



**Ombwdsmon
Ombudsman**
Cymru • Wales

Student Finance

Introduction

This Factsheet is about Student Finance. It should be read together with our [‘How to Complain’](#) webpage, available on the ‘Making A Complaint’ tab.

If you normally live in Wales and are studying either in Wales, or anywhere else in the UK, you may be entitled to student finance to cover the costs of your tuition fees and living costs.

Student Finance Wales provides finance, on behalf of the Welsh Government, towards fees and living costs incurred by students when studying in higher education. The Student Loans Company (SLC), as the agent of the Welsh Government, is responsible for the assessment of students’ eligibility to receive financial support, and for processing and making payments of student loans and grants.

The SLC, under the umbrella branding of Student Finance Wales, has a complaints procedure to which complaints should be addressed. If you disagree with a decision on whether you are entitled to financial help you will need to follow the appeals procedure. Whilst the SLC is not a body that falls within the Ombudsman’s jurisdiction, when the SLC is carrying out a function of the Welsh Government (in assessing, administering and processing grants and allowances to students in Wales), its actions fall within the Ombudsman’s jurisdiction. However, you must complain to the SLC before bringing your complaint to us.

What we can do

We can potentially consider complaints regarding:

- poor communication;
- failures in relation to the assessment and administration of applications for student finance;
- failures in the administration of grants and allowances following a decision of entitlement.

What we cannot do

We cannot:

- consider complaints about student finance matters that have not been devolved to the Welsh Government – e.g. the Repayment of Teachers Loan scheme;
- consider appeals against properly made decisions.

Issues to bear in mind

You do not need to make your complaint to us using a solicitor or any other advocate; our service is free and impartial and we aim to make the process as easy to follow for complainants as possible.

Further information

You can get free, independent advice from your local Citizens Advice who may be able to assist you in making a complaint: <https://www.citizensadvice.org.uk/>

You can also find more information about how to complain about student finance on the following websites:

- Student Finance Wales – www.studentfinancewales.co.uk; and,
- Student Loans Company – <https://www.slc.co.uk/>

Examples of cases that we have looked at can be found on our website, under the 'Publications' tab on the '[Our Findings](#)' page.

Contact us

If you are unsure whether we would be able to look into your complaint, please [contact us](#) on 0300 790 0203 or ask@ombudsman.wales

Also available in Welsh.

Easy Read

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