

SAAS

Student Awards Agency for Scotland

**Corporate Plan
2010-13 (Year 2)**

**Student Awards Agency for Scotland
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PREFACE

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The Student Awards Agency for Scotland makes a contribution to the Scottish Government's Smarter strategic objective by efficiently managing and promoting the availability of student support to individuals ordinarily resident in Scotland.

In 2010-11, the number of individuals applying for student support through SAAS continued to slowly grow after significant growth in the both of the previous two years. This reflects the continuing focus on Higher Education, and particularly HNC/HND courses, as a route for school leavers and a growth in the number of individuals retraining to support a career change during the current difficult economic conditions. A significant change in 2010-11 was the positive response of students to the introduction of the "Guarantee Date". This initiative provided the opportunity for students to apply by 30 June and be guaranteed that their application would be processed before their course start date.

SAAS like the rest of the public sector is focused on implementing continuously improving public service while responding to the competing pressures of a severely tightening environment for public sector finances. SAAS will also engage directly in the reform of post 16 education; supporting the development of a sustainable financial environment for higher education.

The production of this updated corporate plan is part of SAAS's commitment to report to and engage with its stakeholders and customers.

Comments on the plan can be sent to:

Chief Executive
SAAS
3 Redheughs Rigg
Edinburgh, EH12 9HH

SAAS: Purpose, Functions and Funding

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Purpose

The Student Awards Agency for Scotland (SAAS) was established in 1994 as an executive agency. Its purpose is to assess and pay student support for individuals entering and continuing in higher education. The awards which are issued detail the form and nature of the support available directly to the student and the level of tuition fees which will be paid to an institution on their behalf. The agency carries out its services on behalf of Scottish Ministers.

The payment and repayment of student loans is undertaken, on behalf of SAAS, by the Student Loans Company (SLC), a UK Non-Departmental Public Body with offices in Glasgow, Colwyn Bay and in Darlington. However, the assessment of eligibility for a student loan and the calculation of the loan available is undertaken directly by SAAS ensuring that the student has a complete picture of the resources available to him or her in a single award letter. SAAS pays tuition fees direct to the institution for those eligible Scottish residents choosing to study elsewhere in the UK, which the student then repays via SLC as a tuition-fee loan.

FUNCTIONS

Our core function is the assessment of all forms of student support provided by Scottish Government for those entering and continuing in higher education.

FOR THOSE WISHING TO ACCESS HIGHER EDUCATION, WE:

- Provide information through the web and visits to schools, colleges and institutions on how student support can assist individuals access higher education.
- Assess financial support for tuition fees and living costs, including the special arrangements for nursing, taught postgraduate study and NHS bursaries.
- Pay tuition fees to institutions on behalf of the student and pay bursaries direct to the student.
- Provide resources and data to the Student Loans Company to allow payment of student loans.
- Assess student applications for additional assistance in the form of disability support and lone parent and dependant support.
- Provide funds to Scottish Universities and Colleges to further support students facing hardship or with childcare needs.
- Assess applications from individuals for the Part-time Fee Grant (for Higher Education) and pay institutions on the individuals' behalf.

We also:

- Assess applications from individuals and pay fees to learning providers under ILA200, as part of a partnership with Skills Development Scotland.
- Maintain a register of charities that offer educational endowments.
- Collect the Graduate Endowment fee (abolished with effect from 1 April 2008)
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SAAS: Purpose, Functions and Funding

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FUNDING

SAAS is funded directly by Scottish Government for its running costs and the support provided to students and institutions. Funds for Nursing support and NHS Bursaries are drawn directly from Scottish Government Health budgets and do not appear as part of the SAAS budget lines. Skills Development Scotland provide funding for the ILA 200 programme, with funds transferring to SAAS as part of Scottish Government's Spring and Autumn Budget revisions.

SAAS funding for 2011-12 is outlined below. Future funding is subject to the Spending Review in September 2011:

	£m
SAAS Administration	7.7
Fees grants and bursaries	329.4
SLC administration of student loans	5.6
Cost of student loans	71.4
Student loan interest subsidy to banks	4.5
Total DEL (delegated expenditure limited) provision	418.6
Student loans net new lending	208.0
Fair value adjustments on student loans	(106.0)
Unwinding of discount on debt sale subsidy provision (relates to UK-wide historic loan sales)	3.5
Total AME (annually managed expenditure) provision	102.5
SAAS Total Budget	521.1

Contribution to Scottish Government's National Outcomes

Scottish Government's purpose is to focus Government and public services on creating a more successful country, with opportunities for all of Scotland to flourish, through increasing sustainable economic growth. The National Performance Framework has 5 strategic objectives for Scotland – Wealthier and Fairer; Smarter; Healthier; Safer and Stronger and Greener. SAAS contributes to the development of a smarter Scotland and to solidarity, participation and productivity by supporting individuals across Scotland to access Higher Education.

Within the National Performance Framework, there are 15 National Outcomes which provide a focus for all organisations delivering public services.

In carrying out its service, SAAS seeks to directly contribute towards:

- **Outcome 7 – Tackling the Significant Inequalities in Scottish Life.**
By providing information through visits to schools, colleges and universities, as well as via web and paper sources, we will improve awareness of the distinctive Scottish approach to student support and support widening participation. This distinctive approach includes tuition fees paid by the Scottish Government, a bursary for young students and another for independent students and targeted support for those with extra support needs because of low house-hold income, disability or lone parent status.
- **Outcome 15 - Our public services are high quality, continually improving, efficient and responsive to local people's needs.**
By consistently focusing our service development on the improvement of the customer experience and the quality of our engagement and communication with customers.

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- **Outcome 14** - We reduce the local and global environmental impact of our consumption and production.
By designing our services to minimise consumption, by ensuring the accessibility of services by public transport and by the environmentally aware management of our organisation.

In implementing Scottish Government Student Support policy, SAAS also contributes to:

- **Outcome 4** - Our young people are successful learners, confident individuals, effective contributors and responsible citizens.
- **Outcome 3** - We are better educated, more skilled and more successful, renowned for our research and innovation.

UK Higher Education Student Support

Each of the Administrations within the UK operates a separate and distinct approach to Higher Education Student Support and the relationship of each Administration to the Student Loans Company is also different. From 2012-13 the student support package offered and the tuition fee regime operated in each Administration becomes increasingly diverse. This presents administrative and communications challenges for SAAS as we aim to ensure that Scottish domiciled students have a clear understanding of the support available to them and that inappropriate applications are rejected at an early stage.

The Student Loans Company, a UK NDPB, is responsible for the payment and collection of student loans across the UK and for the administration of bursary support in Wales and Northern Ireland. Student Finance England has been established within SLC and is progressively taking on responsibility for the assessment, processing and payment of all higher education support in England.

STRATEGIC OVERVIEW

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Drivers for Change

Scotland, the UK and the global economy face significant public sector financial constraints and limited growth as the economy begins to recover from the recession. The effects of this will impact on SAAS for the foreseeable future through the form of:

- Requirement to develop a sustainable funding regime for Higher Education and Student Support.

Changes to Higher Education funding in England (Browne Review) bring challenges to ensure the sustainable funding of institutions in Scotland during a period of financial constraints. Scottish Government is committed to the principle of free higher education, to improving the accessibility of support, and to improving flexibility within the learner journey through Further/Higher Education. SAAS will work with policy colleagues to ensure that operational lessons are incorporated into policy, that new systems are robust and that our own operation is as efficient as possible.

- Increasing requirements to protect systems and personal data.

All users of public services have the right to expect their personal data to be protected. SAAS must therefore operate to the highest standards of Data Protection and ensure that appropriate personal security are incorporated into its systems. In addition, as more public services are delivered electronically, the potential for services to be targeted by fraudsters increases. SAAS will not tolerate fraudulent activity and will continue to develop anti-fraud processes – including active engagement and information sharing with other public sector bodies and the National Fraud Initiative.

- Increasing expectations of customer service and integrated systems.

Customers have increasing experience of on-line application processes and of the instantaneous delivery of some fully automated services through such mechanisms (e.g. road tax applications and electronic bank payments). While the complexity of regulations and the need for identity and eligibility checks do not allow for a fully automated process; SAAS will continually improve the accessibility of our systems, simplifying the customer interface whenever possible.

Key Performance Targets

SAAS's primary customers are eligible students and their families. Good performance for those customers will mean an accurate and timely assessment of the application for support – so that students have their award letters in advance of enrolment at their institution; with a payment schedule advising when awards will be paid. The performance of SAAS, is however, also impacted by when students submit their applications. The following target therefore balances processing performance with encouragement to students to submit applications early.

- All applications received by 30 June to be processed in time for courses starting in the new academic session (earliest date 1 August).

SAAS must also provide clear expectations of the time-frame in which enquiries* will be answered.

- All email or written enquiries to be resolved within 21 days.
- All formal complaints and appeals to receive a response within 14 days.

During 2010-11, almost 90,000 students applied in advance of the Guarantee Date. This represented a 100% increase in the number of students applying by 30 June. SAAS met the Guarantee with all of these applications processed prior to course start dates.

* The key performance target for processing of travel claims has been removed as this scheme is not available from 2011-12 onwards. Support for travel costs is now subsumed within the income-assessed student loan. This change increased cash available to the student population by £10m.

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Management Performance Measures

SAAS will also regularly monitor standards within the organisation. Out-turns for 2010-11 are reported in brackets against each item.

Processing*

- Average unit cost per application to be less than £40. (£36.54)

Complaints

- Less than 1 in 1000 applications to generate a formal complaint to SAAS. (0.69)
- Less than 10 formal complaints to be upheld by Scottish Public Sector Ombudsman in the life of the corporate plan. (2 complaints received and none upheld)
- 100% of ministerial correspondence to be delivered within target. (98% of ministerial replies and 100% of official replies)

Financial Performance

- 100% of invoices to be paid within 10 days. (96.9%)
- 30% of Opening Debt to be recovered during the year. (30%)

* The introduction of the Guarantee Date has impacted dramatically on the profile of applications received by SAAS and on the prioritisation of applications through processing. It is, as a result, no longer appropriate to use the period between receipt and processing as a performance measure. Applications received by the Guarantee Date are prioritised by course start date and applications received after the Guarantee Date are processed in order of date received.

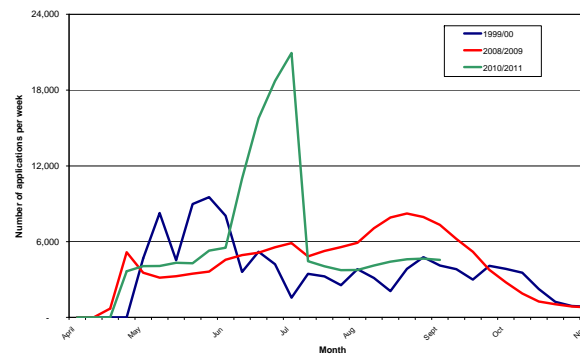
To support this approach, SAAS will also continue the development of a balanced scorecard approach which ensures a focus on all aspects of the business: Customer/Stakeholder relationships, Internal Systems and Processes, Delivering Value for Money and Organisational management.

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Trend in Applications

The pattern of applications has been significantly changed as a result of introducing the Guarantee Date. Over recent years, as the application process has moved on-line, applications had moved from peaking at the beginning of the processing session (May) to a peak coincidental with course commencement.



The Guarantee Date has now re-focused applications in the earlier part of the session resulting in more students receiving their award letter before their course start date. The Guarantee Date will be promoted again in 2011-12 with opportunities to encourage early application in April and further improve the service offered to all students.

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Complaints about Performance

SAAS takes complaints from customers about our level of service extremely seriously. During 2010-11, SAAS received 107 written complaints. This equates to 0.69 per 1,000 applications. The majority of complaints can be attributed to delays in responding to correspondence and telephone calls, Graduate Endowment liability and repayment, and the policy on funding migrant workers.

Complaints Procedure

We would like to hear from you if you feel dissatisfied with any aspect of our service. For example, if you think we have treated you unfairly; failed to explain things properly; given you wrong or misleading information; or have taken too long to deal with your case. We want to know if things go wrong so that we can put them right and ensure they do not happen again.

A senior member of staff will consider your appeal or complaint and aim to reply to you within 10 working days of receipt. If we cannot do so, we will write to explain why and to tell you when you can expect a full response. If you are unhappy with the reply you receive, you may write to our Chief Executive asking her to review your case. You will normally receive a reply within 10 working days. The Chief Executive's decision is final in terms of the Agency's procedures.

If you are not satisfied with the reply from the Chief Executive, you (or your representative) have the right to refer your case to the Scottish Public Services Ombudsman (SPSO) for consideration. The Ombudsman can investigate claims of maladministration but will normally only do so once you have exhausted the Agency's procedures. You should contact the Ombudsman, preferably in writing, within 12 months after the day you first became aware of your grounds for complaint.

OBJECTIVES AND CHANGE ACTIVITY

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Throughout the period of this Corporate Plan, SAAS will principally focus on continuing to deliver against its performance target in a context of increasing demand and tightening public sector finances. In addition, it is committed over the period to activity that will help to develop operations and improve the information available to households with limited experience of the higher education system.

To Improve Operations

- Implementation of staffing strategy to respond to the challenging combination of the seasonal pattern of processing with the complex training and background knowledge required by caseworkers.
- Refocusing of Funding Awareness work to encourage early applications from students – with the aim of reducing the numbers applying immediately prior to course commencement.
- Increase resource to Funding Awareness to offer additional support to schools with less experience of students progressing to higher education.
- Implementation of new Student Support IT system (StEPS).
- Active engagement with Scottish Government to ensure policy changes have customer-focused implementation.
- Ongoing engagement with SDS to ensure effective partnership delivery of ILA 200.
- Embed flexibility for Business Continuity to address dependency on Student Loans Company.
- Improve strategic relationships with Scottish Funding Council and the College and University sector.
- Improve procedures, systems and resources available to address the risk of organised fraud, improve efficiency and provide value for money from the public purse.

Annex A outlines how these activities align with the National Outcomes that SAAS contributes towards.

ANNEX A: CHANGE ACTIVITY AND CONTRIBUTION TO DELIVERING NATIONAL OUTCOMES

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As noted in the Strategic Overview section of this document, the Student Awards Agency for Scotland contributes to the achievement of five of the National Outcomes:

- Tackling the Significant Inequalities in Scottish Life.
- Our public services are high quality, continually improving, efficient and responsive to local people’s needs.
- We reduce the local and global environmental impact of our consumption and production.
- Our young people are successful learners, confident individuals, effective contributors and responsible citizens.
- We are better educated, more skilled and more successful, renowned for our research and innovation.

Additional activities or updates specific to 2011-12 are noted in italics.

SAAS Activity	National Outcome	Contribution to National Outcome
Deliver Student Support within the performance targets agreed with Ministers	<p>Our public services are high quality, continually improving, efficient and responsive to local people’s needs</p> <p>Our young people are successful learners, confident individuals, effective contributors and responsible citizens.</p>	Performance targets designed to ensure that the right individuals receive the right money at the right time enabling them to achieve their academic potential.

ANNEX A: CHANGE ACTIVITY AND CONTRIBUTION TO DELIVERING NATIONAL OUTCOMES

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<p>Ensure that SAAS responds strategically to the challenges of tightening public sector finances.</p>	<p>Our public services are high quality, continually improving, efficient and responsive to local people’s needs</p> <p>Tackling the Significant Inequalities in Scottish Life</p> <p>Our young people are successful learners, confident individuals, effective contributors and responsible citizens.</p> <p>We are better educated, more skilled and more successful, renowned for our research and innovation.</p> <p>We reduce the local and global environmental impact of our consumption and production.</p>	<p>SAAS has many points of contact and a large volume of applicants. Responding to the challenges of tightening public sector finances by trying to marginally improve performance at each contact point is unlikely to generate significant improvements to service or operating cost efficiencies. We will therefore focus on:</p> <ul style="list-style-type: none"> • Review and redesign of operational policy to improve the immediate customer experience and reduce bottlenecks and administrative costs. • Review and redesign of systems and processes to improve the ongoing customer experience and reduce operating costs.
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<p>Implementation of staffing strategy to respond to the challenging combination of the seasonal pattern of processing with the complex training and background knowledge required by caseworkers.</p>	<p>Our public services are high quality, continually improving, efficient and responsive to local people's needs</p>	<p>SAAS business is highly seasonal with a key pressure point in August-October. Implementing a staffing strategy designed to address this will improve the ability of the organisation to respond to applications and to provide effective advice and guidance to prospective students and their families on a timely basis.</p>
<p>Refocusing of Funding Awareness work to encourage early applications from students – with the aim of reducing the numbers applying immediately prior to course commencement.</p>	<p>Our public services are high quality, continually improving, efficient and responsive to local people's needs</p>	<p>SAAS business is highly seasonal with a key pressure point in August-October. An active Funding Awareness programme stressing the importance of early application from continuing students should smooth the flow of applications into the organisation. This will allow SAAS to improve service particularly to new applicants unsure of their course place until after the UCAS clearing process.</p> <p><i>Increasingly important, given divergence of funding packages between UK domiciles, to establish residency early in the application cycle.</i></p>

ANNEX A: CHANGE ACTIVITY AND CONTRIBUTION TO DELIVERING NATIONAL OUTCOMES

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<p>Increase resource to Funding Awareness to offer additional support to schools with less experience of students progressing to higher education.</p>	<p>Tackling the Significant Inequalities in Scottish Life</p>	<p>The support of parents and teachers is critical for prospective students. Lack of direct experience of the higher education system can be an inhibitor as can a lack of knowledge about the support available to students from lower income households. By targeting support to schools with less experience and lower numbers of students progressing to higher education, SAAS can help to address this barrier.</p>
<p>Implementation of new Student Support IT system (StEPS)</p>	<p>Our public services are high quality, continually improving, efficient and responsive to local people's needs</p>	<p><i>The new student support system was implemented for session 2011-12. The in-house development and maintenance of the system provides flexibility to respond to changes in Government policy.</i></p> <p><i>Priorities for 2011-12 and beyond include integration of recoveries systems, a review of our web-based services and work with SLC on the payment of student loans.</i></p>

ANNEX A: CHANGE ACTIVITY AND CONTRIBUTION TO DELIVERING NATIONAL OUTCOMES

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<p>Active engagement with Scottish Government to ensure policy changes have customer-focused implementation</p>	<p>Our public services are high quality, continually improving, efficient and responsive to local people’s needs</p>	<p>The experience of delivering a service provides the opportunity to find out from customers which elements of the service they find complex, inaccessible or missing. SAAS is committed to engaging with Scottish Government to ensure that policy changes have customer focused implementation.</p> <p><i>During 2011-12 SAAS will be a key contributor to the policy projects to reform “post 16” student support.</i></p>
<p>Ongoing engagement with SDS to ensure effective partnership delivery of ILA 200.</p> <p><i>ILA 500 (higher education level) is now delivered by SAAS as the part-time fee grant, independently from SDS.</i></p>	<p>Our public services are high quality, continually improving, efficient and responsive to local people’s needs</p> <p>Tackling the Significant Inequalities in Scottish Life</p>	<p>The ILA programme provides the opportunity for individuals on low incomes to access part-time training activities increasing the potential for individuals to re-enter or progress within the workplace.</p> <p>SAAS and SDS must ensure ongoing engagement to refine delivery of ILA 200 in light of the external economic environment as well as ensuring an effective delivery mechanism.</p>

ANNEX A: CHANGE ACTIVITY AND CONTRIBUTION TO DELIVERING NATIONAL OUTCOMES

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<p>Embed flexibility for Business Continuity to address dependency on Student Loans Company</p>	<p>Our public services are high quality, continually improving, efficient and responsive to local people’s needs</p>	<p>The availability and responsiveness of public services is critical. SAAS has an effective business continuity plan for the delivery of its own services. However, SAAS is dependent on the Student Loans Company for the payment and collection of student loans and attendance confirmation.</p> <p><i>Working actively with SLC on student loan payments and with universities and colleges on attendance confirmation.</i></p>
<p>Improve strategic relationships with Scottish Funding Council and the College and University sector</p>	<p>Our young people are successful learners, confident individuals, effective contributors and responsible citizens</p> <p>We are better educated, more skilled and more successful, renowned for our research and innovation</p>	<p>The pressure on public finances emphasises the need for all public sector bodies to co-operate to ensure the optimum outcomes for their customers. This will include better co-ordination of communication; feedback into policy development of a holistic understanding of customer need and the flexibility to respond to new demands – i.e. articulation of students from school to further education to higher education.</p>

ANNEX A: CHANGE ACTIVITY AND CONTRIBUTION TO DELIVERING NATIONAL OUTCOMES

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<p>Improve procedures, systems and resources available to address the risk of organised fraud, improve efficiency and provide value for money from the public purse.</p>	<p>Our public services are high quality, continually improving, efficient and responsive to local people’s needs</p>	<p>Fraud against public services is an issue for all public bodies. SAAS is implementing steps to actively respond to this threat including: increasing the resources available to our in-house fraud team; increasing the scrutiny of cases with characteristics associated with previous fraud cases; introducing new systems for identity checking and improving the sharing of information between organisations in relation to suspect or fraudulent cases. SAAS is an active member of the National Fraud Initiative.</p>
<p>Ongoing engagement with Scottish Government Health Department & NHS Education for Scotland (NES) to ensure effective partnership delivery of the Nursing & Midwifery, Dental, Audiology & Biomedical bursary schemes.</p>	<p>Our public services are high quality, continually improving, efficient and responsive to local people’s needs</p> <p>Tackling the Significant Inequalities in Scottish Life</p>	<p>It is very important that SAAS provides an effective service for all of its customers. This requires, particularly in a period of pressure on public sector finances, that SAAS ensures shared knowledge of the different packages of assistance available and co-ordinated timetables and processes for students.</p>