a full undergraduate degree.
- If ELCs have already been exhausted in-Service the commitment to fund the tuition fees in full transfers to DIUS/LSC or the devolved administration. In these circumstances to help reduce the level of bureaucracy, speed up the process and until other arrangements can be put in place, MOD will continue to pay the course fee in full but reclaim it back from the relevant national education authorities.

- Once ELCs run out after leaving service, again the commitment for any continued funding to complete the first FE or HE qualification will transfer to DIUS/LSC or the devolved administration.
- Provision will be delivered through publicly-funded FE and HE institutions some of which may already be listed as existing approved ELC providers. Providers delivering non-publicly funded FE/HE qualifications are not eligible to be considered for this scheme.
- The provision will be made available for nationally recognised qualifications only i.e. those accredited by nationally recognised awarding bodies and delivered through the FE or HE institution. This means some qualifications currently supported through ELC such as Private Pilots Licence, certain sports qualifications and what are known as 'vendor/industry standard' qualifications will not attract the state top up and will, for the purposes of this support, be deemed ineligible.
- This provision will not be retrospectively applied to those who left the Service prior to 17 July 2008.
- This fully state subsidised support may be transferred to the spouse or civil partner in the case of death in service or medical discharge where an individual's medical condition is so severe that it will prevent them from taking advantage of the educational support. In such circumstances the scheme eligibility rules must be met in all other respects. The spouse or partner must also be in a position to benefit from the support by undertaking their first full Level 3 (or equivalent) or first higher education qualification.

Frequently Asked Questions

Q1. What is the new deal for Service Leavers wishing to access education?

A. The state will fund in full the tuition fees for all Service leavers with over six years service and who have accrued a minimum of four years membership in the Armed Forces Enhanced Learning Credits (ELC) scheme who are undertaking either their first full level 3 qualification (equivalent to two GCE A levels or vocational equivalent) or their first higher education qualification (a Foundation degree or their first undergraduate degree (or national equivalent)).

Q2. Who will this benefit?

A. Service Leavers who have completed six years full time service and already demonstrated their early commitment to learning by joining the Enhanced Learning Credits scheme but who have not achieved either a first full Level 3 qualification (or equivalent) or their first higher education qualification.

This additional assistance is targeted at those who will benefit the most. For example, the support opens the gateway to Further Education for those who may have joined with few or no qualifications and gone on to achieve a Level 2 qualification (5 GCSE passes at A-C or vocational equivalent) in the Service but progressed no further.

MOD has already committed to the 'Leitch' pledge. Our target is that all service personnel will achieve Level 2 within eight years of service or on promotion to Sergeant (or equivalent), whichever is earlier.

Similarly, for those who may have joined with a Level 2 and took the opportunity to gain a qualification such as an advanced apprenticeship or other accredited learning at Level 3 (or national equivalent), the door is open for Service leavers to access a first higher level qualification.

Q3. When will Service leavers be able to take advantage of this initiative?

A. The new scheme will be implemented on 6 April 2009 in time for the start of the 2009/2010 academic year which commences in August 2009 onwards for further education and September 2009 onwards for higher education qualifications. The support is available for eligible SL who start their qualifications in academic year 2009/2010 and not before.

Q4. The Service Personnel Command Paper talks about support for Service leavers in England, Wales and Scotland but what about Northern Ireland?

A. The Command Paper proposals, including the education commitments, have been sent as a package to Northern Ireland for its Executive to consider collectively.

Q5. I'm not planning on leaving the Service for another five years do I qualify for this support?

A Not now. The support is aimed entirely at those who entered their resettlement phase or left the Armed Forces on or after 17 July 2008 and who have accrued the necessary minimum qualifying service.

Serving personnel who are not undergoing resettlement but are members of the Armed Forces Enhanced Learning Credit (ELC) and who have accrued the minimum four years scheme membership can access support through the standard ELC scheme rules (2008DIN07-104 refers) but they will be required to make a personal contribution towards the cost of the tuition in accordance with the ELC rules.

Q6. My last day of service was prior to 17 July 2008. Why don't I qualify for the additional support?

A. As with all new policy a decision had to be taken from when the new procedures would be applicable. The fairest solution was for the new commitment to start on the day the policy was announced in Parliament i.e. 17 July 2008. The new provision will not be applied retrospectively to those who left the Service prior to 17 July 2008.

Q7. Don't most Service leavers already get some tuition funding from Enhanced Learning Credits (ELC)?

A. Yes, assuming they have joined the ELC scheme and accrued the minimum qualifying period of scheme membership (currently minimum of four years to become eligible for the lower tier payment). Where a Service leaver has remaining use of ELC this will form the Armed Forces contribution to pay towards the full state subsidy for the new commitment. In effect, this new measure 'tops up' the ELC with the state paying what the individual would have paid as their minimum 20% personal contribution under the ELC rules.

Service leavers must be members of the Armed Forces Enhanced Learning Credits scheme, have completed a minimum of six years service and at least four years ELC scheme membership. Their application will be processed by the existing ELC Administration Service (ELCAS) similar to existing ELC procedures. MOD will pay the full tuition fee direct to the provider and claim back the minimum 20% personal contribution from the relevant national authorities e.g. the Department for Innovation, Universities and Skills (DIUS) or the Learning and Skills Council in England or the equivalent funding authorities in Scotland or Wales. That way the State picks up the full cost of the tuition fees for eligible state-funded FE and HE qualifications with no contribution paid by the individual SL.

Q8. Is it really free?

A. Yes. Eligible Service leavers will not have to pay towards the tuition fees towards the achievement of their first full Level 3 or first higher education qualification (a Foundation degree or first undergraduate degree or national equivalent). If ELC scheme members have any remaining ELC the credit will have to be used as per the current ELC rules but at no cost to the individual in paying towards the tuition fees.

Individuals may have to contribute to the non-tuition related costs of learning but, depending on whether the learning is full or part time and the level of household income, some applicants may be able to access means tested support, as with all

other members of the public. Advice on this must be sought from the relevant national education authority.

Q9. What are the residency rules to qualify for this support?

A. It is important to understand that this funding commitment is for UK based qualifications delivered through publicly-funded UK based FE/HE providers. To qualify for the support eligible Service leavers must have been resident in the UK for at least three years prior to the start of the course and they must continue to remain in the UK until the qualification completes (service overseas whilst employed in the Armed Forces counts towards UK residency).

Q10. After leaving the Service I intend to live overseas. Can I access a UK based qualification through e-learning?

A. No, you must start the course and then remain in the UK until the qualification completes. If you return to the UK within the ten year window for which this support is available you must first complete a further minimum period of three years residency before you are able to take advantage of the support.

Q11. What about support for non-British personnel?

A. The support is available to eligible non-British nationals including Gurkha Service leavers who reside in the UK. As with British personnel, to qualify for the support eligible Service leavers must have been resident in the UK for at least three years prior to the start of the course and they must remain in the UK until the qualification completes (service overseas whilst employed in the Armed Forces counts towards UK residency).

Q12. What if I have used up all or some of my ELC?

A. Eligible Service leavers with any remaining ELC will be expected to use them up but at no cost to the individual claimant in paying towards the tuition fee for their first full Level 3 or first higher education qualification. Where ELC has been exhausted it will still be possible for a Service leaver to access the full state subsidy. For example where ELC may have been used in-Service to gain a full level 3 qualification this paves the way for those who hold no higher qualification for their first experience at higher education such as undertaking a Foundation degree. For those who achieved a Foundation degree in Service using up their ELC the good news is that they can go on to top up to a full undergraduate degree.

Q13. Can't Service leavers already get funding from local authorities without having to use their ELC?

A. The levels of support can be complex and Service leavers are advised to first check the national position on existing support with the relevant national authority. For example, there may already be existing 'free' provision by another route e.g. those aged between 19 -25 years are already entitled to a first full level 3 in England. For those who fulfil the residency requirements there is free entitlement to undertake a first degree/HNC or HND level in Scotland. In Wales residents also attract support for FE and HE provision. It makes sense for Service leavers to explore alternative routes before considering support and access through the ELC scheme but there are measures in place to prevent any possibility of double funding.

Q14. What sort of Further or Higher Education skills will be supported?

A. Access will be for a wide range of nationally recognised Level 3 or above (or national equivalent) qualifications delivered through state-funded FE and HE institutions which contribute economically beneficial qualifications to the UK's skills pool. This means some qualifications currently supported through the ELC scheme such as Private Pilots Licence, certain sports qualifications, and what are known as 'vendor/industry standard' qualifications which are not listed on the national education databases as recognised qualifications will be deemed ineligible for the purposes of this additional support.

Q15. Which learning providers can be used?

A. Those delivering publicly-funded FE and HE nationally recognised qualifications. It is essential support is targeted at viable nationally recognised qualifications which benefit the UK skills pool. This ensures a high standard of delivery and quality assurance with qualifications delivered through recognised awarding bodies which are in turn valued by employers. The ELCAS database will be the authorised source as new providers will be required to apply to join the ELC scheme as an approved provider. Providers delivering publicly-funded FE and HE qualifications courses will be identified on the ELCAS database accordingly.

Service leavers wishing to use their ELC entitlement on other nationally recognised academic and vocational skills not delivered through the state system can continue to use ELC approved providers. But in such circumstances the individual will be expected to make a personal contribution towards the tuition fees in accordance with the standard ELC rules. ELC approved providers delivering non publicly-funded FE and/or HE provision are ineligible for this new commitment.

Q16. What if I want to use a provider delivering publicly-funded FE or HE which is not on the ELCAS database?

A. First check the database to see if another provider can deliver the publicly-funded qualification to meet your needs; you may not have to travel if the learning is delivered through distance learning (e.g. E-Learning) or by some other solution. If, however, your needs cannot be met by an existing provider your chosen FE/HE institution must apply to join the ELC scheme as an approved provider.

The approved provider process requires meeting certain quality and assurance criteria. The provider must also agree to work within the general ELC administrative rules and those new procedures specifically designed for the purposes of this new scheme. A new provider will be refused approved status should they fail to meet the quality and assurance criteria or not agree to work within the ELC scheme administrative rules.

New provider applications will be verified by the national education authority, this may take a few days and sufficient time must be allowed for this check to complete. Once the provider appears on the ELC database a claimant can prepare to submit a claim in accordance with the scheme rules.

In a nut-shell eligible SL will be able to access eligible qualifications delivered by eligible providers.

Q17. What about existing ELC approved providers delivering non publicly-funded FE and HE nationally recognised qualifications?

A. These providers can not be used for the new funding commitment. They can, of course, continue to be used in accordance with the current ELC policy where an individual uses ELC and makes a minimum personal contribution towards the cost of the learning.

Last year MOD reviewed the policy on funding for Service leavers to optimise the money available to support a wider range of qualifications which are not necessarily delivered through the state system. This means that for some the combination of ELC and resettlement funding may negate the requirement for any personal contribution to the course fee – effectively providing a similar support route to the full state subsidy. Therefore, Service leavers wishing to use this route to achieve an FE or HE qualification delivered through non-state funded providers should not be significantly disadvantaged and, of course, under the standard ELC rules it does not have to be used to achieve a first further or higher level qualification.

Q18. I am an eligible Service leaver and wish to undertake my first full Level 3, or first higher education qualification how do I apply for the full state support?

A. Have a look at 2009DIN07-042 and the information on the ELCAS website at www.enhancedlearningcredits.co.uk or on your single Service learning forces website. Talk to your Education and Resettlement adviser. The application process mirrors the current ELC scheme except the claimant does not need to make a personal contribution towards the tuition costs.

Q19. Should I pay a deposit at registration?

A. No. The MOD, DIUS, LSC and the devolved education funding authorities in Scotland and Wales expect providers delivering publicly-funded FE/HE provision to waive any fee or deposit requirement at initial registration. The MOD will accept provider invoices (through ELCAS) no earlier than six weeks after claimants start their course. Any approved provider who insists on a registration fee or deposit should be referred to ELCAS.

Q20. What happens if I need to cancel or amend my course details?

A. As with the ELC scheme, learners are not permitted to withdraw from or cancel their place on a course or amend the course details without strictly following the single Service procedure. Full details on cancellation, reinstatement and amendment policy are published in 2009DIN07-042 but essentially the rules are the same as the policy for the ELC scheme.

Q21. For how long can I keep getting this support?

A. The support will be made available for the course of study until completion date. In some instances such as illness, compassionate circumstances or the learner being deployed during resettlement or after service on transfer to the reserve, it may be possible for the support to be made available beyond the normal length of the course of study.

Q22. I left the Service after 17 July 2008 and I'm now part way through my first FE or HE qualification having used some of my ELC. Can I get support for my continued study under the new Government commitment for academic year 09/10 onwards until I complete my qualification?

A. No. This new funding will take effect for courses starting in academic year 09/10 as per the Government's original announcement. As with all new schemes there has to be an agreed starting point; this is August 2009 onwards for further education and September 2009 onwards for higher education. It was not possible within such a short timescale after the announcement on 17 July 2008 to devise a scheme to commence from academic year 08/09. Retrospective claims will not be permitted.

Q23. Do reserve forces personnel qualify for this support? If not, why not?

A. No, as with the ELC scheme this support to gain a first full Level 3 (or equivalent) or first HE qualification is aimed entirely at full-time Service personnel and is partly in recognition by the Armed Forces as the primary employer for the commitment they have shown in serving their country. Many reserve personnel in full or part-time employment can access support for professional and personal development through their employer or other existing state support within the FE and HE system. Similarly, those who are unemployed can access a range of available support.

Q24. What are the rules for transfer of this new support to a spouse or partner?

A. The state subsidised support to pay for tuition fees in full may be transferred to the spouse, civil or 'eligible' partner in the case of death in service or medical discharge where an individual's medical condition is so severe that it will prevent them from taking advantage of the educational support. Under such circumstances the full scheme eligibility criteria including residency requirements for dependants must be met. The spouse or partner must be in a position to benefit from the support by undertaking their first full Level 3 (or equivalent) or HE qualification.

Q25. What do you mean 'the full scheme eligibility criteria must be met' by the spouse or partner.

A. It is important to understand that transfer to the spouse, civil or 'eligible' partner of the full state subsidy will only be considered where the minimum full six years service has been served and the minimum four years ELC scheme membership has been accrued by the Serviceman/woman. The spouse or partner must also be in the same position as an eligible Service leaver to take advantage of the state support by accessing their first full Level 3 (or equivalent), or first higher education qualification. But the spouse or partner should check first with the relevant national education authority to see if they already qualify for any existing mainstream education state support in their own right without having to apply through this scheme.

Q26. Why are the rules not the same as those in resettlement?

A. The Government recognise the commitment made by our Service personnel often in difficult circumstances and have tried to be as flexible as they can in making provision of transfer of the state subsidy to an eligible spouse or partner. But as with the ELC scheme this additional funding commitment to pay towards further and higher education is not an 'entitlement' or a Term or Condition of Service in the same way as resettlement support is treated. No one is entitled to receive the support,

they do not receive a cash equivalent as part of a compensation package; the support must be earned through fulfilment of the scheme criteria. This means that in some circumstances there may be no consideration of transfer of state support because the full amount of qualifying service and ELC scheme membership was not met, the spouse or partner already hold a first full FE or HE qualification or they do not meet the residency and citizenship requirements for dependants.

Q27. What is the tax position on this support?

A. This is currently under review by HM Revenue and Customs. Further details will be announced in due course.

Q28. I entered my resettlement phase after 17 Jul 09 and took advantage of support towards my first full FE or HE qualification. I ticked all the boxes with regard to eligibility and started a course. Some 12 months into the learning I decided to stay in the armed forces. What happens now?

A. It would not make sense to interrupt your learning having already embarked on the fully subsidised route. You can continue through to completion of your qualification but you will not receive any subsequent support through this scheme once you finally leave the Service.

Q29. I took advantage of the full state support towards the tuition fees to pursue a first HE qualification using up two of my hits of ELC. I want to use my third and final ELC to undertake a level 3 qualification. Is this okay?

A. Yes, so long as the HE qualification has completed and you have remaining ELC you can use it for another eligible qualification at level 3 or above. In this instance, of course, you will have to pay your minimum 20% personal contribution under the standard ELC scheme rules.

Q30. I achieved a level 3 in-service and could now access a Masters degree direct with accreditation of prior learning and work experience. Do I qualify as this is my first attempt at a degree at Masters level?

A. No, for the purposes of this new commitment the additional Government support is aimed at your first undergraduate level degree.

Q31. I left school with one A level pass as my highest level of qualification. I went on to complete a Apprenticeship in-Service. Do I qualify for this new support?

A. Yes, assuming you have achieved no other higher level qualification prior to joining the Service. Assuming you had not achieved an Advanced Apprenticeship (Level 3) or any other Level 3 (or equivalent) qualification you could be eligible to choose the scheme to gain your first full Level 3 perhaps by undertaking another A level.

Alternatively, you could have achieved a higher level qualification in-service. If, for example, this was at Foundation degree level or equivalent you could be eligible for support to go on to top up to a full degree. But if you achieved an undergraduate degree in-Service you would not be eligible for any additional state support above this level. If you have any remaining use of ELC you could use this to help pay

towards the cost of study at a higher level (post graduate) but in this case you would have to make a personal contribution under the ELC scheme rules.

Q32. I left the Service with a Level 3 vocational qualification. During employment with a civilian employer some two years after leaving the service I achieved a Foundation degree equivalent qualification paid for by my employer. Do I still qualify for state support if I then go on to attempt my first full undergraduate degree?

A. No. The state support is targeted at your first full FE or HE qualification at the level for which you are academically qualified to enter on leaving the Service. Leaving the Service, therefore, with a full Level 3 would entitle you to support to undertake a first higher level qualification. It is not within the spirit of this new commitment to achieve a higher level qualification via another route (either self –funded or through another party) and then go on to claim further fully subsidised state support under this scheme.

Q33. I have achieved a City and Guilds Senior Award in Service am I still eligible to take advantage of the support towards my first FE or HE qualification?

A. Yes, City and Guilds have confirmed that Senior Awards, offered under their royal charter, are not qualifications and are not recognised as such by Ofqual.