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Evaluation of 24+ Advanced Learning
Loans: Methodology and Appendices

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RESEARCH

The views expressed in this report are the authors' and do not necessarily reflect those of the Department for Business, Innovation and Skills.

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Methodology

The following section outlines the methods used to collect information to inform the process study. The views of stakeholders, learners and providers were covered in order to comprehensively examine the early effects of the introduction of 24+ Advanced Learning Loans – the sections below outline how the perspectives of each of these key audiences was collected.

Stakeholders

The first strand of fieldwork that was conducted as part of this research consisted of 11 face-to-face depth interviews with key stakeholders. Interviews took place between August and October 2013 and covered both 'design stakeholders' and 'delivery stakeholders'. The former were those who had been responsible for agreeing the policy changes and the latter were responsible for making sure that different aspects of the policy operated smoothly on the ground.

The interviews were conducted in order to understand the full context to the study and to understand how the systems for delivering 24+ Advanced Learning Loans had been implemented. The interviews also explored how stakeholders anticipated that the introduction of 24+ Advanced Learning Loans would impact upon their organisations, providers, courses, fees and learners. The interviews also explored any unexpected issues that had arisen as the policy was rolled-out and how they had been overcome, as well as any example of good practice that had emerged by that point.

Findings that emerged from this initial phase helped to inform the design of all later stages of the project.

Learners

Three elements explored the impact of the introduction of 24+ Advanced Learning Loans upon learners – qualitative learner journeys, a quantitative survey of learners and analysis of ILR data.

Learner journeys

The first strand of fieldwork which focused on the perspectives of learners comprised of a total of 20 sets of interviews with individual learners. Each learner was interviewed three times in total, at the following stages of their decision-making process:

1. Shortly after they started to explore the possibility of embarking on a course of Level 3+ learning. At this point the interviews explored what motivated learners to study, what other types of learning / courses that they were considering, their learning goals, their understanding of the funding regime for Level 3+ learning and their views on how they might fund their course.

2. When they had time to consider their options. Interviews at this stage focused on the sources of advice that the learner had accessed (formal and informal) and the types of messages that they had been given.
3. Once they had reached a final decision about whether to proceed with their course of learning. At this point, those who had elected to take-out a 24+ Advanced Learning Loan were asked about their experiences of the application process.

The sample of learners to approach for this element of work was drawn from a combination of two sources:

- On the back of the National Career Service Customer Satisfaction survey. A question was added to the end of this survey for all those who had expressed interest in following a course at Level 3 or Level 4 to ask if they were willing to participate in this research.
- Through providers. A sample of providers were approached and asked if they were willing to assist with identifying a small number of potential learners interested in Level 3 or Level 4 courses. Two providers supplied contact details. These were drawn from either telephone enquiries or approaching individuals who attended open day or similar events.

The 'learner journey' interviews were conducted between November 2013 and May 2014 with a spread of individuals in terms of age, gender, ethnicity, employment status and in terms of the type of qualification that they were interested in pursuing. The gaps between the interviews were slightly different for each learner to reflect the different speeds with which they progressed their decision making. For most learners the research involved two interviews conducted by telephone and lasting around 30 minutes each and one face-to-face interview (usually the middle interview) lasting around 45-60 minutes.

Profile of learner journeys

Qualification under consideration	
A-levels	2
Access to HE	7
Level 3 certificate or diploma	8
Level 4 certificate or diploma	3
Age	
24-34	8
35-44	7
45+	5
Gender	
Men	5
Women	15
Source of contact	
National Careers Service	8
Providers	12

The interviews took place across 6 locations Leeds, London, Leicester, Derby, Manchester and Blackburn.

One slight complication of this element of the study was that the timing was out of kilter with the traditional academic cycle. Because the peak enrolment period (in August-September) had passed, some of these learners were not envisaging actually enrolling on a course until the following Autumn and hence their decision-making progressed quite slowly.

Learner Survey

The second phase of primary research involved a quantitative survey of learners which was conducted between February and March 2014.

A total of 2,500 telephone interviews were conducted. Each interview lasted approximately 25 minutes. Interviews were conducted with learners aged 24+ who were on eligible courses (A-levels, Access to HE, Level 3 Diplomas and Certificates and Level 4 Diplomas and Certificates) covering both those who had and had not taken out loans. The sample was drawn from the ILR and consisted of those who started an eligible course between August 2013 and January 2014.

The group of learners eligible for the survey:

- Excluded apprentices;
- Excluded ESF and ASL funding streams; There are some funding streams which affect (small proportions of) the population who would be otherwise eligible for loans meaning that they get their courses all or part funded without having to use a loan (these funding streams were around historically and likely to continue into the future);
- Used only learners starting in-year i.e. excluding those on continuing courses;
- Excluded Level 4 courses that attract HEFCE funding;
- Included only 'full' Level 3 qualifications.

Targets were set to ensure coverage of both loans and non-loans learners in each of the 4 qualification type categories and by two broad age categories (24-40 and 40+). The targets were originally set based on the ILR population data (balancing maximising the number of interviews in some of the cells containing fewer interviews while attempting not to skew the population too far from a 'natural' distribution). Once fieldwork had started, it emerged that the ILR marker indicating whether or not a learner had taken out a loan was not totally reliable and there were learners who did not have a loans marker who turned out to have a loan (and vice versa). This might reflect both some learners having their loans application approved after they start their course (or deciding after registration not to go ahead with their application) and also some unfamiliarity among providers with the new ILR variable. The sample was also drawn from a mid-year ILR return and it is common for providers to conduct final reconciliations of their data when it comes to the end of year return.

Profile of achieved learner interviews

		A-Levels	Access to HE diploma	Level 3 Certificates or Diplomas	Level 4 Certificates or Diplomas	Total
Aged 24-40	Total	80	346	610	299	1,335
	With loan	30	205	304	115	654
	Without loan	50	141	306	184	681
Aged 40+	Total	64	246	610	245	1,165
	With loan	21	205	309	91	626
	Without loan	43	41	301	154	539
Total		143	590	1219	542	2,500

At the analysis stage the learner data was weighted to correct for over-sampling of some of the cells with fewer learners. Because of the issue outlined above around the unreliability of the 'loans marker' on the ILR, population data to weight to was derived from

the screening data for the survey. Within each cell of the matrix above we looked at the proportion of learners whose loans status had been correctly identified and used this to derive estimates of the 'real' profile of learners with 24+ Advanced Learning Loans which was then used to weight the data. This should mean that the weighted data is representative of the total 24+ population studying loans-eligible courses over the period in scope for the survey.

ILR Data

The final element of the research relating to learners involved some preliminary analysis of the ILR. This involved making some comparisons in terms of overall numbers of learners and their demographics between those who had enrolled between August and January for the academic year 2013/14 (after 24+ Advanced Learning Loans were introduced) and learners who enrolled on courses now eligible for loans over the same period in the academic year 2012/13 (prior to the introduction of loans).

Providers

There were two components to the research conducted with providers – a qualitative stage and a quantitative stage.

Qualitative interviews

The qualitative work involved two stages of site visits to providers with a loan facility. The first phase took place between October and December 2013 (just after the introduction of 24+ Advanced Learning Loans) and the second between April and May 2014. Each phase consisted of 20 face-to-face site visits lasting approximately 60 minutes each.

In order to get a wider range of perspectives on the introduction of 24+ Advanced Learning Loans different providers were chosen to take part in the two qualitative phases. However, in order to explore the issue in more detail, a number of providers who took part in the second phase of qualitative interviews were recruited on the basis that they had stated, in the quantitative survey, that they had withdrawn or introduced provision as a result of the introduction of 24+ Advanced Learning Loans.

The interviews were conducted with a range of learning providers in terms of type, size and location.

Profile of provider site visits

	Wave 1 visits	Wave 2 visits
Provider Type		
FE and specialist Colleges / 6 th Form / HE	11	10
Private / Voluntary sector providers	5	6
Local Authority / Other public sector body	4	4
Initial Loan Facility		
<£50,000	6	5
£50,000 - £249,999	5	6
£250,000 - £999,999	6	5
£1m +	3	4
Revisits v. new providers		
Wave 1 providers re-visited		4
New providers		16
Total	20	20

The rationale for conducting two waves of qualitative research was to look at how 24+ Advanced Learning Loans impacted providers at different points of the academic year. This approach allowed us to examine changes to attitudes over time and whether issues that were apparent early in the academic year had been resolved / persisted at a later point. At the same time, the second qualitative phase allowed for an exploration of any new issues that arose after the initial qualitative interviews.

These case studies explored, in detail, how potential learners had been introduced to the concept of loans for study, how the process of administering the loans had worked and how providers initially thought the introduction of 24+ Advanced Learning Loans would impact on enrolments. Most site visits were conducted with a number of individuals at each institution in order to get both strategic and operational perspectives.

The themes emerging from the initial qualitative stage were used to inform the design of the quantitative survey. Similarly, the second stage allowed issues that rose in the quantitative survey to be explored in further detail.

Quantitative Survey

The quantitative phase of fieldwork took place between November 2013 and January 2014. Addressing themes emerging from the provider and stakeholder qualitative stage, these interviews explored how the loans were communicated to potential learners, challenges faced in administering loans and impacts of take-up in terms of learner volumes and profiles. Again, interviews were conducted with a range of learning providers in terms of type, size and location. A total of 250 interviews, each lasting approximately 20 minutes, were conducted over the telephone.

Targets were set to ensure that it was possible to explore differences in views/experiences of providers by provider type and by size of allocated loan facility. At the analysis stage, data was weighted to be representative of all 734 providers offering 24+ Advanced Learning Loans.

Profile of achieved provider interviews

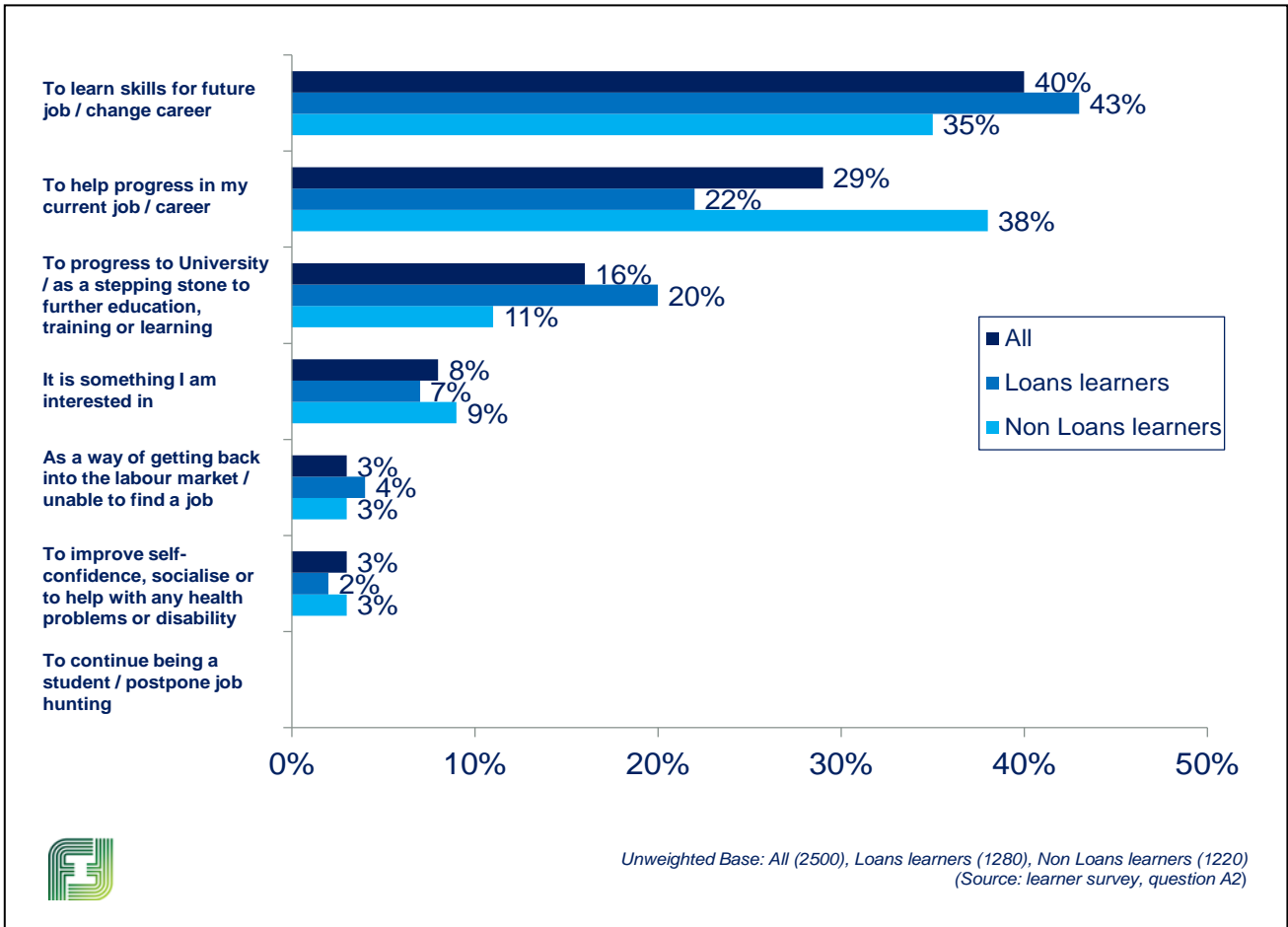
	No. of interviews
Provider Type	
FE and specialist Colleges / 6 th Form / HE	103
Private / Voluntary sector providers	98
Local Authority / Other public sector body	49
Initial Loan Facility	
<£50,000	80
£50,000 - £249,999	86
£250,000+	84
No. of learners enrolled on Level 3 courses	
Less than 100	59
100 – 499	97
500 – 999	32
1,000+	46
Unsure	16
Total	250

Additional figures and tables

All figures and tables included here are cross-referenced in the main report.

Chapter 5

Figure A: Learner Survey: Main reason for wanting to study (pg. 44)



The most commonly cited main reason for wanting to study was to learn skills for a future job / career change (40% of all learners). Loans learners were more likely than non-Loans learners to cite this as their main reason for wanting to study (43% vs. 35% respectively).

Around three in ten (29%) of all learners’ main reason for wanting to study was to progress in their current job / career. Non-loans learners were more likely than Loans learners to cite this as their main reason for wanting to study (38% vs. 22%).

Sixteen per cent of all learners’ main reason for wanting to study was to progress to university / further education, training or learning. A fifth (20%) of Loans learners cited this as their main reason, a significantly higher proportion than non-Loans learners who cited it as their main reason for wanting to study (11%).

A minority of learners mainly wanted to study due to personal interest (8%), as a way of getting back into the labour market (3%) and to improve self-confidence, socialise or to help with any health problems or disability (3%). A similar proportion of Loans learners and non-Loans learners cited these as their main reason for wanting to study.

Figure B: Learner Survey: Learner earning potential (pg. 44)

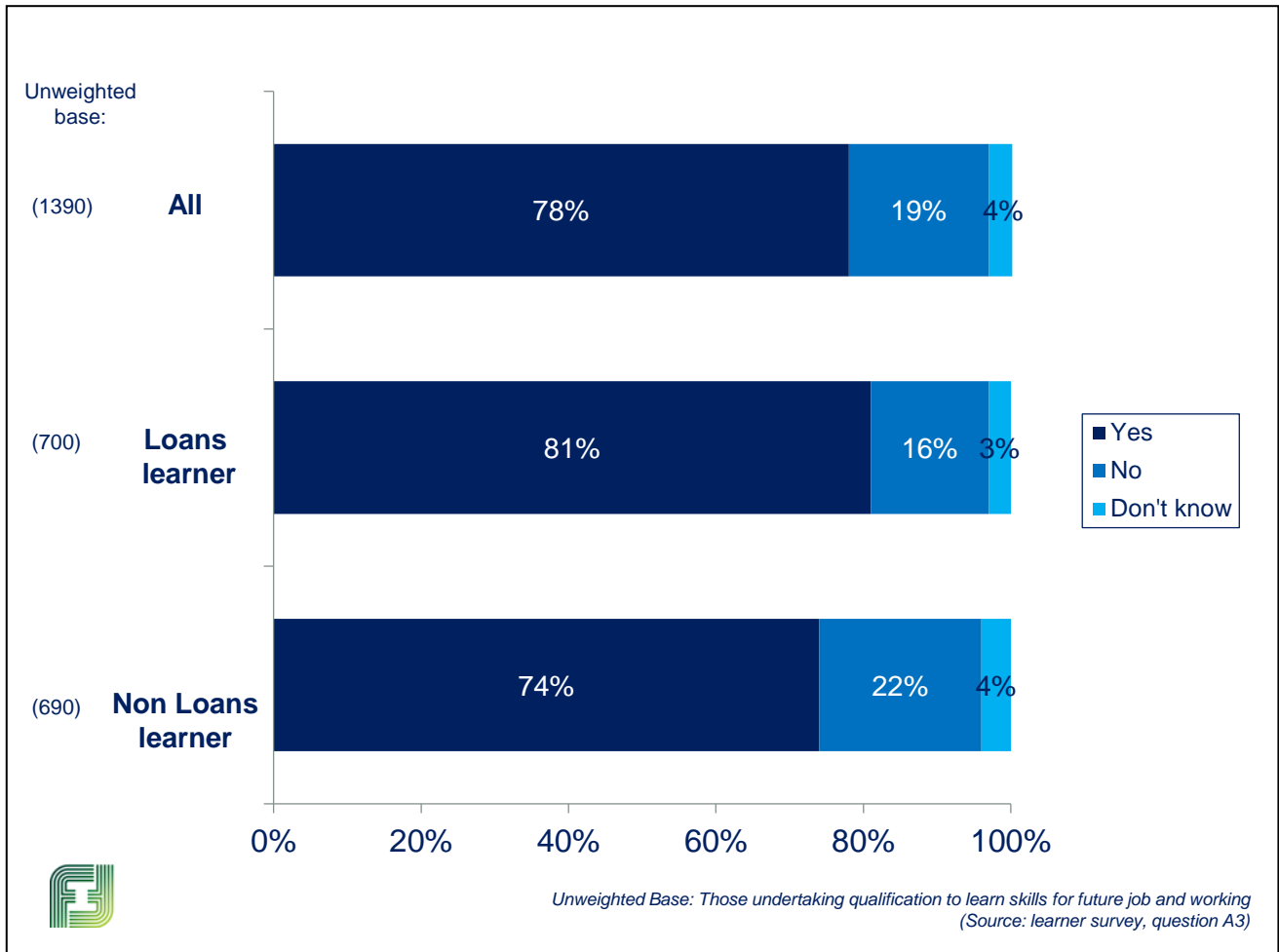
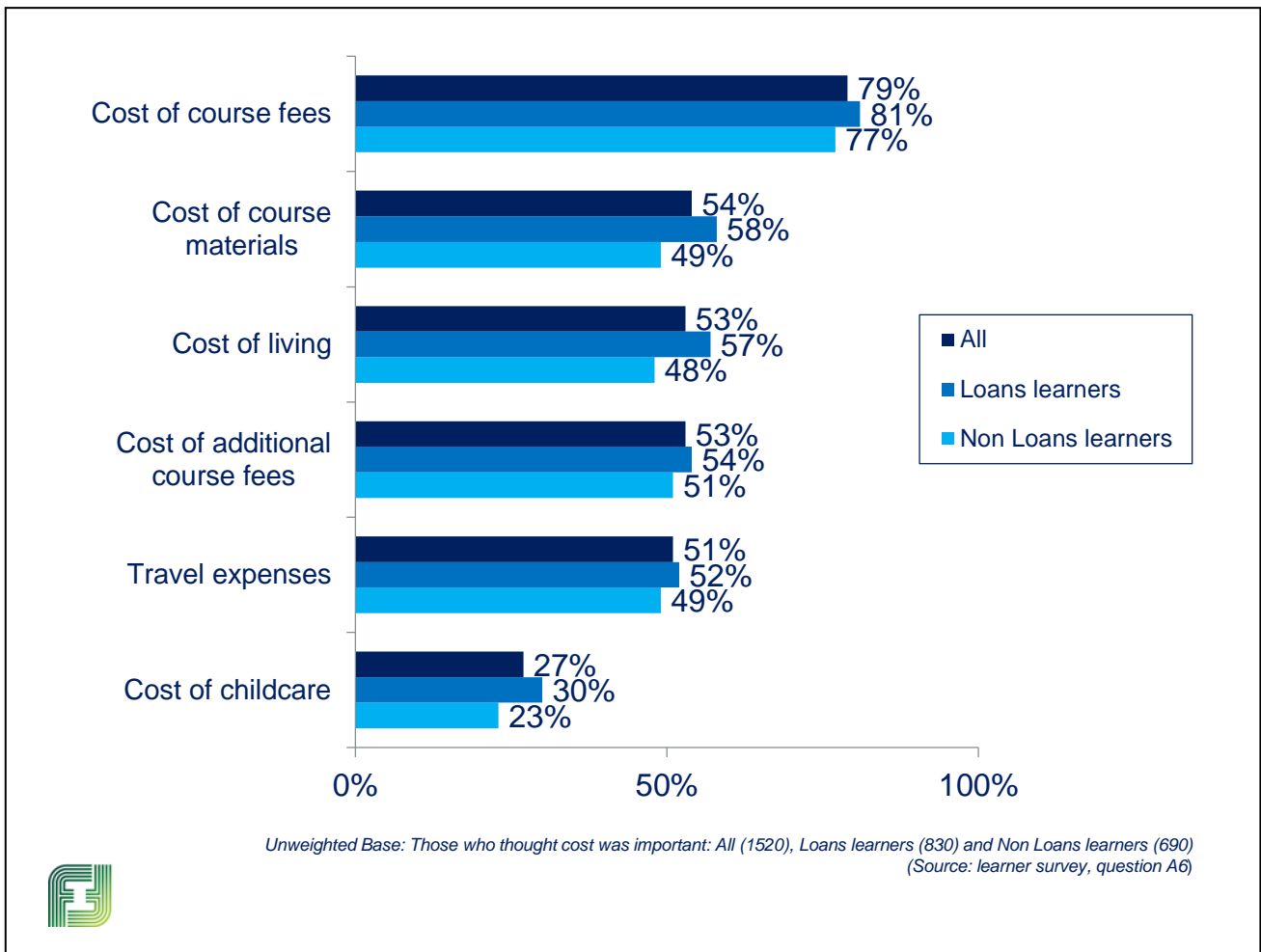


Figure B shows whether those who were currently working and undertaking a qualification to learn new skills for a future job thought that they would earn more money in their prospective new job / as a result of changing their career than the amount they earned in their current role. Seventy eight per cent of all learners thought that they would earn more in their prospective new job / following their planned career change and almost a fifth (19%) thought that they would not, 4% did not know.

Loans learners were more optimistic than non-Loans learners about their earning potential. Just over four fifths (81%) of Loans learners thought that they would earn more money in their prospective new job / following their planned career change, whereas under three quarters (74%) of non-Loans learners felt the same.

Figure C: Learner Survey: Cost related issues considered by learners who thought that cost was an important factor (pg. 48)



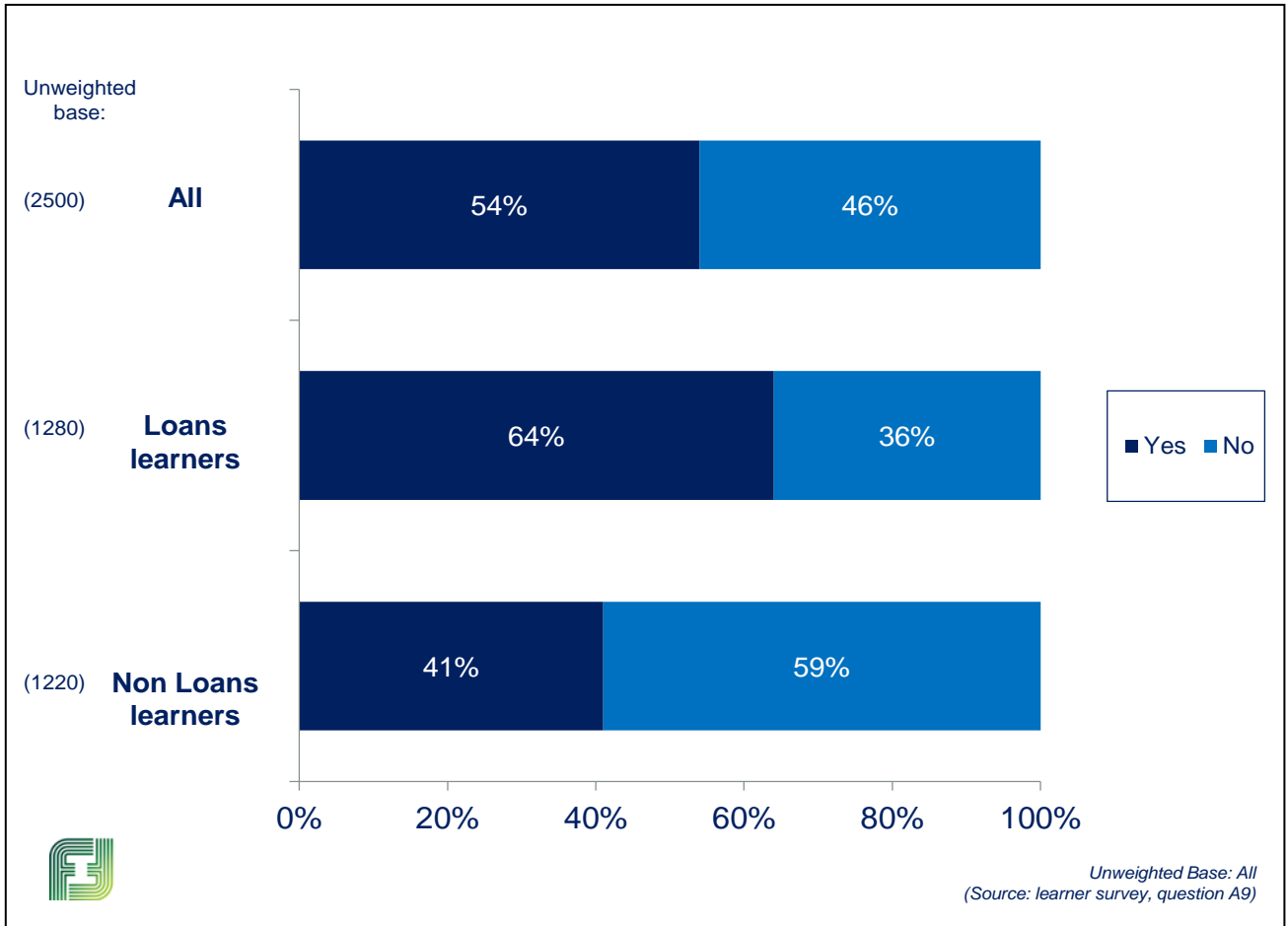
Learners who thought that cost was an important factor, when they first started to think about studying, were mostly likely to consider costs relating to the course; course fees (79%), course materials (54%) and additional course fees (53%). Loans learners were more likely than non-Loans learners to consider the cost of course materials (58% vs. 49% respectively).

Just over half (53%) of learners, who thought that cost was important, considered the cost of living whilst in education or training. Loans learners were more likely than non-Loans learners to consider this cost related issue (57% vs. 48% respectively).

Three in ten (30%) of Loans learners, who thought that cost was important, considered the cost of childcare whilst training, significantly higher than the proportion of non-Loans learners who considered this cost related issue (23%).

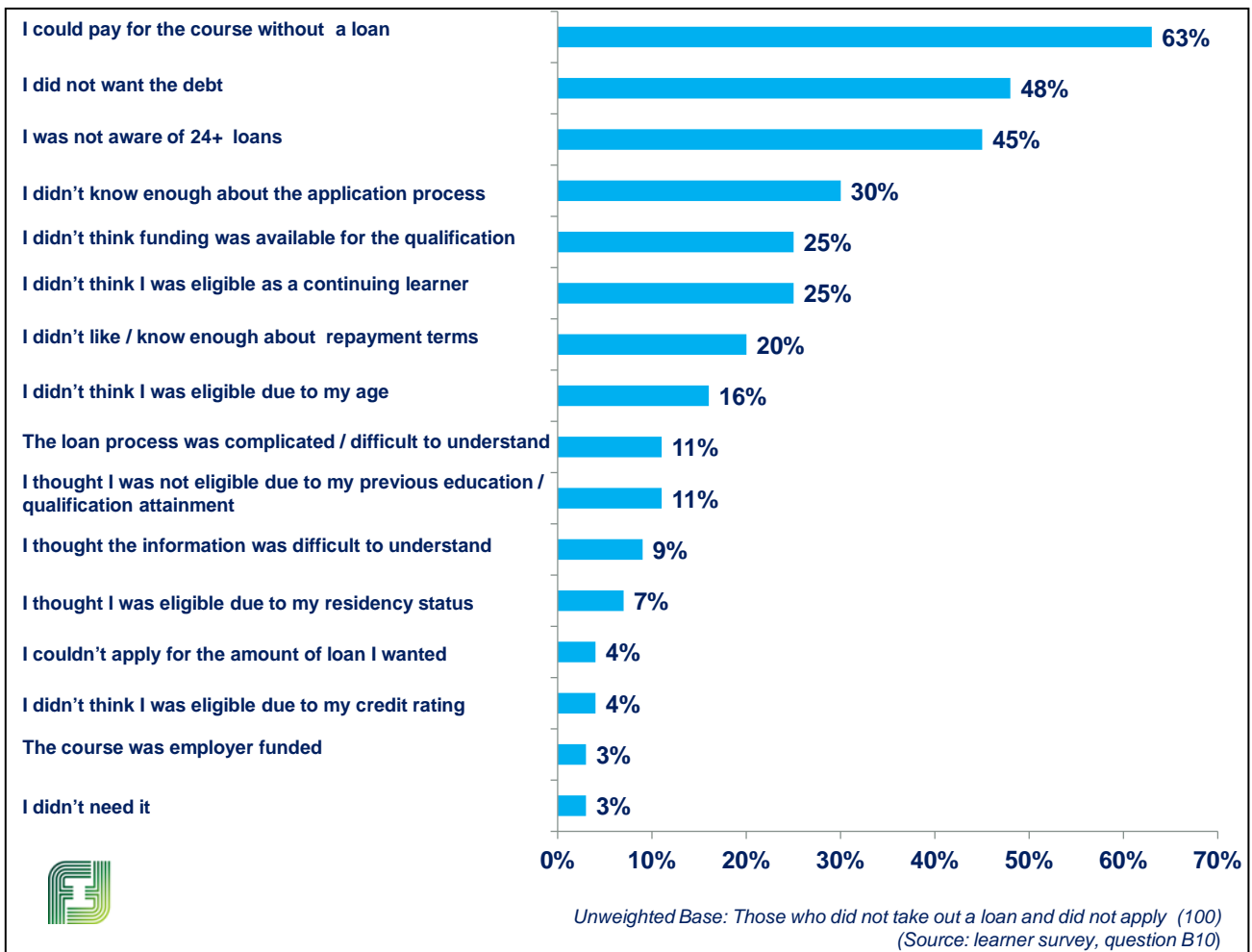
Chapter 6

Figure D: Learner Survey: Whether sought information on funding when first thinking about studying (pg. 55)



Almost two thirds (64%) of all Loans learners specifically looked for information on how to fund their studies when they first started thinking about studying, a significantly higher proportion than non-Loans learners who did so (36%).

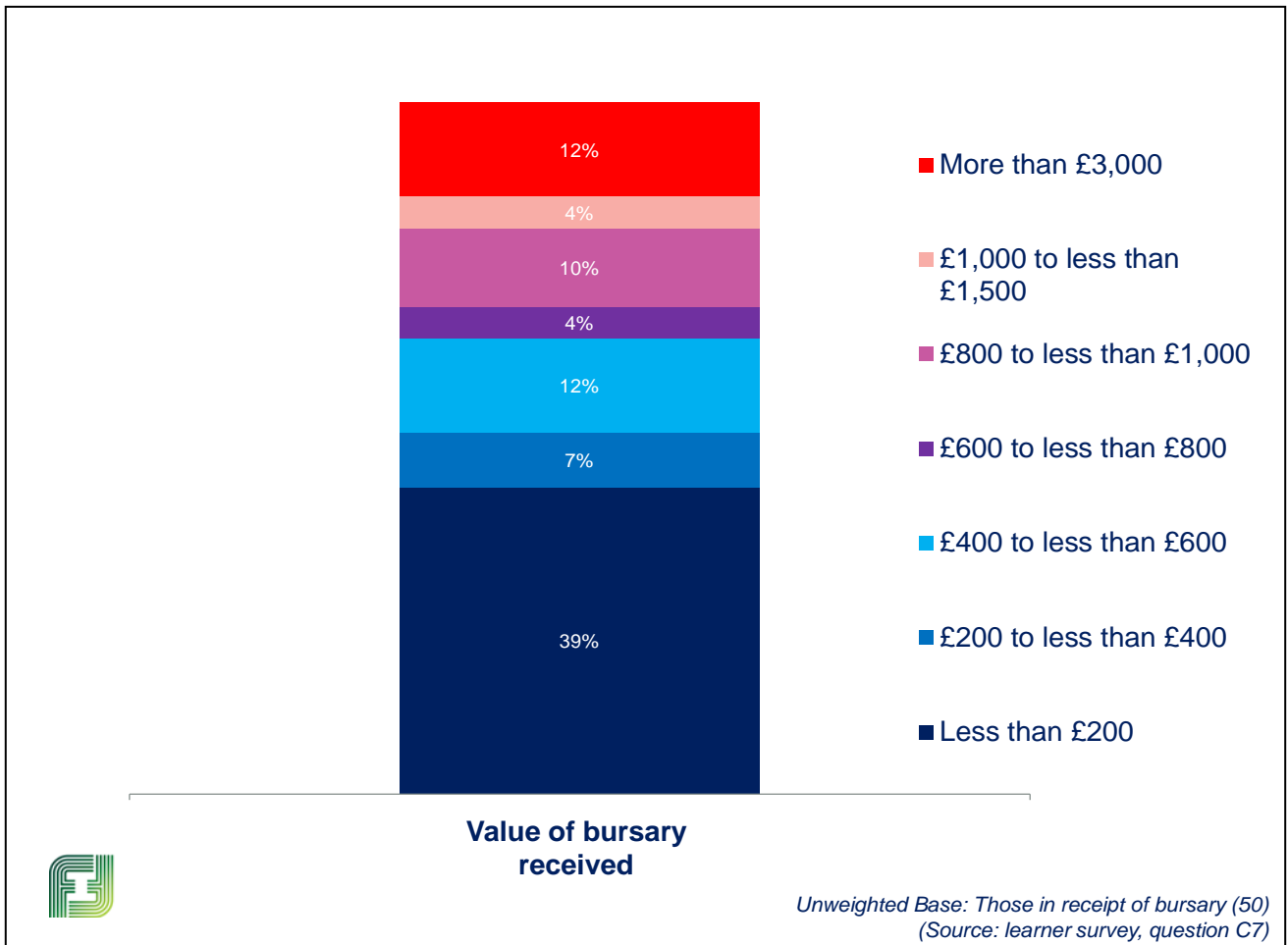
Figure E: Learner Survey: Reasons why learners decided not to apply for a 24+ Advanced Learning Loan (pg. 67)



The most common reasons for learners not applying for a 24+ Advanced Learning Loan was that they could pay for the course without having to take out a loan (63%), that they didn't want to take out a loan and be in debt (48%) and due to the fact that they were not aware of 24+ Advanced Learning Loans in the first place (45%).

Chapter 7

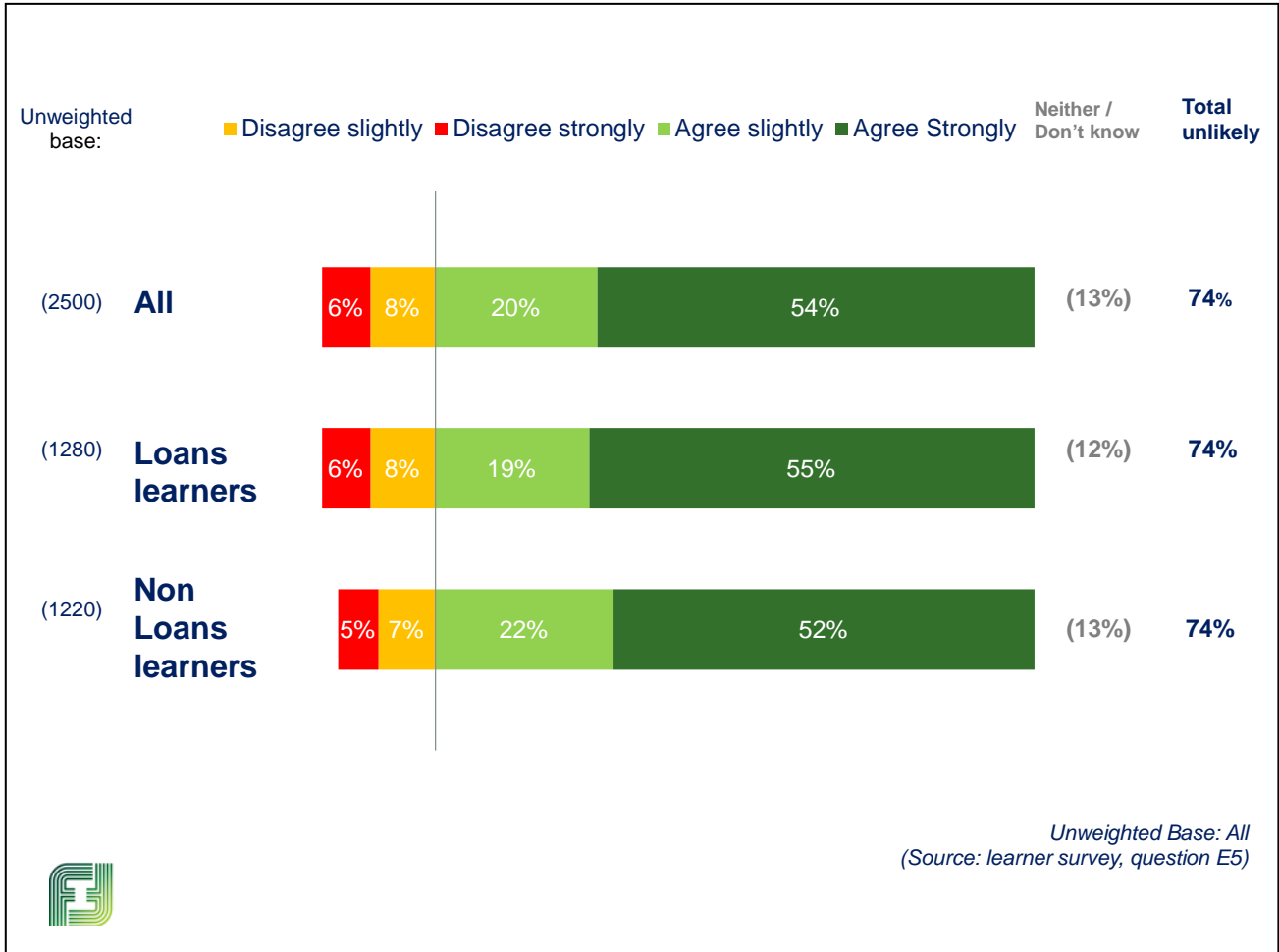
Figure F: Learner Survey: Value of Bursary awarded (pg. 80)



The highest proportion learners (39 per cent) received less than £200 from the Loans Bursary. As Figure F shows, the remaining learners were relatively spread in terms of the amount they received.

Chapter 8

Figure G: Learner Survey: Whether course represents / represented good value for money (pg. 86)



Three-quarters of (74 per cent) of all learners believed their course was good value of money with the highest portion of learners agreeing strongly (53 per cent). As figure G indicates, views of Loans learners and non-Loans learners were largely consistent.

Response

Response rate is one indicator of survey representativeness. The higher the response rate, the less likely it is that bias affects the achieved sample.

Learner survey

	Cases	(%)
Total sampled from ILR	27,204	
Completed interviews	2,509	9
Ineligible for the research	153	*
Refusal	1,677	6
Unusable	2,738	10
Non-response	2,261	8
Live after fieldwork completion	17,866	66
Completed interviews with ineligible and unusable sample removed	2509 of 24,313	10

Provider survey

	Cases	(%)
Total sample	734	
Completed interviews	250	34
Ineligible for the research	39	5
Refusal	49	7
Unusable	76	10
Non-response	18	2
Live after fieldwork completion	302	41
Completed interviews with ineligible and unusable sample removed	250 of 619	40

Questionnaires and topic guides

Stakeholder topic guide

A Introduction to the research

- **Introduce self**
- **Introduce IFF Research**
- **Introduce Evaluation:**
 - *IFF Research has been commissioned by the Department for Business, Innovation and Skills to undertake a process and impact evaluation of the 24+ Advanced Learning Loans. The purpose of the process evaluation is to ensure timely feedback on the loans system. The purpose of the impact evaluation is to provide a more robust assessment of impact which will serve as a robust evidence base to inform future FE policy.*
 - **PROVIDE ADDITIONAL INFORMATION FROM EVALUATION SUMMARY DOCUMENT IF REQUIRED**
- **Confidentiality**
- **Recording**

B Introductions and background

Moderator to briefly explore the role of the participant(s) and the nature of their involvement in 24+ Advanced Learning Loans

B1 Please could you tell me a little about organisation, job role (job title) and responsibilities?

B2 Can you tell me about your involvement with the 24+ Advanced Learning Loans?

- PROBE: Policy, design, delivery.

C Design

Moderator to explore the thinking behind 24+ Advanced Learning Loans; including any theoretical underpinning, any evidence used to inform the design, and any respects in which this design has already evolved

C1 Please can you talk me through how 24+ Advanced Learning Loans came about? How were they designed?

C2 Who was involved in the design of 24+ Advanced Learning Loans? How were they involved?

- C3 Can you tell me about the aims and objectives of the 24+ Advanced Learning Loans? How do 24+ Advanced Learning Loans fit with the Government's wider FE policy (and wider skills agenda)?
- C4 What, if any, other overall options to addressing the reduction in available funding were considered but rejected? Why were these rejected?
- C5 What do you feel the key challenges were/are in relation to getting the design of 24+ Advanced Learning Loans right? How have these challenges been tackled?
- C6 What impacts – both positive and negative - will/might the reduction in funding and the introduction of 24+ Advanced Learning Loans have?
- PROBE: ...for learners, colleges, course take up, and their organisation?
 - PROBE: ...on participation in learning?
- C7 Are there particular types of learners or providers that you think are particularly likely to benefit from 24+ Advanced Learning Loans? And any particular types that you are concerned will be disadvantaged?
- C8 In what ways, if any, have 24+ Advanced Learning Loans evolved since you initially conceived them? Why have they evolved in this way?

D Implementation

- D1 What do you feel are the key challenges in relation to the roll out of 24+ Advanced Learning Loans?
- D2 What has/will be the impact of 24+ Advanced Learning Loans on your organisation?
- D3 What unexpected issues have arisen as 24+ Advanced Learning Loans have been rolled out? What has been done to overcome these?
- D4 What examples of good practice have you come across in relation to the implementation of 24+ Advanced Learning Loans, what has worked less well and why?
- D5 How are 24+ Advanced Learning Loans being promoted to learners?
- PROBE: Channels and messages
- D6 What role do you expect colleges and training providers to have in promoting and advising about Advanced Learning Loans?

E Outcomes

- E1 In your opinion, how should success of 24+ Advanced Learning Loans be measured? What are the key criteria for deciding whether the policy has been successfully implemented?
- E2 The first phase of the evaluation is also looking to establish a counterfactual/comparison group for the full impact evaluation in 2014-15. How appropriate do you think each of the following sources of data would be as a comparison group?
- Enquirers to Training Providers about Level 3 courses
 - National Careers Service enquirers
 - Enrolments to Training Providers for Level 3 courses
 - Individuals who apply to SLC for a loan but decide not to take one up
 - Individuals aged just below the age threshold for ALL (and therefore still in receipt of subsidy)
- E3 Are there any other data sources that you think may be more appropriate?

F Closing

- F1 Is there anything else you have to add regarding 24+ Advanced Learning Loans?
- F2 With regards to the evaluation, is there anything in particular you are interested in knowing/ learning?

I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.	
Interviewer signature:	Date:
Finish time:	Interview Length

Learner journey topic guides

A Introduction to the research

- **INTRODUCE SELF**
- **INTRODUCE IFF RESEARCH**
- **INTRODUCE EVALUATION:**

IFF RESEARCH HAS BEEN COMMISSIONED BY THE DEPARTMENT FOR BUSINESS, INNOVATION AND SKILLS TO TALK TO PEOPLE ABOUT HOW THEY MAKE DECISIONS ABOUT EMBARKING ON LEARNING. THIS PROJECT IS JUST LOOKING TO SPEAK TO PEOPLE AT VARIOUS STAGES AS THEY THINK ABOUT THEIR OPTIONS TO UNDERSTAND WHAT SORT OF ADVICE AND INFORMATION THEY RECEIVE AND HOW THIS HELPS THEM.

- **CONFIDENTIALITY**
- **RECORDING**

B Background

ASK IN FIRST INTERVIEW ONLY

B1 **Could you start by telling me a little bit about yourself?**

- Age
- Marital status / children / other dependents

B2 **And are you working at the moment?**

- IF YES: Who do you work for? What type and size of organisation? What is your job role?
- IF NO:
 - Are you looking for work? How long have you been looking? What sort of job are you looking for? Are you receiving any benefits (Jobseekers Allowance, Employment & Support Allowance etc.)
 - Are you looking to gain access to Higher Education? What sort of course / qualifications are you looking to get into

B3 **And can you tell me about your educational background?**

- What qualifications do you hold?
- How long is it since you were last in education/training?

C Type of training

ASK IN FIRST INTERVIEW ONLY

- C1 **What sort of course are you thinking about taking up?**
- C2 **What prompted you to think about this course? How long have you been thinking about this as an option?**
- C3 **How likely do you think it is that you are going to go ahead with the course? What does it depend on? Is there anything that might stop you from taking up your course?**
- C4 **Are you considering other courses as well? Which ones?**
- C5 **What are/would you be looking to achieve from taking the course? PROBE:**
- Promotion at work? Getting a job?
 - Progressing level of educational attainment (including to Higher Education?)
 - Personal interest

D Information from Providers

CHECK AT EACH INTERVIEW – REFER BACK TO PREVIOUS RESPONSES WHERE APPROPRIATE

- D1 **Which colleges or providers have you approached about this course?**
- IF APPROACHED MORE THAN ONE PROVIDER
- D2 **How do the courses offered by the different providers compare?**
- D3 **How do you think you will decide between them?**
- ASK ALL – TALK THROUGH FOR EACH PROVIDER IN TURN
- D4 **What sort of information have you received from colleges/providers?**
- Have you been in to see them face-to-face? With which staff?
 - Have you had any telephone conversations? With which staff?
 - Have you looked at their website?
 - Have they given you or sent you any written information?
- D5 **What was covered / what details did you get?**
- D6 **Did you get any information about what your course might cost? What sort of costs are involved?**
- D7 **And did you get any information about the options available to you for funding your course?**

D8 (IF NOT MENTIONED) **Has any of the information that you've received from colleges/providers discussed 24+ Advanced Learning Loans?**

IF RECEIVED ANY INFORMATION ABOUT 24+ ADVANCED LEARNING LOANS

D9 **How were these described?**

D10 **What did they tell you about how 24+ Advanced Learning Loans work? Did you get any information about....?**

- Who is eligible?
- How to apply for one?
- When/how repayments are made?
- Interest paid?

D11 **How did this leave you feeling about 24+ Advanced Learning Loans?**

E Information from other sources

CHECK AT EACH INTERVIEW – REFER BACK TO PREVIOUS RESPONSES WHERE APPROPRIATE

E1 **Have you discussed whether or not to take up your course with anyone else?**

- Friends / family / teachers
- Other organisations (National Careers Service; Jobcentre Plus, Money Advice Service etc.)

FOR EACH SOURCE OF INFORMATION/ADVICE ASK E2-E7

E2 **What information did they give you / what was nature of their advice / guidance?**

E3 **Did you talk about how to fund your course with them? What information or advice did they give you on this?**

E4 (IF NOT MENTIONED) **Has any of the information/advice that you've received related to 24+ Advanced Learning Loans?**

IF RECEIVED ANY INFORMATION ABOUT 24+ ADVANCED LEARNING LOANS

E5 **What information/advice were you given about these Loans?**

E6 **What were you told about how 24+ Advanced Learning Loans work? Did you get any information about....?**

- Who is eligible?
- How to apply for one?
- When/how repayments are made?
- Interest paid?

E7 **How did this leave you feeling about 24+ Advanced Learning Loans?**

F Views of 24+ Advanced Learning Loans

CHECK AT EACH INTERVIEW – REFER BACK TO PREVIOUS RESPONSES WHERE APPROPRIATE

F1 (IF NOT ESTABLISHED) **Have you heard about using 24+ Advanced Learning Loans to fund your courses such as the one that you are considering?**

IF AWARE OF LOANS

F2 **Do you think that a 24+ Advanced Learning Loan is something you might want to consider?**

F3 **Why/why not? What has led you to this view?**

F4 **As you understand it, what are the benefits / advantages of taking out a 24+ Advanced Learning Loan?**

F5 **And what do you feel are the drawbacks? What concerns would you have about taking out a 24+ Advanced Learning Loan?**

F6 **Have you been able to get all the information you've wanted about 24+ Advanced Learning Loans? Any questions you couldn't get an answer to?**

F7 **What have been the most useful sources of information?**

F8 **How well do you feel you understand how 24+ Advanced Learning Loans work? What aspects are you less clear about?**

F9 **Can you talk me through what you know about..?**

- Who is eligible?
- How to apply for one?
- When/how repayments are made?
- Interest paid?

G Applying for Loans

CHECK AT EACH INTERVIEW – REFER BACK TO PREVIOUS RESPONSES WHERE APPROPRIATE

G1 **Have you started the process of applying for a 24+Advanced Learning Loan?**

IF HAVE STARTED AN APPLICATION

G2 **Where are you with the process?**

- Formally enrolled with provider
- Received a letter from provider confirming details of your course (course reference, fees etc.)

G3 Made an application to Student Finance England (PROBE: Was this online through gov.uk or through a hard copy application form)?Received communication about the outcome of your 24+ Advanced Learning LoanCan you talk me through each of the stages of the process?

- What happened?
- Did you hit any complications? How were these resolved?
- Is there anything you weren't clear about?

G4 **Has the process of applying for a 24+ Advanced Learning Loan changed your view about your course at all?**

H Plans for the Future

ASK IF FIRST OR SECOND INTERVIEW

H1 **What are you next steps in terms of progressing your decision about whether or not to embark on your course?**

- Are you planning to talk to any other colleges or training providers? When do you think this might happen?
- Are you planning to discuss your options with anyone else? When do you think this might happen?

H2 ON BASIS OF INFORMATION ABOVE, FIX APPROPRIATE TIME TO CONDUCT FOLLOW-UP INTERVIEW

DATE	
TIME	
LOCATION (IF FACE TO FACE)	

If you have or receive any information about your course between now and the next interview, it would be great if you could keep it so that we could have a look at it then. Also if you do come across any posters or anything like that it would be great if you could take a photo on your mobile if you happen to have it with you. I look forward to talking to you again shortly.

THANK RESPONDENT ON BEHALF OF BIS AND IFF RESEARCH AND CLOSE INTERVIEW

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.		
Moderator signature:	Date:	
Finish time:	Interview Length	Min s

Learner survey questionnaire

Screener

ASK PERSON WHO ANSWERS PHONE

- S1 **Good morning / afternoon / evening. My name is NAME and I'm calling from IFF Research. Please can I speak to NAME?**

Respondent answers phone	1	CONTINUE
Transferred to respondent	2	
Hard appointment	3	MAKE APPOINTMENT
Soft Appointment	4	
Refusal	5	CLOSE
Not available in deadline	6	
Engaged	7	
Fax Line	8	
No reply / Answer phone	9	
Dead line	10	

ASK ALL

- S2 **Good morning / afternoon, my name is NAME, calling from IFF Research, an independent market research company. We're conducting a survey on behalf of the Department of Business, Innovation and Skills about the introduction of the 24+ Advanced Learning Loans. As part of the evaluation, we are contacting learners to explore their views and their studying experience.**

We are interested in speaking with you if you have started a course in, or since September 2013. It does not matter if you have taken out a 24+ Advanced Learning Loan, or whether you have even heard of the 24+ Advanced Learning Loan.

Continue		CONTINUE
Referred to someone else in household NAME _____	1	TRANSFER AND RE-INTRODUCE
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	

Refusal	4	THANK AND CLOSE
Refusal – taken part in recent survey	5	
Not available in deadline	6	
I did not enrol on the course	7	THANK AND CLOSE

S3 This call may be recorded for quality and training purposes only.

ASK ALL

S4 Before we start, I'd just like to ask you a few questions to make sure that you are eligible to take part.

Firstly, can you confirm that you started a [INSERT QUALIFICATION FROM SAMPLE] at [INSERT TRAINING PROVIDER] in [INSERT LEARNING START DATE FROM SAMPLE]?

CODE ALL THAT APPLY

Yes – agree with qualification and training provider and learning start date (SINGLE CODE)	1	
Yes – but disagree with qualification	2	
Yes – but disagree with training provider	3	
Yes – but disagree with learning start date	4	
No – disagree with all information (SINGLE CODE)	5	
No- I did not enrol on / start the course	6	THANK AND CLOSE

ASK IF DISAGREE WITH LEARNING START DATE OR ALL INFORMATION (S4=4 OR 5)

S5 According to our records you were enrolled onto a course in [INSERT LEARNING START DATE FROM SAMPLE]. Can you tell me if you have started any study at a college or any other further education training provider in or since September 2013?

Yes – have started some study in or since September 2013	1	CONTINUE
No – haven't started any study in the last six months	2	THANK AND CLOSE
Don't know	3	THANK AND CLOSE

ASK IF STARTED STUDYING IN LAST SIX MONTHS (S5=1)

S6 Can you tell me when you started studying at a college or any other further education training provider?

SINGLE CODE. PROMPT AS NECESSARY

September 2013	1	
October 2013	2	
November 2013	3	
December 2013	4	
January 2014	5	
February 2014	6	

DUMMY VARIABLE, DO NOT ASK – FINAL LEARNING START DATE

IF S4=1-3 TAKE FROM SAMPLE. OTHERWISE TAKE FROM S6

ASK IF DISAGREE WITH QUALIFICATION (S4=2 OR 5)

S7 **What was the name of the qualification or course that you started studying in [FINAL LEARNING START DATE]?**

WRITE IN		
Don't know	1	
Refused	2	

DUMMY VARIABLE, DO NOT ASK – FINAL QUALIFICATION

IF S4=1 OR 3-4 TAKE FROM SAMPLE. OTHERWISE TAKE FROM S7

ASK IF DISAGREE WITH QUALIFICATION (S4=2 OR 5)

S8 **And was the [FINAL QUALIFICATION] one of the following...?**

AS/A2/A Levels	1	
Access to HE Diploma	2	
Level 3 Certificates	3	
Level 3 Diplomas	4	
Level 4 Certificate	5	
Level 3 Diploma	6	
Advanced Apprenticeship Framework	7	
Higher Apprenticeship Framework	8	

Other (specify)	9	
Don't know	10	

ASK IF DISAGREE WITH LEARNING PROVIDER (S4=3 OR 5)

S9 **What was the name of the college or further education training provider that you started studying at in [FINAL LEARNING START DATE]?**

WRITE IN		
Don't know	1	
Refused	2	

DUMMY VARIABLE, DO NOT ASK – FINAL PROVIDER NAME
 IF S4=1-2 OR 4 TAKE FROM SAMPLE. OTHERWISE TAKE FROM S7

ASK IF NON-24+ALL SAMPLE

S10 **Our records show that you did not take out a 24+ Advanced Learning loan for your [FINAL QUALIFICATION] course. Is that correct?**

Yes correct. I did NOT take out a 24+ Advanced Learning loan	1	
No that is incorrect. I DID take out a 24+ Advanced Learning loan	2	DP NOTE: OVERWRITE SAMPLE VARIABLE TO MAKE 24+LOAN LEARNER

ASK IF 24+ALL SAMPLE

S11 **Our records show that you took out a 24+ Advanced Learning loan for your [FINAL QUALIFICATION] course. Is that correct?**

Yes, I DID take out a 24+ Advanced Learning loan	1	
No, I did NOT take out a 24+ Advanced Learning loan	2	DP NOTE: OVERWRITE SAMPLE VARIABLE TO MAKE NON 24+LOAN LEARNER

ASK ALL

S12 Which of the following apply...?

READ OUT. SINGLE CODE

Are you currently studying full-time	1	
--------------------------------------	---	--

Or are you currently studying part-time	2	
Or have you completed the course	3	
Or did you not complete the course (leave the course early)	4	

ASK ALL

S13 **Are you currently [if s12=1 or 2: studying and working; if s12=3 or 4: working] (either self-employed or for an employer in a paid or unpaid role)?**

DO NOT READ OUT. SINGLE CODE

Yes – [if s12=1 or 2: currently studying and working; if s12=3 or 4: currently working]	1	
No – [if s12=1 or 2: studying but not doing any form of work; if s12=3 or 4: not doing any form of work]	2	

ASK ALL

S14 **Had you worked at any point before you started to study your [FINAL QUALIFICATION] ?**

DO NOT READ OUT. SINGLE CODE

Yes – worked at some point before studying	1	
No – had not worked at all prior to studying	2	

A Deciding to study

This section of questions concentrates on your reasons for wanting to study and the types of issues you considered before thinking about studying [FINAL QUALIFICATION] in [FINAL LEARNING START DATE].

ASK ALL

A1 So firstly, why did you want to study [FINAL QUALIFICATION]?

READ OUT. CODE ALL THAT APPLY

To help progress in my current job / career	1	
To learn skills for job I may want to do in the future / change career	2	
As a way of getting back into the labour market / unable to find a job	3	
It is something I am interested in	4	
To help progress to university / As a stepping stone to further education, training or learning	5	
To continue being a student / postpone job hunting	6	
To improve self-confidence, socialise or to help with any health problems or disability	7	
Other (PLEASE SPECIFY)	8	
Don't know	9	

ASK IF CODED MORE THAN ONE REASON AT A1

A2 And which of these was the main reason for wanting to study?

PROMPT AS NECESSARY. SINGLE CODE

DP INSTRUCTION: ONLY DISPLAY THOSE OPTIONS SELECTED AT A1 (INCLUDING ANY VERBATIM GIVEN AT CODE 7)

To help progress in my current job / career	1	
To learn skills for job I may want to do in the future / change career	2	
As a way of getting back into the labour market / unable to find a job	3	
It is something I am interested in	4	
To help progress to university / As a stepping stone to further education, training or learning	5	
To continue being a student / postpone job hunting	6	
To improve self-confidence, socialise or to help with any health problems or disability	7	

Other (PLEASE SPECIFY)	8	
Don't know	9	

ASK IF UNDERTAKING QUALIFICATION TO LEARN SKILLS FOR JOB MAY WANT TO DO IN FUTURE / CHANGE CAREER (A1=2) AND CURRENTLY STUDYING AND WORKING (S13=1)

A3 You just said that you wanted to study [FINAL QUALIFICATION] in particular to learn skills for a job you may want to do in the future or to change career. Do you expect to earn more money in the new job or as a result of changing career compared to the amount you earn in your current job?

Yes	1	
No	2	
Don't know	3	

ASK ALL

A4 When you first started thinking about studying [FINAL QUALIFICATION], how important were each of the following factors? Please indicate on a scale of 1 to 5 where 1 is not important and 5 is very important.

READ OUT. SINGLE CODE

	Not important			Very important			DK
_1 The subject of study you wanted to apply for	1	2	3	4	5	6	
_2 The types of qualification you wanted to study (A- level, Apprenticeships, NVQs etc.)	1	2	3	4	5	6	
_3 The reputation of the college / training provider	1	2	3	4	5	6	
_4 The location of the college / training provider	1	2	3	4	5	6	
_5 The time commitment of the course	1	2	3	4	5	6	
_6 The support available from the provider to help you in your studies	1	2	3	4	5	6	
_7 The opportunities that would open up to you as a result of completing the course	1	2	3	4	5	6	
_8 The cost of the learning, training or course	1	2	3	4	5	6	

ASK IF COST NOT IMPORTANT (A4_8=1-2)

A5 Why was cost not an important factor when you first started thinking about studying [FINAL QUALIFICATION]?

WRITE IN		
Don't know	1	

ASK IF COST NOT IMPORTANT (A4_8=1-2)

A5a Is cost still not an important factor for studying for your qualification?

Yes	1	
No	2	
Don't know	3	

ASK IF COST IMPORTANT (A4_8=4-5)

A6 What types of cost related issues did you consider at this time?

READ OUT. CODE ALL THAT APPLY.

DP INSTRUCTION: ROTATE CODES 1-5

Cost of course fees	1	
Cost of travelling to / from course	2	
Cost of course materials e.g. books	3	
Cost of additional course fees including exam fees, registration to bodies etc.	4	
Cost of living whilst training	5	
Cost of childcare whilst training	6	
Other (PLEASE SPECIFY)	7	

ASK ALL

A7 When you first started thinking about studying [FINAL QUALIFICATION], how did you think you would fund these studies?

PROMPT AS NECESSARY. CODE ALL THAT APPLY

Self-funded (e.g. working at the same time/ own savings / parents/ other family members)	1	
Personal loan (e.g. from bank / building society)	2	
24+ Advanced Learning Loan	3	
Employer funding	4	
Grant or bursary	5	
Other (PLEASE SPECIFY)	6	
Don't know	7	

ASK IF SELECTED MORE THAN ONE FUNDING STREAM AT A7

A8 And at this time, which of these did you think would be the main source of funding for these studies?

READ OUT. SINGLE CODE

DP INSTRUCTION: ONLY DISPLAY OPTIONS SELECTED AT A7. IF OTHER SELECTED AT A7, THEN DISPLAY TEXT IN THIS QUESTION

Self-funded (e.g. working at the same time/ own savings / parents/ other family members)	1	
Personal loan (e.g. from bank / building society)	2	
24+ Advanced Learning Loan	3	
Employer funding	4	
Grant or bursary	5	
Other (PLEASE SPECIFY)	6	
Don't know	7	

ASK ALL

A9 When you first started thinking about studying [FINAL QUALIFICATION], did you specifically look for information about how you could fund this study?

Yes	1	
No	2	
Don't know	3	

ASK IF SOUGHT INFORMATION ON FUNDING STUDY (A9=1)

A10 Which sources did you consult for information on how to fund these studies?*DO NOT READ OUT. CODE ALL THAT APPLY*

The college / training provider(s) you were applying to (including the college website)	1	
Friends and / or family	2	
Your employer	3	
Skills Funding Agency	4	
Student Loans Company	5	
24+ Advanced Learning Loans microsite (www.24plusmicrosite.com)	6	
Gov.uk website	7	
National Careers Service	8	
Money Advice Service	9	
Local Authorities / other public sector organisations e.g. DWP / Jobcentre Plus	10	
Local charities	11	
Financial Advisor (s)	12	
Media	13	
Other website (specify)		
Other (specify)	14	

ASK IF SOUGHT INFORMATION ON FUNDING STUDY (A9=1)

A11 Overall, on a scale of 1 to 5 where 1 is very easy and 5 is very difficult, how easy or difficult was it to find information about ways in which you could fund these studies?*READ OUT. SINGLE CODE*

Very easy	1	
Quite easy	2	
Neither easy nor difficult	3	
Quite difficult	4	
Very difficult	5	

ASK ALL

A12 When you were starting to think about studying [FINAL QUALIFICATION], how many different providers did you look at in terms of course offering?

SINGLE CODE

1	1	
2	2	
3	3	
4	4	
5	5	
More than 5 (WRITE IN)	6	

A13 QUESTION DELETED (ALREADY ANSWERED BY A12_6)

ASK IF LOOKED AT MORE THAN ONE PROVIDER (A12=2-6)

A14 When comparing the different providers you looked at, would you say that their costs varied per course...?

READ OUT. SINGLE CODE

By 1000's of pounds per academic year from one provider to the next	1	
By 100's of pounds per academic from one provider to the next	2	
By 10's of pounds per academic from one provider to the next	3	
Not at all (costs were about the same across all providers)	4	
DO NOT READ OUT: Don't know	5	

ASK IF LOOKED AT MORE THAN ONE PROVIDER (A12=2-6)

A15 When comparing the different providers you looked at in terms of how their courses met your requirements would you say that ...?

READ OUT. SINGLE CODE

IF A12=NOT2: All providers met all your requirements; IF A12=2: Both providers met your requirements	1	
[DO NOT SHOW IF A12=2] The majority of providers met all your requirements	2	
IF A12=NOT2: There was a roughly even split between providers that met all your requirements and those that did not IF A12=2: One provider met all of your requirements, but the other did not	3	
[DO NOT SHOW IF A12=2] The majority of providers did not meet all your requirements	4	
IF A12=NOT2: No providers met all of your requirements IF A12=2: Neither provider met all your requirements	5	
DO NOT READ OUT: Don't know	6	

B Awareness of 24+ Advanced Learning Loans

ASK ALL

B1 Before you started your [FINAL QUALIFICATION], were you aware of the 24+ Advanced Learning Loan?

DISPLAY IF NON-24+ALL SAMPLE

ADD AS NECESSARY: From August 2013, learners aged 24 or older can apply for a 24+ Advanced Learning Loan to help with the costs of a college or training course at Level 3 or Level 4 and advanced or higher apprenticeships.

Yes	1	
No	2	
Don't know	3	

ASK IF 24+ALL SAMPLE OR AWARE OF ADVANCED LEARNING LOANS (B1=1)

B2 How did you first hear about the 24+ Advanced Learning Loan?

DO NOT READ OUT. CODE ALL THAT APPLY

The college / training provider(s) you were applying to (including the college website)	1	
Friends and / or family	2	
Your employer	3	
Skills Funding Agency	4	
Student Loans Company	5	
24+ Advanced Learning Loans microsite (www.24plusmicrosite.com)	6	
Gov.uk website	7	
National Careers Service	8	
Money Advice Service	9	
Local Authorities / other public sector organisations e.g. DWP / Jobcentre Plus	10	
Local charities	11	
Financial Advisor (s)	12	
Media	13	
Other website (specify)		
Other (specify)	14	

ASK IF 24+ALL SAMPLE OR AWARE OF ADVANCED LEARNING LOANS (B1=1)

B3 Did you seek out any further information about the 24+ Advanced Learning Loan after you had first heard about it?

Yes	1	
No	2	
Don't know	3	

ASK IF SOUGHT OUT FURTHER INFORMATION (B3=1)

B4 Did you seek out information on any of the following issues?

READ OUT. CODE ALL THAT APPLY

Why 24+ Advanced Learning Loans have been introduced	1	
Who can or should apply for a loan	2	
What courses are eligible for the loan		
How to apply for a loan	3	
Loan amount and what it covers	4	
Number of loans that can be applied for	5	
Interaction with HE loans	6	
Paying back the loan	7	
Where and how independent financial advice can be sought	8	
Other (PLEASE SPECIFY)	9	
None of these	10	

ASK IF ANY ISSUE SELECTED AT B4

B5 And which sources did you consult when looking for more information on those issues?

DO NOT READ OUT. CODE ALL THAT APPLY

ASK IF SELECTED MORE THAN ONE SOURCE AT B5

B6 And which of the sources that you consulted did you find the most useful?

PROMPT AS NECESSARY. SINGLE CODE

DP INSTRUCTION; ONLY DISPLAY OPTIONS SELECTED AT B5

	B5	B6	
The college / training provider(s) you were applying to (including the college website)	1	1	
Friends and / or family	2	2	

Your employer	3	3	
Skills Funding Agency	4	4	
Student Loans Company	5	5	
24+ Advanced Learning Loans microsite (www.24plusmicrosite.com)	6	6	
Gov.uk website	7	7	
National Careers Service	8	8	
Money Advice Service	9	9	
Local Authorities / other public sector organisations e.g. DWP / Jobcentre Plus	10	10	
Local charities	11	11	
Financial Advisor (s)	12	12	
Media	13	13	
Other website (specify)			
Other (specify)	14	14	
[SHOW IN B5 ONLY] None of these were useful	15	15	

ASK IF SOUGHT OUT FURTHER INFORMATION (B3=1) AND (NOT SELECTED CODE 12 AT B5)

B7 And can I just check, did you actively seek out independent financial advice in relation to the 24+ Advanced Learning Loan?

Yes	1	
No	2	
Don't know	3	

ASK IF ANY ISSUE SELECTED AT B4

B8 On a scale of 1 to 5 where 1 is very dissatisfied and 5 is very satisfied, overall how satisfied were you with...?

READ OUT. SINGLE CODE

	Very dissatisfied			Very satisfied			DK
_1 quality of the information you received from these sources	1	2	3	4	5	6	
_2 the speed with which you received information from these sources	1	2	3	4	5	6	

ASK NON-24+ALL SAMPLE

B9 Did you actually apply for a 24+ Advanced Learning Loan at any point before or after you had secured a place on your [FINAL QUALIFICATION] course?

Yes	1	
No	2	

ASK IF NON-24+ALL SAMPLE AND DID NOT APPLY FOR LOAN (B9=2)

B10 Were any of the following reasons why you decided not to apply for a 24+ Advanced Learning Loan?

READ OUT. CODE ALL THAT APPLY

[IF B1=2 OR 3: I was not aware of the 24+ Advanced Learning Loan]		
I could pay for the course without having to take out a loan	1	
I didn't want to take out a loan and be in debt	2	
I didn't think I was eligible as a continuing learner at the institution	3	
I didn't think I was eligible because of my residency status	4	
I didn't think I was eligible because of my age	5	
I didn't think I was eligible because of my previous education / qualification attainment	6	
I didn't think I was eligible because of my credit rating	7	
I couldn't apply for the amount of loan I wanted	8	
I didn't think funding was available for the qualification I wanted to study	9	
I didn't know enough about the application process at the time	10	
I didn't like / know enough about the terms of repayment	11	
I thought the loan process was complicated or difficult to understand	12	
I thought the information was difficult to understand	13	
Other (specify)	14	

ASK IF INFORMATION DIFFICULT TO UNDERSTAND (B10=13)

B11 You just told me that the information about the 24+ Advanced Learning Loan was difficult to understand. In what ways was the information difficult to understand?

WRITE IN		
Don't know	1	

ASK IF NON-24+ALL SAMPLE AND APPLIED FOR LOAN (B9=1)

B12 Why didn't you go on and actually take up a 24+ Advanced Learning Loan?

DO NOT READ OUT. CODE ALL THAT APPLY

My application was rejected (SPECIFY WHY)	1	
Funding wasn't available for the qualification I wanted to study	2	
I found an alternative / preferred way to fund my studies	3	
The amount of loan offered was not enough to cover my course fees	4	
I didn't like the terms of repayment	5	
I didn't want to take out a loan and be in debt	6	
I didn't think I could obtain funding for childcare or other personal expenses	7	
Other (specify)	8	

ASK IF NON-24+ALL SAMPLE

B13 May I ask, how [IF S12=1 OR 2 are; if s12=3 or 4 were] you funding your [FINAL QUALIFICATION]?

PROMPT AS NECESSARY. CODE ALL THAT APPLY

Self-funded (e.g. working at the same time/ own savings / parents/ other family members)	1	
Personal loan (e.g. from bank / building society)	2	
Employer funding	3	
Grant or bursary	4	
Other (PLEASE SPECIFY)	5	
Don't know	6	

ASK IF NON-24+ALL SAMPLE

B14 If you had known what you know now about 24+ Advanced Learning Loans when you started to think about studying the [FINAL QUALIFICATION], do you think that you would have taken out a loan to fund this study?

Yes	1	
No	2	
Don't know	3	

ASK IF WOULD HAVE APPLIED FOR LOAN NOW (B14=1)

B15 Why would you apply for a 24+ Advanced Learning Loan now?

WRITE IN		
Don't know	1	

C Details of loan taken out

DISPLAY IF 24+ALL SAMPLE AND FINAL QUALIFICATION=AS/A2/A LEVELS

I'd now like to ask a few questions about the 24+ Advanced Learning Loan you have taken out to be able to study your [FINAL QUALIFICATION].

ASK IF 24+ALL SAMPLE AND FINAL QUALIFICATION=AS/A2/A LEVELS

C1 So firstly can you tell me how many 24+ Advanced Learning Loans have you taken out to fund your [FINAL QUALIFICATION]?

1	1	
2	2	
3	3	
4	4	
Refused	5	

DISPLAY IF TAKEN OUT MORE THAN ONE LOAN AT C1

I'd now like to ask you the value of each of the loans taken out.

ASK IF 24+ALL SAMPLE

C2 What is the value of the [IF TAKEN OUT MORE THAN ONE LOAN AT C1: first] 24+ Advanced Learning Loan you have taken out?

DP INSTRUCTION: REPEAT C2 ACCORDING TO THE NUMBER OF LOANS SELECTED AT C1. FOR SUBSEQUENT ITERATIONS OF C2 REPLACE TEXT SUB WITH 'second', 'third' AND 'fourth'.

WRITE IN LOAN AMOUNT		
Don't know	1	
Refused	2	

IF DON'T KNOW OR REFUSED AT C2 EXACT NUMBER – PROMPT WITH RANGES

Would you say the value of the loan is...?

INTERVIEWER NOTE: MINIMUM LOAN VALUE IS £300

£300 to less than £500	1
£500 to less than £1,000	2
£1,000 to less than £1,500	3

£1,500 to less than £2,000	4
£2,000 to less than £2,500	5
£2,500 to less than £3,000	6
£3,000 to less than £3,500	7
£3,500 to less than £4,000	8
£4,000 to less than £4,500	9
£4,500 to less than £5,000	10
£5,000 to less than £5,500	11
£5,500 to less than £6,000	12
£6,000 to less than £6,500	13
£6,500 to less than £7,000	14
£7,000 to less than £7,500	15
£7,500 to less than £8,000	16
£8,000 to less than £8,500	17
£8,500 to less than £9,000	18
£9,000 to less than £9,500	19
£9,500 to less than £10,000	20
£10,000 or more	21
Don't Know	22
Refused	23

ASK IF 24+ALL SAMPLE

- C3** Is the [TEXT SUB IF MORE THAN ONE LOAN AT C1: combined] value of your loan [TEXT SUB IF MORE THAN ONE LOAN AT C1:s] enough to cover the whole course fee or just some of it?
SINGLE CODE

Loan covers the whole course fee	1	
Loan covers some of the course fee	2	
Don't know	3	

ASK IF LOAN COVERS SOME OF THE COURSE FEE (C3=2)

- C4** On a scale of 1 to 5 where 1 is not at all problematic and 5 is very problematic, how problematic has it been for you to fund the remaining course fee?
READ OUT SINGLE CODE

1- Not at all problematic	1	
2	2	
3	3	
4	4	
5 – Very problematic	5	

ASK IF LOANS COVERS SOME OF THE COURSE FEE (C3=2)

- C5** What other sources of funding are you using alongside your 24+ Advanced Learning Loan to pay for the rest of your course fees?
PROMPT AS NECESSARY. CODE ALL THAT APPLY

Self-funded (e.g. working at the same time/ own savings / parents/ other family members)	1	
Personal loan (e.g. from bank / building society)	2	
Employer funding	3	
Grant or bursary	4	
Other (PLEASE SPECIFY)	5	
Don't know	6	

ASK IF 24+ALL SAMPLE

C6 [if s12=1 or 2: Are; if s12=3 or 4: Were] you receiving any additional financial support through the 24+ Advanced Learning Loans Bursary Fund?

Yes	1	
No	2	
Refused	3	

ASK IF RECEIVING ADDITIONAL FINANCIAL SUPPORT THROUGH THE BURSARY FUND (C6=1)

C7 What [if s12=1 or 2: is; if s12=3 or 4: was] the value of the Bursary you have been awarded?

WRITE IN BURSARY AMOUNT		
Don't know	1	
Refused	2	

IF DON'T KNOW OR REFUSED AT C7 EXACT NUMBER – PROMPT WITH RANGES

Would you say the value of the Bursary [if s12=1 or 2: is; if s12=3 or 4: was]...?

Less than £200	1
£200 to less than £400	2
£400 to less than £600	3
£600 to less than £800	4
£800 to less than £1,000	5
£1,000 to less than £1,500	6
£1,500 to less than £2,000	7
£2,000 to less than £2,500	8
£2,500 to less than £3,000	9
More than £3,000	10
Don't Know	11
Refused	12

ASK IF RECEIVING BURSARY FUNDING (C6=1)

- C8 What costs [if s12=1 or 2: are; if s12=3 or 4: were] you covering with the money you have received from the 24+ Advanced Learning Loans Bursary Fund?**

READ OUT. CODE ALL THAT APPLY

Help with the cost of materials, equipment and other course costs	1	
Help with travel costs	2	
Help with childcare costs	3	
Other support to help you with learning e.g. dedicated teaching assistant	4	
Other (PLEASE SPECIFY)		

DISPLAY IF (24+ALL SAMPLE) OR (NON-24+ SAMPLE AND AWARE OF 24+ ALLS B1=1)

I'd now like to ask a few questions about your understanding of the 24+ Advanced Learning Loan

ASK IF (24+ALL SAMPLE) OR (NON-24+ SAMPLE AND AWARE OF 24+ ALLS B1=1)

- C9 Which, if any of the following terms and conditions do you think apply to learners who receive a loan?**

READ OUT. SINGLE CODE EACH STATEMENT

DP ROTATE STATEMENTS

	APPLIES	DOES NOT APPLY	DK
_1 Learners only begin to back pay their loan when they earn over a certain amount	1	2	3
_2 Learners will still be expected to pay some costs for tuition upfront	1	2	3
_3 Interest rates on loans will be linked to inflation and based on income	1	2	3
_4 A credit check will be needed for those taking out a loan	1	2	3
_5 High street banks will be involved in processing accounts that receive student loans	1	2	3
_6 (ASK TO ALL NON-ACCESS TO HE LEARNERS) Learners who take out subsequent Higher Education loans will have all their repayments rolled into one	1	2	3
_7 (ASK TO ACCESS TO HE LEARNERS ONLY) Learners on Access to HE courses who go onto Higher Educations will have their 24+ Loan written off	1	2	3

- C10 [IF ALL 24+ SAMPLE: How much will you need to earn before you start paying back your 24+ Advanced Learning Loan [IF ACCESS TO HE LEARNER: presuming you do not go on to take a Higher Education course]?**

[IF NON-24+ SAMPLE AND AWARE OF 24+ALLS (B1=1): **If you had taken out a 24+ Advanced Learning Loan, how much would you have needed to earn before you started to pay it back [IF ACCESS TO HE LEARNER:, presuming you did not go on to take a Higher Education course]?**

WRITE IN		
£21,000	1	
Don't know	2	

IF DON'T KNOW OR REFUSED AT C10 EXACT NUMBER – PROMPT WITH RANGES

Would you say...?

INTERVIEWER NOTE:

Less than £5000	1
£5000 to less than £10,000	2
£10,000 to less than £15,000	3
£15,000 to less than £20,000	4
£20,000 to less than £25,000	5
£ 25,000 to less than £30,000	6
£30,000 or more	7
Don't Know	8

ASK IF 24+ SAMPLE OR B1=1.
 DISPLAY IF 24+ALL SAMPLE

C11 Loans repayments won't start until you earn £21,000 a year [IF ACCESS TO HE LEARNER:, presuming you do not go on to take a Higher Education course]. When do you anticipate to be earning at this level?

DISPLAY IF NON 24+SAMPLE AND B1=1.

Loans repayments wouldn't have started until you were earning £21,000 a year [IF ACCESS TO HE LEARNER:, presuming you did not go on to take a Higher Education course]. When do you anticipate to be earning at this level?

PROMPT AS NECESSARY. SINGLE CODE

DISPLAY IF CURRENTLY WORKING AND STUDYING (S13=1): Already earn £21,000 or more	1	
DISPLAY IF CURRENTLY STUDYING (S12=1 OR 2): As soon as I finish the course	2	
In the next 1-2 years	3	
In the next 2-3 years	4	
In the next 3-4 years	5	
In the next 4-5 years	6	
In more than 5 years	7	
Never	8	
Don't know	9	

ASK IF (24+ALL SAMPLE) OR (NON-24+ AND APPLIED FOR A LOAN (B9=1))

D Applying for your 24+ Advanced Learning Loan

ASK IF 24+ALL SAMPLE OR B9=1

The next set of questions are about how you found the process of applying for your 24+ Advanced Learning Loan.

ASK IF 24+ALL SAMPLE OR B9=1

D1 At the point when you came to submit your application for your 24+ Advanced Learning Loan, how knowledgeable did you feel about each of these areas? Please give an answer on a scale of 1 to 5 where 1 is not at all knowledgeable and 5 is very knowledgeable.

READ OUT. SINGLE CODE

	Not at all knowledgeable	Not very knowledgeable	Neither unsure nor knowledgeable	Quite knowledgeable	Very knowledgeable	DK
_1 Who can or should apply for a loan	1	2	3	4	5	6
_2 How to apply for a loan	1	2	3	4	5	6
_3 Loan amount and what it covers	1	2	3	4	5	6
_4 Number of loans that can be applied for	1	2	3	4	5	6
_5 Interaction with HE loans	1	2	3	4	5	6
_6 Paying back the loan	1	2	3	4	5	6
_7 Your legal responsibilities for paying the loan back	1	2	3	4	5	6
_8 Where and how independent financial advice can be sought	1	2	3	4	5	6

ASK IF 24+ALL SAMPLE OR B9=1

D2 And when you came to submit your application for the 24+ Advanced Learning Loan how satisfied were you that you had received all the information you needed to be able to make an informed decision about taking out a loan? Please answer on a scale of 1 to 5 where 1 is very dissatisfied and 5 is very satisfied.

Very dissatisfied	1	
Quite dissatisfied	2	
Neither dissatisfied nor satisfied	3	
Quite satisfied	4	
Very satisfied	5	
DO NOT READ OUT: Don't know	6	

ASK IF 24+ALL SAMPLE

D3 If you had known what you know now about 24+ Advanced Learning Loans when you started to think about studying the [FINAL QUALIFICATION], do you think that you would have taken out a loan to fund this study?

Yes	1	
No	2	
Don't know	3	

ASK IF WOULD HAVE APPLIED FOR LOAN NOW (D3=1)

D4 Why would you apply for a 24+ Advanced Learning Loan now?

WRITE IN		
Don't know	1	

ASK IF WOULD NOT HAVE APPLIED FOR LOAN NOW (D3=2)

D5 Why wouldn't you apply for a 24+ Advanced Learning Loan now?

WRITE IN		
Don't know	1	

ASK ALL

E Satisfaction with course to date and anticipated impacts

This next series of questions are about the [FINAL QUALIFICATION] that you started studying in [FINAL LEARNING START DATE].

ASK ALL

E1 How satisfied [if s12=1 or 2: are you with the course to date?; if s12=3 or 4: were you with the course?]

READ OUT. SINGLE CODE

Very dissatisfied	1	
Quite dissatisfied	2	
Neither dissatisfied nor satisfied	3	
Quite satisfied	4	
Very satisfied	5	
DO NOT READ OUT: Don't know	6	

ASK ALL

E2 And on a scale of 1 to 5 where 1 is very dissatisfied and 5 is very satisfied, how satisfied [if s12=1 or 2: are; if s12=3 or 4: were] you with...?

READ OUT. SINGLE CODE EACH STATEMENT

DP INSTRUCTIONS: ROTATE STATEMENTS

	Very dissatisfied			Very satisfied			DK
_1 the quality of teaching on your course	1	2	3	4	5	6	
_2 the number teaching hours / contact hours with teaching staff	1	2	3	4	5	6	
_3 the attitude of your fellow course mates	1	2	3	4	5	6	

ASK ALL

- E2a** How easy or difficult [if s12=1 or 2: are you finding the course? Are you finding it...?; if s12=3 or 4: did you find the course? Did you find it...?]

Too easy	1	
At about the right level	2	
Too difficult	3	
DO NOT READ OUT: Don't know	4	

ASK ALL

- E3** And if you were to choose now whether or not to study the [FINAL QUALIFICATION] how likely or unlikely is it that you would...?

READ OUT. SINGLE CODE EACH STATEMENT

	Very likely			Very unlikely		DK
_1 Do a different subject	1	2	3	4	5	6
_2 Study at a different provider	1	2	3	4	5	6
_3 Work towards a different type of qualification	1	2	3	4	5	6
_4 Decide to do something completely different	1	2	3	4	5	6

ASK ALL

- E4** I'm now going to read a list of statements. For each, can you tell me how often you have done these things?

READ OUT. SINGLE CODE EACH STATEMENT

	Never	Sometimes	Quite often	Always
_1 Missed classes altogether	1	2	3	4
_2 Completed out of class assignments (homework)	1	2	3	4
_3 Arrived late for classes	1	2	3	4
_4 Missed coursework / assignment deadlines	1	2	3	4

ASK ALL

- E5 To what extent do you agree that [if s12=1 or 2:, so far, your course has been good value for money?; if s12=3 or 4: your course was good value for money?]**

READ OUT. SINGLE CODE

Agree strongly	1	
Agree slightly	2	
Neither agree nor disagree	3	
Disagree slightly	4	
Disagree strongly	5	
DO NOT READ OUT: Don't know		

DISPLAY TO ALL

We've just been talking about what you think of your course so far. I'd now like you to consider the longer term outcomes of the [FINAL QUALIFICATION].

ASK ALL

- E6 Do you think your course [if s12=1 or 2:, is going to; if s12=3 or 4: led to] any of the following...?**

READ OUT. CODE ALL THAT APPLY

DP INSTRUCTION: ROTATE CODES

DP ONLY DISPLAY IF S13=1 or S14=1 (IF BOTH S13=1 AND S14=1 DISPLAY S13=1 TEXT): You learning or developing skills that will be of benefit to your [TEXT SUB IF S13=1: current area of work][[TEXT SUB IF S14=1: the area of work in which you have experience]	1	
DP ONLY DISPLAY IF S13=1 or S14=1: You learning or developing skills that will help you move into different type of work	2	
You learning or developing skills that will help you move into the type of work you want to do	3	
DP ONLY DISPLAY IF S13=2: You learning or developing skills that will help you move into any type of work	4	
Improved careers prospects	5	
You developing the skills or knowledge to set up a new business	6	
Improved self-confidence	7	

F Impact of the 24+ Advanced Learning Loan

Thank you for telling me about what you think of your course so far. I'd now like to ask some further questions about [IF 24+ALL SAMPLE: the 24+ Advanced Learning Loan you have taken out: IF NON-24+ALL SAMPLE: 24+ Advanced Learning Loans]

ASK ALL (SEE INDIVIDUAL ITERATIONS FOR SPECIFIC TEXT SUB ROUTING)

F1 I'm going to read a series of statements to you and I'd like you to give me a yes or no answer. So do you think that...?

	YES	NO	DK
_1 ASK IF 24+ALL SAMPLE: You would have been able to undertake [FINAL QUALIFICATION] <u>without</u> a 24+ Advanced Learning Loan	1	2	3
_2 DISPLAY IF 24+ALL SAMPLE: [Your 24+ Advanced Learning Loan made it possible to undertake a course at a <u>higher qualification level</u> than would otherwise have been possible]; DISPLAY IF NON-24+ALL SAMPLE: [A 24+ Advanced Learning Loan would have made it possible to undertake a course at a <u>higher qualification level</u>]	1	2	3
_3 DISPLAY IF 24+ALL SAMPLE: [Your 24+ Advanced Learning Loan made it possible to start studying or training <u>sooner</u> than would otherwise have been possible] DISPLAY IF NON-24+ALL SAMPLE: [A 24+ Advanced Learning Loan would have made it possible to start studying or training <u>sooner</u>]	1	2	3
_4 DISPLAY IF 24+ALL SAMPLE: [Your 24+ Advanced Learning Loan made it possible to undertake a course that lasted for a <u>longer period of time</u>] DISPLAY IF NON-24+ALL SAMPLE: [A 24+ Advanced Learning Loan would have made it possible to undertake a course that lasted for a <u>longer period of time</u>]	1	2	3
_5 DISPLAY IF 24+ALL SAMPLE AND STUDYING FULL TIME (S10=1): [Your 24+ Advanced Learning Loan made it possible to start a course or learning on a <u>full-time basis</u> rather than a part-time basis] DISPLAY IF NON-24+ALL SAMPLE AND STUDYING PART TIME (S12=1): [A 24+ Advanced Learning Loan would have made it possible to start a course or learning on a <u>full-time basis</u> rather than a part-time basis]	1	2	3

ASK IF 24+ALL SAMPLE OR (B9=1)

F2 DISPLAY IF 24+ SAMPLE: [If the 24+ Advanced Learning Loan had not been available when you came to apply for the [FINAL QUALIFICATION]. To what extent do you agree or disagree that you would have...?]

DISPLAY IF NON 24+ALL AND B9=1: [Imagine that you did take out a 24+ Advanced Learning Loan. To what extent do you agree or disagree that you would have...?]

READ OUT. SINGLE CODE EACH STATEMENT

	Strongly disagree					Strongly agree	DK
_1 [ASK ALL] chosen a different course	1	2	3	4	5	6	
_2 [ASK 24+ SAMPLE ONLY] chosen a cheaper course	1	2	3	4	5	6	
_3 [ASK Non 24+ SAMPLE ONLY] chosen a more expensive course	1	2	3	4	5	6	
_4 [ASK ALL] postponed studying until a later date	1	2	3	4	5	6	
_5 [ASK 24+ SAMPLE ONLY] abandoned the idea of studying altogether	1	2	3	4	5	6	
_6 [ASK ALL] changed career plans aspirations	1	2	3	4	5	6	
_7 [ASK 24+ SAMPLE ONLY] found alternative sources to fund [FINAL QUALIFICATION]	1	2	3	4	5	6	
_8 [ASK ALL] Other (WRITE IN)	1	2	3	4	5	6	

ASK IF AGREE WOULD HAVE FUNDED COURSE ANOTHER WAY (F2_7=4-5)

F3 You just said that if the 24+ Advanced Learning Loan had not been available when you came to apply for the [FINAL QUALIFICATION], you would have found alternative sources to fund the course. What sources would you have used to fund the course?

PROMPT AS NECESSARY. CODE ALL THAT APPLY

Self-funded (e.g. working at the same time/ own savings / parents/ other family members)	1	
Personal loan (e.g. from bank / building society)	2	
Employer funding	3	
Grant or bursary	4	
Other (PLEASE SPECIFY)	5	
Don't know	6	

ASK 24+ALL SAMPLE

F4 And finally, how likely is it that you would recommend the 24+ Advanced Learning Loan to others of a similar age looking to undertake study at Levels 3 or 4 or an advanced or higher apprenticeship? Please give an answer on a scale of 1 to 5 where 1 means not at all likely and 5 means very likely.

READ OUT. SINGLE CODE

1 - Not at all likely	1	
2	2	
3	3	
4	4	
5 – Very likely	5	
DO NOT READ OUT: Don't know	6	

ASK IF WOULD RECOMMEND 24+ALL (F4=4-5)

F5 Why would you recommend the 24+ Advanced Learning Loan?

WRITE IN		
Don't know	1	

ASK IF WOULD NOT RECOMMEND 24+ALL (F4=1-2)

F6 Why would you not recommend the 24+ Advanced Learning Loan?

WRITE IN		
Don't know	1	

G Demographics

The next few questions are about you and are for classification purposes only.

ASK ALL

G1 What is your date of birth?

RECORD DD/MM/YYYY

ALLOW 01/01/1942 – 01/01/2000

ALLOW REFUSED

ASK IF REFUSE DOB (G1=REF)

G2 Which of the following age bands do you fall into?

READ OUT. SINGLE CODE

24-25	1	
26-27	2	
28-29	3	
30-34	4	
35-39	5	
40-45	6	
45-49	7	
50+	8	
Refused (DO NOT READ OUT)	9	

ASK IF CURRENTLY WORKING (AND STUDYING) (S13=1) OR WORKED PRIOR TO STUDYING (S14=1)

G3 DISPLAY IF S13=1: **You said at the beginning of the conversation that you are [IF S12=1 OR 2: currently studying and working; if s12=3 or 4: currently working]. Can I just check, which sector are you currently working in?**

DISPLAY IF S14=1 AND S13=NOT1: **You said at the beginning of the conversation that you had worked at some point prior to studying your [FINAL QUALIFICATION] Can I just check, which sector did you most recently work in?**

PROMPT AS NECESSARY. SINGLE CODE

Primary, utilities and manufacturing	1	
Construction	2	
Wholesale and retail	3	
Hotels and restaurants	4	
Transport and communications	5	
Financial and business services	6	
Public admin, education, health and other services	7	
Other (Please Specify)	8	
Don't know	9	

ASK IF (WORKING (AND STUDYING) (S13=1) AND LOOKING TO CHANGE CAREER (A1=2)) OR IF WORKED PRIOR TO STUDYING (S14=1)

- G4 DISPLAY IF WORKING AND STUDYING (S13=1) AND LOOKING TO CHANGE CAREER (A1=2):
You also said that you are studying to learn skills for job you may want to do in the future or to change career. Which sector would you like to work in?

DISPLAY IF WORKING AND STUDYING (S14=1 AND S13=NOT1): **And in which sector would you like to work in the future?**

PROMPT AS NECESSARY. SINGLE CODE

Primary, utilities and manufacturing	1	
Construction	2	
Wholesale and retail	3	
Hotels and restaurants	4	
Transport and communications	5	
Financial and business services	6	
Public admin, education, health and other services	7	
Other (Please Specify)	8	
Don't know	9	

ASK ALL

- G5 **Qualifications are often described by their level. What was the highest level of qualification you had when you started studying for [FINAL QUALIFICATION]?**

READ OUT. SINGLE CODE

Entry level qualification, for example City & Guilds certificate or BTEC certificate, Skills for Life at Entry level, Functional Skills at Entry level	1
LEVEL 1 qualifications, for example GCSE Grades D-G , CSE Grade 2 or under, Key Skills Level 1, Skills for Life, GNVQ /GSVQ Foundation, BTEC First, NVQ Level 1	2
LEVEL 2 which includes GCSEs Grades A*-C, GCEs O Level, CSEs Grade 1, NVQ Level 2, Level 2 VQs, Key Skills Level 2, Skills for Life, Higher Diploma	3
LEVEL 3 which includes A levels, AS levels, Key Skills Level 3 GNVQ or BTEC National and NVQ Level 3	4
LEVEL 4 which is an HNC, NVQ Level 4, Key Skills Level 4, Cert Ed, or BTEC Professional Diplomas Certificates and Awards	5
LEVEL 5 or above which covers Undergraduate or Foundation Degree, PGCE, HNC, HND, Dip Ed, other undergraduate diplomas or certificates	6
(DO NOT READ OUT) Don't know	7

ASK ALL
INTERVIEWER RECORD GENDER

Male	1	
Female	2	

ASK ALL

G6 Are you currently suffering from a health condition, long term illness or disability that limits your day to day activities?

SINGLE CODE

Yes	1	
No	2	
Refused	3	

ASK ALL

G7 Which of the following best describes your ethnic background?*PROMPT AS NECESSARY. SINGLE CODE*

WHITE British	1	
WHITE Irish	2	
WHITE Other background (SPECIFY)	3	
MIXED White and Black Caribbean	4	
MIXED White and Black African	5	
MIXED White and Asian	6	
MIXED Other mixed background (SPECIFY)	7	
BLACK OR BLACK BRITISH Caribbean	8	
BLACK OR BLACK BRITISH African	9	
BLACK OR BLACK BRITISH Other background (PLEASE SPECIFY)	10	
ASIAN OR ASIAN BRITISH Indian	11	
ASIAN OR ASIAN BRITISH Pakistani	12	
ASIAN OR ASIAN BRITISH Bangladeshi	13	
ASIAN OR ASIAN BRITISH Other background (PLEASE SPECIFY)	14	
CHINESE	15	
OTHER ETHNIC BACKGROUND (PLEASE SPECIFY)	16	
DO NOT READ OUT: Don't know	17	
DO NOT READ OUT: Refused	18	

ASK ALL

- G8 What is your total annual household income? This is your income and the income of anyone you live with from all sources before deductions for tax and National Insurance?**

WRITE IN		
Don't know	1	
Refused	2	

IF DON'T KNOW OR REFUSED EXACT NUMBER – PROMPT WITH RANGES

Less than £5,000 per year	1
£5,000 but less than £10,000	2
£10,000 but less than £15,000	3
£15,000 but less than £20,000	4
£20,000 but less than £25,000	5
£25,000 but less than £30,000	6
£30,000 but less than £35,000	7
£35,000 but less than £40,000	8
£45,000 but less than £50,000	9
£50,000 or more	10
Don't Know	11
Refused	12

ASK ALL

- G9 Do you see yourself as belonging to any particular religion?**

Yes	1	
No	2	
Refused	3	

ASK IF BELONG TO A RELIGION (G9=1)

G10 Are you...?

DO NOT READ OUT. SINGLE CODE

Christian	1	
Hindu	2	
Jewish	3	
Muslim / Islam	4	
Sikh	5	
Buddhist	6	
Other	7	
Don't know	8	
Refused	9	

ASK ALL

G11 And finally, I'd just like to ask a few questions about your attitudes to money. To what extent do you agree or disagree with the following statements?

	Strongly disagree				Strongly agree	DK	Refused
_1 I always make sure I have money saved for a rainy day	1	2	3	4	5	6	7
_2 I prefer to buy things on a credit card rather than wait and save up	1	2	3	4	5	6	7
_3 I am good at managing money	1	2	3	4	5	6	7
_4 I am impulsive and tend to buy things even when I can't really afford them	1	2	3	4	5	6	7
_5 Owing money is always wrong	1	2	3	4	5	6	7
_6 Borrowing money from a bank or loan company is a normal part of today's lifestyle	1	2	3	4	5	6	7
_7 Once you get into debt it is often very difficult to get out of it	1	2	3	4	5	6	7

H

Re-contact section

ASK ALL

- H1 Thank you very much for taking the time to speak to us today. Sometimes it is necessary to call people back to check the information they have given us. Would you be willing to be called back if we need to clarify any of your answers?**

Yes	1	
No	2	

ASK ALL

- H2 We'd also like to catch up with you again when you have completed your course to see how things are going. Would you be happy to be re-contacted at this point?**

Yes	1	
No	2	

- H3 The Department for Business, Innovation and Skills (BIS) may conduct further research in the future. Would you be willing to take part in future research on similar issues carried out by BIS, or their appointed research consultants?**

Yes	1	
No	2	

IF CONSENT TO RECONTACT (H1=1 OR H2=1)

- H4 And could I just check is [NUMBER] the best number to call you on?**

Yes	1	
No - write in number	2	

ASK ALL

Name: RECORD DETAILS OF RESPONDENT WHO COMPLETED INTERVIEW	
Job title:	
Email address:	

ASK ALL

THANK RESPONDENT AND CLOSE INTERVIEW

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.

Provider topic guide: wave 1

A Introduction to the research

- **INTRODUCE SELF**
- **INTRODUCE IFF RESEARCH**
- **INTRODUCE EVALUATION:**

IFF RESEARCH HAS BEEN COMMISSIONED BY THE DEPARTMENT FOR BUSINESS, INNOVATION AND SKILLS TO UNDERTAKE A PROCESS AND IMPACT EVALUATION OF 24+ ADVANCED LEARNING LOANS. THE PURPOSE OF THE PROCESS EVALUATION IS TO LOOK AT THE EXPERIENCES OF ALL PARTIES INVOLVED IN THE DELIVERY OF LOANS IN THE FIRST YEAR. GOING FORWARD, THE IMPACT EVALUATION WILL LOOK TO PROVIDE A MORE ROBUST ASSESSMENT OF IMPACT WHICH WILL SERVE AS A ROBUST EVIDENCE BASE TO INFORM FUTURE FE POLICY.

- **CONFIDENTIALITY**
- **RECORDING**

B Background

- B1 **Please could you tell me a little about your organisation? What is the status of your organisation (are you profit-seeking or not)?**
- B2 **What types of learning do you offer? Specifically what types of learning do you offer at Level 3? What sectors do you operate in?**
- B3 **Can you tell me about your personal involvement with 24+ Advanced Learning Loans?**
- B4 **How did you find out about 24+ Advanced Learning Loans?**

C Introducing loans to learners

C1 How are you going about introducing the availability of 24+ Advanced Learning Loans to potential students?

- At what point is it mentioned?
- What materials are you using? Are you using any of the materials provided by BIS/Student Loans Company/Student Funding Agency? Have you used the Funding Rules or any other policy documents? Have you used the 24+ Advanced Learner Loans microsite (www.24plusmicrosite.com)? How helpful have you found these?
- What staff are involved in discussing loans with students? What guidance do you offer these staff?
- What marketing messages are you using? Which ones are most effective?
- Have you been in contact with other providers to share ideas about marketing strategies and marketing messages? E.g. Local forums.

C2 How comfortable are you with this process? How different is it to what you've done previously (are discussions about funding routes 'new' for your organisation?)

C3 Has it changed your early interactions with potential students much? In what way?

C4 What kinds of reactions have you had from potential learners? Have the reactions been different from different groups of learners? PROBE FOR: Differences by gender, age, ethnicity (specifically Muslims), and income level.

C5 Have you had any questions that have been difficult to handle? If so, what were these?

C6 Are you referring students to other sources of information/advice? Which and under what circumstances?

C7 Have you introduced a customer charter or complaints strategy?

C8 Have you introduced new policies or processes to ensure learners have the right information about their payment options?

C9 What have you learnt about this process of introducing loans to students so far? Have you/will you change your approach going forward?

D Administering loans

- D1 **What processes are you using for the administration of loans? Have these been tailored for 24+ Advanced Learner Loans?**
- D2 **How much additional work has been involved? Was this more or less than expected? Are these just 'one off' exercises or will there be more work involved on an ongoing basis?**
- D3 **Do you use the Student Loans Company portal to handle reporting on 24+ Advanced Learner Loans? If so, how useful have you found it? Do you have IT systems that handle the reporting on 24+ Advanced Learner Loans to the SFA and to the Student Loans Company?**
- D4 **Have you had any difficulties with proving students with Unique Learner References for loan applications?**
- D5 **Have you had any difficulties receiving payments from the Student Loans Company?**
- D6 **Have you had any difficulties setting or advising on fees?**
- D7 **Have there been any benefits for you of new processes/procedures introduced to handle 24+ Advanced Learner Loans?**
- D8 **Have you had any problems / do you envisage any problems with these administrative processes? Are there any improvements to them that you would suggest?**
- D9 **If you reached your fixed allocation of funding, do you think you could take on any more learners? IF YES: What would you have to do? What do you think of this process?**
- D10 **Have you had any complaints from learners about loans, in terms of either the process or the course? How do you deal with these complaints? When would you decide to refer these complaints on to the Student Loans Company for loans administration issues?**
- D11 **Overall, how confident do you feel about the loans application process, how it works and what the learner needs to do?**

E Learning and Funding Information Letter

- E1 **When is a Learning and Funding Information Letter issued to learners?**
- E2 **How do you go about producing Learning and Funding Information Letters? Do you use the Skills Funding Agency template? Do you use your own template?**
- E3 **What information is included within the Learning and Funding Information Letter? What other information is provided alongside the Learning and Funding Information Letter?**
- E4 **How do you find the process of creating and issuing Learning and Funding Information Letters? Is there information required for the Letter that you find difficult to complete?**
- E5 **How are letters issued to learners (e.g. email, post)?**
- E6 **Is it called a 'Learning and Funding Information Letter'? If not what is it called?**
- E7 **Do you use the issuing of Learning and Funding Information Letters to manage learner places?**

F Take-up of loans

- F1 **What has the take-up of 24+ Advanced Learning Loans been like so far? What proportion of your facility has been used? Is this more/less than what you would have expected at this point in the year? Why do you think this is? Is it as a result of the introduction of 24+ Advanced Loans or other factors? PROBE FOR: Differences by gender, age, ethnicity (specifically Muslims), and income level.**
- F2 **And what has the take-up of Level 3 learning among those aged 24+ been like as a whole (including both loans and non-loans learners)? Is the overall volume of learners higher or lower than the volume you had at this time last year?**
- F3 **So what proportion of your 24+ Level 3 learners are using loans?**
- F4 **What has the take-up of Level 3 learning among those aged 23 been like? Is the overall volume of learners higher or lower than the volume you had at this time last year? Are there any courses where you have seen changes in the volumes of learners (aged 23) enrolling?**
- F5 **Are you concerned about learner volumes at all?**
- F6 **Are there any courses (e.g. subject areas, qualification types, courses of a specific length) where you have seen particularly strong take-up of loans (e.g. Diploma rather than certificated)? Why is this?**
- F7 **Are there any courses where you have seen particularly weak take-up of loans? Why is this? Have these courses lost learners compared with last year?**
- F8 **Are there any particular learner groups (older/younger, male/female etc.) where take-up has been strong? Why?**
- F9 **And any particularly learner groups where take-up has been weak? Why? Have these courses lost learners compared with last year?**
- F10 **Are you planning to do anything to address patterns of take up?**
- F11 **Have you had/ do you envisage any difficulties in taking on learners who would like to take on a loan?**
- F12 **Do you anticipate taking on loans students to affect your success rates? Would you expect any changes in your success rates to impact your funding allocation?**

G Access to HE Learners

G1 Do you offer Access to HE courses?

IF OFFER ACCESS TO HE

G2 What has the take-up of 24+ Advanced Learning Loans for Access to HE courses been like? Why do you think this is? Is it particular types of learner who are interested in this offer?

G3 Do you introduce 24+ Advanced Learning Loans any differently to this group of learners than to others? In what way? Why? How much promotion of Loans have you conducted for this group?

G4 What impact has the take-up of loans among Access to HE learners had for your organisation? Are you having to increase or reduce this type of provision?

H Apprenticeships

H1 Do you offer Level 3 Apprenticeships?

IF OFFER APPRENTICESHIPS

H2 What has the take-up of loans for Apprenticeships been like? Why do you think this is? Is it particular types of learner who are interested in this offer?

H3 How have you determined the fees for Apprenticeships? Have you used the maximum loan rate available, have you worked it out based on the component parts or have you used existing fee structures?

H4 Have you been in contact with employers about funding for 24+ Level 3 Apprenticeships? If so, what information have you shared with employers? How successful has this been?

H5 Do you introduce Advanced Learning Loans any differently to this group of learners than to others? In what way? Why? How much promotion of Loans have you conducted for this group?

H6 What impact has the take-up of loans among Apprenticeship learners had for your organisation? Are you having to increase or reduce this type of provision?

I Changes to learner attitudes

I1 Have you noticed any differences in the attitudes of learners taking out loans compared to those who have not (or compared to those doing similar courses last year)?

I2 Have you seen any evidence of learners becoming more informed consumers as a result of loans funding? Have learners been requesting more information? Has the nature of the information that learners request changed (e.g. questions about course content and quality, likely employment outcomes, progression routes to Higher Education? Do you expect this to happen? Have you had/ do you anticipate more competition between you and other providers as a result of them being more informed consumers?

J Changes to provider offer

- J1 Have you changed your offer to students as a result of the introduction of loans? Are you offering any new courses? Have you ceased to offer any courses? Why? Did you do this proactively or has it been a reaction to demand in the 2013/14 academic year?
- J2 Do you see the overall shape of your provision changing as a result of the displacement of adult skills budget to loans / introduction of loans?
- J3 Have you changed your fee structures at all compared with last year? In what way? Why?
- J4 Do you have any courses where the fee is higher than the maximum loan that a student could take out? What is tending to happen about the payment of the remaining amount? Have you considered adjusting the fees so that they can be covered by a loan?
- J5 Are you anticipating that you will need to change fee structures in the future?

K Use of bursary fund

- K1 Have you introduced a new bursary fund policy as a result of the introduction of loans? If not, have you changed your bursary fund policy as a result of the introduction of loans?
- K2 How much use has been made of your bursary fund so far? Is this more/less than what you would have expected at this point in the year? What has the bursary fund primarily been used for (e.g. transport/childcare)?
- K3 Have you had any problems in using the bursary fund?
- K4 Do you envisage applying to extend your bursary fund?

L Attitudes to 24+ Loans

- L1 As an organisation, how do you feel about Advanced Learning Loans? Are they an opportunity or a threat? Why do you say that?
- L2 How important is the success of 24+ Advanced Learning Loans to your organisation?
- L3 Is there any information on 24+ Advanced Learning Loans that you would like that you don't currently have access to?

M Assistance with other aspects of the evaluation

M1 Is there anything else that you would like to add about your experience of Advanced Learning Loans so far?

M2 There are a couple of additional stages of the evaluation that we would like to ask for your help with:

- We will be conducting a quantitative survey of all loans providers in a few months' time. This will cover similar ground to that we have discussed today but will be a key means of understanding the commonality of experience across providers. We would very much appreciate it if you would assist with this survey as well. Who in your organisation would be best placed to provide a response for your organisation (NAME AND JOB TITLE)?
- We are also looking to follow a small group of learners as they go through the process of making a decision about whether to take out a loan or not. To do this, we need to find a way of reaching eligible learners at the point when they first start to think about the possibility of taking out a loan. We were wondering if you might be able to help us with this exercise. If you had any open days coming up that we could attend and recruit learners then we'd be happy to do this. Alternatively we could provide you with a card/leaflet to hand out to learners who make an enquiry to you about Level 3 learning.
- The final area we wanted to discuss was what records you keep about learners who are interested in Level 3 learning. This is just to help our thinking in how we might look to assess the impact that the introduction of Loans has had. We know that all learners who actually take up a place on a course will appear on the ILR. In addition to this do you keep:
 - A database of people who make an enquiry about a Level 3 course? If so – at what stage are enquiries logged? Are all enquiries recorded? What information is taken about enquirers?
 - A database of enrolments that would include people who enrolled for a course but then didn't take up a place? If so – are there many enrolments that don't result in students taking up a place? At what point to people officially 'enrol'? What information is taken at this stage?

Purely 'in principle' at this stage but do you think it would be possible for BIS/us to gain access to these databases for the evaluation so that we could contact students who don't take up places to understand whether the reduction in funding/the Loans system impacted this decision?

N Assistance with other aspects of the evaluation

N1 Are you happy for us to tell BIS that you took part in this research? BIS are currently conducting a lot of research and so are keen that they don't overburden people.

IF YES:

N2 Would you be happy for us to attribute your comments to your provider when we report back to them?

THANK RESPONDENT ON BEHALF OF BIS AND IFF RESEARCH AND CLOSE INTERVIEW

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.		
Moderator signature:	Date:	
Finish time:	Interview Length	Min s

Provider topic guide: wave 2

A Introduction to the research

- **INTRODUCE SELF**
- **INTRODUCE IFF RESEARCH**
- **INTRODUCE EVALUATION:**
 - IFF RESEARCH HAS BEEN COMMISSIONED BY THE DEPARTMENT FOR BUSINESS, INNOVATION AND SKILLS TO UNDERTAKE A PROCESS AND IMPACT EVALUATION OF 24+ ADVANCED LEARNING LOANS. THE PURPOSE OF THE PROCESS EVALUATION IS TO LOOK AT THE EXPERIENCES OF ALL PARTIES INVOLVED IN THE DELIVERY OF LOANS IN THE FIRST YEAR. GOING FORWARD, THE IMPACT EVALUATION WILL LOOK TO PROVIDE A MORE ROBUST ASSESSMENT OF IMPACT WHICH WILL SERVE AS A ROBUST EVIDENCE BASE TO INFORM FUTURE FE POLICY.
- **CONFIDENTIALITY**
- **RECORDING**

B Background

- B1 **What is the status of your organisation (are you profit-seeking or not)?**
- B2 **What types of learning do you offer? Specifically what types of learning do you offer at Level 3? What sectors do you operate in?**
- B3 **Can you tell me about your personal involvement with 24+ Advanced Learning Loans?**
- B4 **How did you find out about 24+ Advanced Learning Loans?**

C Introducing loans to learners

C1 How are you going about introducing the availability of 24+ Advanced Learning Loans to potential students?

- *At what point is it mentioned?*
- *What materials are you using? Are you using any of the materials provided by BIS/Student Loans Company/Student Funding Agency? Have you used the Funding Rules or any other policy documents? Have you used the 24+ Advanced Learner Loans microsite (www.24plusmicrosite.com)? How helpful have you found these?*
- *What staff are involved in discussing loans with students? What guidance do you offer these staff?*
- *What marketing messages are you using? Which ones are most effective?*
- *Have you been in contact with other providers to share ideas about marketing strategies and marketing messages? E.g. Local forums.*
- *Has it changed your early interactions with potential students much? In what way?*

C2 How comfortable are you with this process? How different is it to what you've done previously (are discussions about funding routes 'new' for your organisation?)

C3 What kinds of reactions have you had from potential learners? Have the reactions been different from different groups of learners? PROBE FOR: Differences by gender, age, ethnicity (specifically Muslims), income level and learners with learning difficulties and/or disabilities

- *Have reactions changed at all since the loans were introduced? I.e. are students more knowledgeable about them now than they were previously? More accepting?*

C4 Have you had any questions that have been difficult to handle? If so, what were these?

C5 Probe: Queries regarding multiple loans. Have there been any requests or issues?

- **Has the limit on the number of loans been an issue to date?**

C6 Are you referring students to other sources of information/advice? Which and under what circumstances? Have you made referrals to the National Careers Service? Or to the Money Advice Service?

C7 What have you learnt about this process of introducing loans to students so far? Has anything changed since the loans were first introduced? Have you/will you change your approach going forward?

D Administering loans

- D1 **Do you use the Student Loans Company portal to handle reporting on 24+ Advanced Learner Loans? If so, how useful have you found it? Do you have IT systems that handle the reporting on 24+ Advanced Learner Loans to the SFA and to the Student Loans Company?**
- D2 **Have you had any difficulties with any administration process? Check whether these have been resolved over time.**
- *Have you had any difficulties receiving payments from the Student Loans Company?*
 - *Have you had any difficulties uploading attendance records to the Student Loans Company?*
 - *Have any of the following caused you any difficulties:*
 - *Finding out what is happening with dormant applications?*
 - *Getting an overview of the situation for all applications that affect your institution?*
 - *Looking into individual students applications on their behalf?*
- D3 **Have you had any difficulties setting or advising on fees?**
- D4 **Have there been any benefits for you of new processes/procedures introduced to handle Advanced Learning Loans?**
- D5 **Are there any improvements to the administrative process that that you would suggest? PROBE: Are there any administrative or policy features that could be dropped / changed / simplified?**
- D6 **Have you had any complaints from learners about loans, in terms of either the process or the course? How do you deal with these complaints?**
- *When would you decide to refer these complaints on to the Student Loans Company for loans administration issues?*
 - *Have you introduced a customer charter or complaints strategy? Have you introduced new policies or processes to ensure learners have the right information about their payment options?*
- D7 **Overall, how confident do you feel about the loans application process, how it works and what the learner needs to do? How has this level of confidence changed since the loans were first introduced?**

E Learning and Funding Information Letter (Lower priority)

- E1 **When is a Learning and Funding Information Letter issued to learners?**
- E2 **How do you go about producing Learning and Funding Information Letters? Do you use the Skills Funding Agency template? Do you use your own template?**
- E3 **What information is included within the Learning and Funding Information Letter? What other information is provided alongside the Learning and Funding Information Letter?**
- *How do you find the process of creating and issuing Learning and Funding Information Letters? Is there information required for the Letter that you find difficult to complete?*
 - *How are letters issued to learners (e.g. email, post)?*
 - *Is it called a 'Learning and Funding Information Letter'? If not what is it called?*
 - *Do you use the issuing of Learning and Funding Information Letters to manage learner places?*

F Take-up of loans

- F1 **What has the take-up of 24+ Advanced Learning Loans been like so far? What proportion of your facility has been used? Is this more/less than what you would have expected at this point in the year? Why do you think this is? Is it as a result of the introduction of 24+ Advanced Loans or other factors? PROBE FOR: Differences by gender, age, ethnicity (specifically Muslims), and income level.**
- *And what has the take-up of Level 3 learning among those aged 24+ been like as a whole (including both loans and non-loans learners)? Is the overall volume of learners higher or lower than the volume you had at this time last year?*
- F2 **So what proportion of your 24+ Level 3 learners are using loans? Are you concerned about learner volumes at all?**
- *What has the take-up of Level 3 learning among those aged 23 been like? Is the overall volume of learners higher or lower than the volume you had at this time last year? Are there any courses where you have seen changes in the volumes of learners (aged 23) enrolling? (LOWER PRIORITY)*
- F3 **Are there any courses (e.g. subject areas, qualification types, courses of a specific length) where you have seen particularly strong take-up of loans (e.g. Diploma rather than certificated)? Why is this?**
- F4 **Are there any courses where you have seen particularly weak take-up of loans? Why is this? Have these courses lost learners compared with last year?**
- F5 **Are there any particular learner groups (older/younger, male/female etc.) where take-up has been strong? Why?**

- F6 **And any particularly learner groups where take-up has been weak? Why? Have these courses lost learners compared with last year?**
- F7 **Are you planning to do anything to address patterns of take up?**
- F8 **Have you had/ do you envisage any difficulties in taking on learners who would like to take on a loan? Are there any cases where you have had to turn down learners who are planning to use loans? Why?**
- F9 **Do you anticipate taking on loans students to affect your success rates? Would you expect any changes in your success rates to impact your funding allocation?**
- F10 **How, if at all, do you think patterns of take-up will change in the future? Why do you say that? (I.e. if take-up is low, explore whether this is perceived to be long –term)**

G Access to HE Learners (Lower priority)

- G1 **Do you offer Access to HE courses?**

IF OFFER ACCESS TO HE

- G2 **What has the take-up of 24+ Advanced Learning Loans for Access to HE courses been like? Why do you think this is? Is it particular types of learner who are interested in this offer?**
- *Do you introduce 24+ Advanced Learning Loans any differently to this group of learners than to others? In what way? Why? How much promotion of Loans have you conducted for this group?*
 - *What impact has the take-up of loans among Access to HE learners had for your organisation? Are you having to increase or reduce this type of provision?*

H Changes to learner attitudes

- H1 **Have you noticed any differences in the attitudes of learners taking out loans compared to those who have not (or compared to those doing similar courses last year)?**
- H2 **Have you seen any evidence of learners becoming more informed consumers as a result of loans funding? Have learners been requesting more information?**
- *Has the nature of the information that learners request changed (e.g. questions about course content and quality, likely employment outcomes, progression routes to Higher Education? Do you expect this to happen?*
- H3 **Have you had/ do you anticipate more competition between you and other providers as a result of them being more informed consumers?**
- *Do you anticipate any impact of 24+ Advanced Learning Loans on retention rates? Is this a particular concern for you?*

I Changes to provider offer

- I1 **Have you changed your offer to students as a result of the introduction of loans? Are you offering any new courses? Have you ceased to offer any courses? Why? Did you do this proactively or has it been a reaction to demand in the 2013/14 academic year?**
- I2 **Do you see the overall shape of your provision changing as a result of the displacement of adult skills budget to loans / introduction of loans?**
- I3 **Have you changed your fee structures at all compared with last year? In what way? Why?**
- I4 **Do you have any courses where the fee is higher than the maximum loan that a student could take out? What is tending to happen about the payment of the remaining amount? Have you considered adjusting the fees so that they can be covered by a loan?**
- I5 **Are you anticipating that you will need to change fee structures in the future?**

J Use of bursary fund

- *Have you introduced a new bursary fund policy as a result of the introduction of loans? If not, have you changed your bursary fund policy as a result of the introduction of loans?*
- *How much use has been made of your bursary fund so far? Is this more/less than what you would have expected at this point in the year? What has the bursary fund primarily been used for (e.g. transport/childcare)?*
- *Have you had any problems in using the bursary fund?*
- *Do you envisage applying to extend your bursary fund?*

K Attitudes to 24+ Loans

- K1 **As an organisation, how do you feel about Advanced Learning Loans? Are they an opportunity or a threat? Why do you say that?**
- K2 **How important is the success of 24+ Advanced Learning Loans to your organisation?**
- K3 **Is there any information on 24+ Advanced Learning Loans that you would like that you don't currently have access to?**
- K4 **Overall, would you say your institution has been successful implementing the loans? PROBE**
- K5 **If successful – what are the conditions that are making it a success?**
- K6 **What barriers are they facing to ensure success? Is there anything that BIS could do to ensure greater success?**
- K7 **What additional support do they need in the implementation of loans?**

L Current and Future Capacity

- L1 **Have applied to increase your loan facility this year / built your loan capacity? IF YES: How was this possible? What did you think of this process?**
- L2 **What advice would you give to other providers who are beginning to introduce loans?**
- L3 **What examples of good practice within your institution can you give in relation to loans?**
- L4 **Has the removal of the loans for apprenticeships had any impact on your institution? Positive or negative?**
- L5 **In terms of you future plans, do you anticipate being able to support an increase in loans in the next few years? PROBE FULLY**
- L6 **IF YES: What conditions are in place here that will enable you to do this?**
- L7 **IF NO: What barriers do you face increasing your loan capacity? (i.e. lack of staff / not required due to low take-up etc.)**

M Recording Loans Learners on the ILR

- M1 **Can you talk me through how you record that a learner is in receipt of an Advanced Learning Loan on your ILR return?**
- M2 **Would you normally enter the flag to show they are a 'loans' learner at the same time as the rest of the learner details? IF NOT – Why not? When would this information get added?**
- M3 **When contacting learners, we have found some that do not have a loans flag on the ILR file turn out to have taken out loans. Do you have any suggestions as to why this might be?**

PLEASE ASK ALL OF SECTION M

N Assistance with other aspects of the evaluation

N1 Are you happy for us to tell BIS that you took part in this research? BIS are currently conducting a lot of research and so are keen that they don't overburden people.

IF YES:

N2 Would you be happy for us to attribute your comments to your provider when we report back to them?

THANK RESPONDENT ON BEHALF OF BIS AND IFF RESEARCH AND CLOSE INTERVIEW

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.		
Moderator signature:	Date:	
Finish time:	Interview Length	Min s

Provider survey questionnaire

Screener

ASK TELEPHONIST

S1 Good morning / afternoon. My name is NAME and I'm calling from IFF Research. Please can I speak to NAME / the individual with the best overview of student applications and the administration of 24+ Advanced Learning Loans?

Transferred	1	CONTINUE
Hard appointment	2	MAKE APPOINTMENT
Soft Appointment	3	
Refusal	4	CLOSE
Refusal – company policy	5	
Refusal – Taken part in recent survey	6	
Nobody at site able to answer questions	7	
Not available in deadline	8	
Engaged	9	
Fax Line	10	
No reply / Answer phone	11	
Residential Number	12	
Dead line	13	
Company closed	14	

ASK ALL

S2 Good morning / afternoon, my name is NAME, calling from IFF Research, an independent market research company. We're conducting a survey on behalf of the Department for Business, Innovation and Skills relating to the introduction of the 24+ Advanced Learning Loans for further education. May I please speak to NAMED CONTACT / the individual with the best overview of student applications and the administration of 24+ Advanced Learning Loans?

Continue	1	CONTINUE
Referred to someone else at establishment NAME _____ JOB TITLE _____	2	TRANSFER AND RE-INTRODUCE
Hard appointment	3	MAKE APPOINTMENT
Soft appointment	4	
Refusal	5	THANK AND CLOSE
Refusal – company policy	6	
Refusal – taken part in recent survey	7	
Not available in deadline	8	

WHEN SPEAKING TO CORRECT CONTACT

S3 Good morning / afternoon, my name is NAME, calling from IFF Research, an independent market research company. We’re currently conducting a research evaluation for the Department of Business, Innovation and Skills relating to the introduction of the 24+ Advanced Learning Loans. As part of the evaluation, we are contacting learner providers to explore their views on the loan and the impact they believe it is having or will have on Level 3 + learning provision.

IF NECESSARY: The survey will explore the impact, if any, the introduction the loan has had on up take of Level 3/4 learning and advanced and higher Apprenticeships among those aged 24 years or older and your institution’s provision offering as well as your general perceptions on the value of the loans.

Would it be OK to continue with this now?

Continue	1	CONTINUE
Referred to someone else at establishment NAME _____ JOB TITLE _____	2	TRANSFER AND RE-INTRODUCE
Hard appointment	3	MAKE APPOINTMENT
Soft appointment	4	
Refusal – specify	5	THANK AND CLOSE
Refusal – company policy	6	
Refusal – taken part in recent survey	7	
Not available in deadline	8	
Show reassurances	9	
Send reassurance email	10	Collect email address and then either continue or arrange appointment

S4 This call may be recorded for quality and training purposes only.

A Organisation Demographics

ASK ALL

A1 I'd just like to start by asking a few questions about your organisation. Is your organisation a...?

READ OUT – SINGLE CODE

Further Education college	1	
Private training provider	2	
An employer running your own training	3	
A local authority	4	
Not-for-profit charity or trust	5	
Other (please specify)	6	
Don't know	7	

ASK ALL

A4 Roughly how many of your learners did you have enrolled for the last academic year (ending August 2013) who were taking courses that were Level 3 and above?

WRITE IN		
Don't know	1	
Refused	2	

IF DON'T KNOW / REFUSED EXACT NUMBER – PROMPT WITH RANGES

1-99	1
100-499	2
500-999	3
1,000- 2,499	4
2,500-4,999	5
5,000-7,499	6
7,500-9,999	7

10,000+	8
Don't Know	9
Refused	10

ASK ALL

A5 And again for the last academic year, what proportion of your learners on courses at Level 3 and above would you estimate were aged 24 or over?

WRITE IN (ALLOW 0-100%)		
Don't know	1	
Refused	2	

IF DON'T KNOW / REFUSED EXACT % – PROMPT WITH RANGES

None	1
1-10%	2
11-25%	3
26-50%	4
51-75%	5
76-90%	6
91-99%	7
All (100%)	8
Don't Know	9
Refused	10

ASK ALL

A6 Which of the following qualifications do you offer at your institution?*READ OUT. MULTICODE.*

AS/A2/A Levels	1	
QAA Access to HE Diploma	2	
QCF Level 3 Certificates	3	
QCF Level 3 Diplomas	4	
QCF Level 4 Certificate	5	
QCF Level 4 Diploma	6	
Advanced Apprenticeship Framework	7	
Higher Apprenticeship Framework	8	
HE qualifications	9	
Don't know	11	

ASK ALL

A7 And which of the following subjects do you offer at your institution?*READ OUT MULTICODE*

Health, Public Services and Care	1
Science and Mathematics	2
Agriculture, Horticulture and Animal Care	3
Engineering and Manufacturing Technologies	4
Construction, Planning and the Built Environment	5
Information and Communication Technology	6
Retail and Commercial Enterprise	7
Leisure, Travel and Tourism	8
Arts, Media and Publishing	9
History, Philosophy and Theology	10
Social Sciences	11
Languages, Literature and Culture	12
Education and Training	13
Preparation for Life and Work (including essential English and Maths)	14
Business, Administration and Law	15
Other (WRITE IN)	16
Don't know	17

B Information provision on Advanced 24+ Learning Loans

The next few questions relate to information and communication surrounding 24+ Advanced Learning Loans.

ASK ALL

B1 **Which sources has your institution accessed or received information from in relation to the 24+ Advanced Learning Loans?**

DO NOT READ OUT. MULTICODE, ROTATE ORDER

IMPACT TRACKER: A2

IF ANY SOURCES HAVE BEEN ACCESSED (B1=1-12)

B2 **And which of these sources have you found most useful?**

DP: AT B2 SHOW ONLY THOSE CODED AT B1

	B1 Sources used	B2 Sources found useful
Face-to-face briefings from a government department or agency	1	1
Written briefing documents from a government department or agency through the post, sent via e-mail or accessed online	2	2
General information on Further Education on government websites	3	3
FE and Skills Newsletter	4	4
Skills Funding Agency Update	5	5
General email alert services	6	6
Word of mouth from other people working in the sector	7	7
Specialist education sector press and media	8	8
Skills Funding Agency Area Relationship Teams	9	9
Student Loans Company	13	13
24plusmicrosite	14	14
Any other source (SPECIFY)	10	10
Have not accessed / received information from any sources (DO NOT READ OUT)	11	
Don't know (DO NOT READ OUT)	12	12

ASK ALL

B3 I've got a list of enquiries that learners might have about 24+ Advanced Learning Loans. Please can you tell me which of these learners or potential learners have raised with your institution...?

READ OUT. PROBE FULLY. MULTICODE.

Why 24+ Advanced Learning Loans have been introduced	8	
Who can or should apply for a loan	1	
How to apply for a loan	2	
Loan amounts and what it covers	3	
Multiple Loans	9	
Interaction with HE loans	4	
Paying back the loan	5	
Where and how independent financial advice can be sought	6	
Other (PLEASE SPECIFY)	7	

ASK IF SELECTED MORE THAN 3 ENQUIRIES AT B3
B4 And what are the three enquiries that you are tending to deal with most frequently?
PROMPT AS NECESSARY CODE 3 OPTIONS.

DP INSTRUCTION: JUST DISPLAY OPTIONS SELECTED AT B3

Why 24+ Advanced Learning Loans have been introduced	8	
Who can or should apply for a loan	1	
How to apply for a loan	2	
Loan amounts and what it covers	3	
Multiple Loans	9	
Interaction with HE loans	4	
Paying back the loan	5	
Where and how independent financial advice can be sought	6	
Other (PLEASE SPECIFY)	7	

ASK ALL
B10A And which types of enquiries do you have most difficulty dealing with?

WRITE IN

ASK ALL

B5 **And when students or potential students approach you for advice relating to the following aspects of 24+ Advanced Learning Loans, does your institution tend to deal with the queries yourselves, refer them on to another source, or both?**

READ OUT. SINGLE CODE EACH ROW.

	Institute tends to deal with queries	Tend to refer on to another source	Both deal with queries and refer on	Don't know
Q1 _7 Why 24+ Advanced Learning Loans have been introduced (B3=8)	1	2	3	4
Q1 _1 Who can or should apply for a loan (if B3=1)	1	2	3	4
Q1 _2 How to apply for a loan (if B3=2)	1	2	3	4
Q1 _3 Loan amounts and what it covers (if B3=3)	1	2	3	4
Q1 _8 Multiple Loans (if B3=9)	1	2	3	4
Q1 _4 Interaction with HE loans (if B3=4)	1	2	3	4
Q1 _5 Paying back the loan (if B3=5)	1	2	3	4
Q1 _6 Where and how independent financial advice can be sought (if B3=6)	1	2	3	4

ASK FOR ALL WHERE REFER ELSEWHERE (B11/ 2 OR 3) – TO BE ASKED IMMEDIATELY AFTER CODING 2 AT B11

B6 Where do you tend to refer them?

DO NOT READ OUT.

Skills Funding Agency	1	
Student Loans Company	2	
24+ Advanced Learning Loans microsite (www.24plusmicrosite.com)	3	
National Careers Service	4	
Money Advice Service	5	
Other learner providers	6	
Local Authorities / other public sector organisations e.g. DWP / Jobcentre Plus	7	
Unions	8	
Financial Advisor (s)	9	
Other (specify)	10	
DO NOT REFER ANYWHERE SPECIFICALLY	11	
Don't know (DO NOT READ OUT)	12	

ASK ALL

B7 DELETED

ASK ALL

B8 **As a whole, how confident do you feel your institution is dealing with enquiries from students or potential students on the following aspects of 24+ Advanced Learning Loans?**

READ OUT. SINGLE CODE EACH ROW. PROBE "IS THAT QUITE CONFIDENT OR VERY CONFIDENT?")

	Not at all confident	Not very confident	Neither confident nor unconfident	Quite confident	Very confident	DK
Q1 _10 Why 24+ Advanced Learning Loans have been introduced	1	2	3	4	5	6
Q1 _1 Who can or should apply for a loan	1	2	3	4	5	6
Q1 _2 How to apply for a loan	1	2	3	4	5	6
Q1 _3 Loan amounts and what it covers	1	2	3	4	5	6
Q1 _11 Multiple Loans	1	2	3	4	5	6
Q1 _4 Interaction with HE loans	1	2	3	4	5	6
Q1 _5 Number of loans that can be applied for	1	2	3	4	5	6
Q1 _6 Paying back the loan	1	2	3	4	5	6
Q1 _7 Where and how independent financial advice can be sought	1	2	3	4	5	6
Q1 _8 Your course enrolment agreements with learners	1	2	3	4	5	6
Q1 _9 Your customer complaints procedures	1	2	3	4	5	6

ASK IF NOT CONFIDENT ABOUT ANY ASPECT AT B14 (B14_X=1-2)

You just mentioned that you do not feel confident about dealing with enquiries from students or potential students about [INSERT ITERATION TEXT FROM B14 WHERE ITERATION=1-2].

DP INSTRUCTION: IF MORE THAN ONE ITERATION OF B14=1-2 INSERT 'and' BEFORE FINAL TEXT SUB IN TEXT ABOVE.

B9 **And what sort of help, support or materials would help you feel more confident about answering these learner queries?**

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

B10 **And how satisfied are you that as an organisation you ...?**
READ OUT. CODE EACH ROW.

	Very dissatisfied	Quite dissatisfied	Neither satisfied nor dissatisfied	Quite satisfied	Very satisfied	DK
Q1 _1 devote as much time as you can to assisting learners with their queries around 24+ Advanced Learning Loans	1	2	3	4	5	6
Q1 _2 can accommodate dealing with these queries within your practices without causing too much disruption	1	2	3	4	5	6

ASK ALL

- B11 **Thinking now in terms of the information you provide to students. Do you use any of the following channels to make students or potential students aware of 24+ Advanced Learning Loans?**

READ OUT. MULTICODE. ROTATE ORDER

Your Course directory / prospectus	1	
Your website	2	
Your current links with employer organisations	3	
Open days/evenings	4	
Local media such as newspapers or free sheets (advertising on your own or with other providers)	5	
Through skills brokers	5	
Through your institution's social media channels	6	
Through other marketing material e.g. leaflets / brochures	8	
Raise awareness through other means (SPECIFY)	10	
None of these	11	
Don't know	12	

ADAPTED FROM IMPACT TRACKER: C27

IF DO NOT USE ANY CHANNELS (B17/11)

- B12 **Why do you not look to raise awareness of 24+ advanced learning loans?**

DO NOT READ OUT.

Not clear about the types of messages to use	1	
Do not want to be seen to be promoting a financial product	2	
Want to avoid people coming to us for financial advice	3	
Concerned that it might encourage those who are unable to manage their finances to take up a loan	4	
Not clear about the terms and conditions of the loans	5	
Not our responsibility	6	
Other (WRITE IN)	7	
Don't know	8	

ASK ALL

B13 **Have you distributed any of the materials available on the 24+ Advanced Learning Loans microsite (www.24plusmicrosite.com) to prospective learners?**

Yes	1	
No	2	
Don't know / not aware of the site	7	

C Learner Volumes

ASK ALL

The next section asks about your intake of learners this year in comparison to previous years.

- C1 Compared to the same point in the last academic year (November 2012), so far this year has the number of learners aged 24 or over on Level 3 courses...?

READ OUT. SINGLE CODE

Increased a lot	1	
Increased a little	2	
Stayed the same	3	
Decreased a little	4	
Decreased a lot	5	
Don't know	6	

ASK IF THERE IS A DIFFERENCE IN THE NUMBER OF LEARNERS (C1/1-2 OR C1/4-5)

- C2 To what extent do you think this has been a result of the introduction of 24 + Advanced Learning Loans?

To a large extent	1	
To some extent	2	
Not at all	3	
Don't know	4	

ASK ALL

- C3 And have you noticed any impact of the introduction of 24+ Advanced Learning Loans on when learners enrolled this year...? Would you say...?

READ OUT. SINGLE CODE.

Learners enrolled earlier, in advance of the academic year	1	
Learners enrolled later, with more applications made later in the academic year	2	
There has been no difference	3	
Don't know	4	

D Take-up of loans

D1 **DELETED**

ASK ALL

D2 **And what proportion of your initial loan facility has been committed so far?**

READ OUT. SINGLE CODE.

All of it	1	
75-99%	2	
50-74%	3	
25-49%	4	
1-24%	5	
None of it	6	
Don't know (DO NOT READ OUT)	7	

ASK ALL

D3 **To what degree does this level of take-up of loans match what you expected to see at this stage in the year?**

READ OUT. SINGLE CODE.

Take-up has been higher than we expected at this stage	1	
Take-up has been lower than we expected at this stage	2	
Take-up has been about as we expected at this stage	3	
We had no expectations for what take-up would be like at this stage	4	
Don't know (DO NOT READ OUT)	5	

ASK ALL

D4 **Have you applied to have or have you secured an increase on your initial loan facility?**

READ OUT. SINGLE CODE.

Yes	1	
No	2	
Don't know (DO NOT READ OUT)	3	

IF APPLIED TO HAVE OR HAVE HAD AN INCREASED LOAN FACILITY (D4=1)

D5 **How straightforward or difficult was the process of applying to increase your loan facility amount?**

READ OUT. SINGLE CODE. PROBE.

Very straightforward	1	
Quite straightforward	2	
Neither straightforward nor difficult	3	
Quite difficult	4	
Very difficult	5	
Don't know (DO NOT READ OUT)	6	

IF HAVE NOT APPLIED TO INCREASE LOAN FACILITY (D4=2 OR 3)

D6 **Are you aware of the process you would have to go through if you wanted to increase your loan facility?**

READ OUT. SINGLE CODE.

Yes, definitely	1	
Yes, I think so	2	
No, I didn't know you could increase the loan facility	3	
No, I was aware you could increase the loan facility but am not aware of the process of how to do so	4	

IF INSTITUTION HAS HAD ANY TAKE-UP OF LOAN FACILITY (D2 = 1-5)

D7 **What proportion of your learners aged 24 years and older who are eligible for a 24+ Advanced Learning Loan are using this facility?**

All of them	1	
75-99%	2	
50-74%	3	
25-49%	4	
1-24%	5	
None of them	6	
Don't know (DO NOT READ OUT)	7	

IF INSTITUTION HAS HAD ANY TAKE-UP OF LOAN FACILITY (D2 = 1-5)

D8A **Have you seen a particularly strong take-up of loans among...?**

READ OUT – SINGLE CODE EACH ROW

	YES	NO	DON'T KNOW
_1 Any particular qualification types	1	2	3
_2 Any particular subjects	1	2	3
_3 Any particular types of students	1	2	3

ASK IF SEEN STRONG TAKE UP OF QUALIFICATIONS (D8A_1 = 1)

D8B **Among which of the following qualifications have you seen a particularly strong take up of loans?**

READ OUT. MULTICODE

DP: SHOW ONLY THOSE CODED AT A6.

AS/A2/A Levels	1	
QAA Access to HE Diploma	2	
QCF Level 3 Certificates	3	
QCF Level 3 Diplomas	4	
QCF Level 4 Certificate	5	
QCF Level 4 Diploma	6	
Advanced Apprenticeship Framework	7	
Higher Apprenticeship Framework	8	
Don't know	10	

IF SEEN STRONG TAKE UP IN ANY PARTICULAR SUBJECTS (D8A_2=1)

D8C **And in terms of subject area, in which of the following areas have you seen a particularly strong take-up of loans?**

READ OUT. MULTICODE

DP SHOW ONLY THOSE CODED AT A7

Health, Public Services and Care	1	
Science and Mathematics	2	
Agriculture, Horticulture and Animal Care	3	
Engineering and Manufacturing Technologies	4	
Construction, Planning and the Built Environment	5	
Information and Communication Technology	6	
Retail and Commercial Enterprise	7	
Leisure, Travel and Tourism	8	

Arts, Media and Publishing	9	
History, Philosophy and Theology	10	
Social Sciences	11	
Languages, Literature and Culture	12	
Education and Training	13	
Preparation for Life and Work (including essential English and Maths)	14	
Business, Administration and Law	15	
Other (WRITE IN)	16	
Don't know	17	

ASK IF SEEN STRONG TAKE UP AMONGST PARTICULAR LEARNERS (D8A_3 = 1)

D8D **Among which of the following particular types of learner have you seen a strong take-up of loans?**

READ OUT. MULTICODE.

Male learners	1	
Female learners	2	
Learners aged 24-39 years old	3	
Learners aged 40 years old plus	4	
Black and ethnic minority learners	5	
Learners from low socio-economic backgrounds	6	
Learners with a disability or learning difficulty	7	
Learners whose first language is not English	8	
Other	10	
Don't know	11	

IF INSTITUTION HAS HAD ANY TAKE-UP OF LOAN FACILITY (D2 = 1-5)

D9A **And have you seen a particularly weak take-up of loans for any of the following?**

READ OUT – SINGLE CODE EACH ROW

	YES	NO	DON'T KNOW
Any particular qualification types	1	2	3
Any particular subjects	1	2	3
Any particular types of students	1	2	3

ASK IF SEEN WEAK TAKE UP OF QUALIFICATIONS (D9A_1 = 1)

D9B **Among which of the following qualifications have you seen a particularly weak take up of loans?**

READ OUT. MULTICODE

DP: SHOW ONLY THOSE CODED AT A6 AND NOT CODED AT D8B

AS/A2/A Levels	1	
QAA Access to HE Diploma	2	
QCF Level 3 Certificates	3	
QCF Level 3 Diplomas	4	
QCF Level 4 Certificate	5	
QCF Level 4 Diploma	6	
Advanced Apprenticeship Framework	7	
Higher Apprenticeship Framework	8	
Don't know	10	

IF SEEN WEAK TAKE UP AMONG PARTICULAR SUBJECTS (D9A_2 = 1)

D9C **And in which of the following subject areas has the take-up of loans been particularly weak?**

READ OUT. MULTICODE

DP: SHOW ONLY THOSE CODED AT A7 AND NOT CODED AT D8C

Health, Public Services and Care	1	
Science and Mathematics	2	
Agriculture, Horticulture and Animal Care	3	
Engineering and Manufacturing Technologies	4	
Construction, Planning and the Built Environment	5	
Information and Communication Technology	6	
Retail and Commercial Enterprise	7	
Leisure, Travel and Tourism	8	
Arts, Media and Publishing	9	
History, Philosophy and Theology	10	
Social Sciences	11	
Languages, Literature and Culture	12	
Education and Training	13	
Preparation for Life and Work (including essential English and Maths)	14	
Business, Administration and Law	15	
Other (WRITE IN)	16	
Don't know	17	

ASK IF SEEN WEAK TAKE UP AMONGST PARTICULAR LEARNERS (D9A_3 = 1)

D9D **And among which of the following learner types has the take-up of loans has been particularly weak?**

READ OUT. MULTICODE.

DP: SHOW ONLY THOSE NOT CODED AT D8D

Male learners	1	
Female learners	2	
Learners aged 24-39 years old	3	
Learners aged 40 years old plus	4	
Black and ethnic minority learners	5	
Learners from low socio-economic backgrounds	6	
Learners with a disability or learning difficulty	7	
Learners whose first language is not English	8	
Other	10	
Don't know	11	

ASK ALL

D8 **Have any of your learners accessed funds from the 24+ Advanced Learning Loans Bursary Fund?**

Yes	1	
No	2	
Don't know	3	

IF ACCESS FUNDS THROUGH THE BURSARY FUND (D14=1)

D9 **What proportion of 24+ Advanced Learning Loans learners have accessed bursary funds?**

All of them	1	
75-99%	2	
50-74%	3	
25-49%	4	
1-24%	5	
None of them	6	
Don't know (DO NOT READ OUT)	7	

IF ACCESS FUNDS THROUGH THE BURSARY FUND (D14=1)

D10 **And what proportion of your Bursary Fund allocation have you committed so far?**

All of it	1	
75-99%	2	
50-74%	3	
25-49%	4	
1-24%	5	
Don't know (DO NOT READ OUT)	7	

IF ACCESS FUNDS THROUGH THE BURSARY FUND (D14=1)

D11 **To what degree does this level of take-up of the bursary fund match what you expected to see at this stage in the year?**

READ OUT. SINGLE CODE.

Take-up has been higher than we expected at this stage	1	
Take-up has been lower than we expected at this stage	2	
Take-up has been about as we expected at this stage in	3	
We had no expectations for what take-up would be like at this stage	4	
Don't know (DO NOT READ OUT)	5	

IF ACCESS FUNDS THROUGH THE BURSARY FUND (D14=1)

D12 **For what types of learner support have you used your Bursary Fund allocation?**

DO NOT READ OUT. CODE ALL THAT APPLY

IF CODED MORE THAN 3 ISSUES AT D18

D13 **And for what three types of learner support have you used your Bursary Fund allocation most regularly?**

CODE ALL THAT APPLY

DP INSTRUCTION: DISPLAY CODES SELECTED AT D18. AT D19_6 DISPLAY VERBATIM RECORDED AT D18_6

	D18	D19
Help with the cost of materials, equipment and other course costs	1	1
Help with travel costs	2	2
Help with childcare costs	3	3
'In learning' support, such as support for teaching assistants or necessary adjustments under the Equality Act	4	4
Learners in custody or released on temporary licence	5	5
Other (PLEASE SPECIFY)	6	6

E Changes in provider offer as a result of the introduction of the 24 +Advanced Loan

ASK ALL

E1 **In terms of learning provision for this year. Have you made any of the following changes to your offering as a direct result of the introduction of the 24 + Advanced Learning Loan?**

READ OUT. MULTICODE.

Introduced new courses or provision	1	
Increased the number of places on existing courses or skills training	2	
Reduced the number of places on existing courses or provision	3	
Stopped completely / withdrew courses or provision	4	
Made other changes (WRITE IN)	6	
None of these	7	
Don't know	8	

ASK IF MADE CHANGES TO COURSES (E/1-4). ASK FOR EACH TYPE OF CHANGE MENTIONED AT E1

E2 **Which qualifications have you [If E1=1: introduced [If E1=2: increased] [If E1=3: reduced] [If E1=4: withdrawn] courses or provision in?**

PROMPT IF NECESSARY. PROBE. MULTICODE.

	Introduced courses	Increased number of places for	Reduced number of places for	Withdrawn courses or provision
Level 2 and below	1	1	1	1
AS/A2/A Levels	2	2	2	2
QAA Access to HE Diploma	3	3	3	3
QCF Level 3 Certificates	4	4	4	4
QCF Level 3 Diplomas	5	5	5	5
QCF Level 4 Certificate	6	6	6	6
QCF Level 4 Diploma	7	7	7	7
Advanced Apprenticeship Framework	8	8	8	8
Higher Apprenticeship Framework	9	9	9	9
HE qualifications	10	10	10	10
Don't know	12	12	12	12

ASK IF MADE CHANGES TO COURSES (E/1-4). ASK FOR EACH TYPE OF CHANGE MENTIONED AT E1

- E3 **In which subject areas have you** If E1=1: **introduced** [If E1=2: **increased**] [If E1=3: **reduced**] [If E1=4: **withdrawn**] **courses or provision in?**
PROMPT IF NECESSARY. PROBE. MULTICODE.

	Introduced courses or provision in	Increased number of places for	Reduced number of places for	Withdrawn courses or provision
Health, Public Services and Care	1	1	1	1
Science and Mathematics	2	2	2	2
Agriculture, Horticulture and Animal Care	3	3	3	3
Engineering and Manufacturing Technologies	4	4	4	4
Construction, Planning and the Built Environment	5	5	5	5
Information and Communication Technology	6	6	6	6
Retail and Commercial Enterprise	7	7	7	7
Leisure, Travel and Tourism	8	8	8	8
Arts, Media and Publishing	9	9	9	9
History, Philosophy and Theology	10	10	10	10
Social Sciences	11	11	11	11
Languages, Literature and Culture	12	12	12	12
Education and Training	13	13	13	13
Preparation for Life and Work (including essential English and Maths)	14	14	14	14
Business, Administration and Law	15	15	15	15
Other (WRITE IN)	16	16	16	16
Don't know	17	17	17	17

ASK ALL

- E4 **In what ways have you changed your fee structures for courses at Level 3 and above in light of the introduction of 24+ Advanced Learning Loans. Have fees tended to...?**

READ OUT. MULTICODE.

Increase substantially	1	
Increase slightly	2	
Decrease slightly	3	
Decrease substantially	4	
In a variety of ways	5	
Don't know	6	

ASK ALL

- E5 **And in light of the introduction of 24+ Advanced Learning Loans, is your organisation charging the maximum 24+ Advanced Learning Loans amount for courses at Level 3 and above?**

READ OUT. SINGLE CODE

Maximum course fees charged for all courses at Level 3 and above	1	
Maximum course fees charged for some courses at Level 3 and above	2	
Maximum course fees not charged for any courses at Level 3 and above	3	
Don't know		

ASK SECTION IF HAD ANY TAKE UP OF LOANS (D2=1-5)

F Administering Loans

The next set of questions relate to your institution's experience of administering loans.

ASK IF HAD ANY TAKE UP OF LOANS (D2=1-5)

- F1 **How much additional work has been involved for your institution in the administering of the 24+ Advanced Learning Loans? Would you say.....?**

READ OUT AND CODE ONE ONLY

Workloads have increased due to the administering of loans but this increase has been manageable	1	
Workloads have increased due to the administering of loans this has been difficult to manage	2	
Workloads have not noticeably increased	3	
Don't know	4	

IF WORKLOADS HAVE INCREASED (F1=1 OR 2)

F2 **To what extent do you think this increase in workloads is likely to be temporary or on a more on-going basis?**

READ OUT. SINGLE CODE.

More likely to be temporary	1	
More likely to be on going	2	
Too early to tell	3	
Don't know	4	

ASK IF HAD ANY TAKE UP OF LOANS (D2=1-5)

F3 **Have you experienced any difficulties or issues with any of the following?**

READ OUT. SINGLE CODE EACH ROW.

	Major issues	Minor issues	No issues	DK
Q1 _1 Providing students with Unique Learner Numbers	1	2	3	4
Q1 _3 Issuing Learning and Funding Information Letters to Learners	1	2	3	4
Q1 _2 Receiving payments from the Student Loans Company	1	2	3	4
Q1 _3 Uploading data on the attendance records of students to the Student Loans Company	1	2	3	4
Q1 _4 Claiming against your Bursary Fund allocation	1	2	3	4

ASK IF HAD ANY TAKE UP OF LOANS (D2=1-5)

F4 **To what extent do you agree that...?**

Q1	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
Q1 _1 Administration of the loans system is overly bureaucratic	1	2	3	4	5	6
Q1 _2 Financial management of the loans system is working effectively	1	2	3	4	5	6
Q1 _3 Overall implementing 24+ Advanced Learning Loans has caused significant problems to our institution	1	2	3	4	5	6
Q1 _4 The introduction of loans is changing the whole Further Education landscape	1	2	3	4	5	6

ADAPTED FROM IMPACT TRACKER: D1-D3

ASK IF HAD ANY TAKE UP OF LOANS (D2=1-5)

F5 **Have you activated the loans flag in the NCS course directory?**

Yes	1	
No	2	
Don't know	3	
Unsure of what the NCS course directory is	4	

ASK IF ACTIVATED THE LOANS FLAG (F5=1)

F6 **On a scale of 1-5 where 1 is very easy and 5 is very difficult, how easy or difficult was this to do?**

Very easy	1	
Quite easy	2	
Neither difficult nor easy	3	
Quite difficult	4	
Very difficult	5	

G Overall views on 24+ Advanced Learning Loans and anticipated impacts

ASK ALL

- G1 **Thinking about your plans for future provision, are you considering any changes as a direct result of the introduction of the 24+ Advanced Learning Loans. Do you anticipate that your institution will...?**

READ OUT. MULTICODE CODES 1- CODES 10 AND 11 SINGLE CODE ONLY. ROTATE ORDER (EX. CODES 9 AND 10)

Introduce new courses or provision for Level 3 + learning	1	
Reduce Level 3 + courses or provision	2	
Review criteria for awarding 24+ Advanced Learning Loan Bursaries	3	
Focus on providing Level 3+ courses with lower fees	4	
Focus on providing Level 3+ courses with higher fees	5	
Focus on providing specific qualifications	6	
Focus on providing specific subjects	7	
Cut out Level 3 + provision all together	8	
[TEXT SUB IF A6#9: Start delivering][TEXT SUB IF A6=9: Broaden] HE provision	9	
(SINGLE CODE) At present, we don't see the need for any changes	10	
Don't know	11	

IF INSTITUTION OFFERS APPRENTICESHIPS (A6=7-8)

- G2 **DELETED**

ASK ALL

- G3 **DELETED**

ASK ALL

- G4 **Thinking about how your institution is currently viewing the introduction of the 24+ Advanced Learning Loan. Where would you place your institution's view on a scale of 1 to 10 where 1 is "considerable threat" to your business and 10 is "considerable opportunity" for your business:**

Q1	1 – Considerable threat								10- Considerable opportunity		DK
Q1 _1 Your institution	1	2	3	4	5	6	7	8	9	10	11

ASK ALL

G5 **And finally are there any comments or issues that'd you'd like fed back to BIS about 24+ Advanced Learning Loans that we haven't already covered?**

Yes (PLEASE SPECIFY)	1	
No	2	

H Re-contact

- H1 **This research forms part of a study that BIS (Department for Business, Innovation and Skills) is conducting on 24+ Advanced Learning Loans. Would you be happy to be re-contacted by BIS, any other of the government agencies engaged in loans, or any appointed agency working on their behalf for further research?**

Yes happy to be contacted	1	
No – not willing to be contacted	2	

IF CONSENT TO RECONTACT

- H2 **And could I just check, is [NUMBER] the best number to call you on?**

Yes	1	
No - write in number	2	

ASK ALL

THANK RESPONDENT AND CLOSE INTERVIEW

Name: RECORD DETAILS OF RESPONDENT WHO COMPLETED INTERVIEW	
Job title:	
Email address:	

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.



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