

CAREER DEVELOPMENT LOANS A GUIDE FOR LEARNING PROVIDERS

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1. Introduction

Career Development Loans (CDLs) are one of the major strands of the Government's agenda for lifelong learning. Their aim is to help people overcome the financial barriers to learning by making it easier for them to manage, plan and invest in their own learning.

CDLs are a longstanding programme, available within Great Britain (GB), intended to help remove the financial barrier to learning. Their aims are to increase the amount of vocational learning, encourage more individuals to take responsibility for their own learning, and to encourage financial institutions to view learning as an investment worthy of a loan.

This Guide has been designed for use by learning providers for individuals who wish to fund their education or learning through the CDL programme. It details the eligibility conditions for CDLs and the role and requirements of the learning provider.

The Guide has been produced by the Career Development Loans team within the Learning and Skills Council (LSC). Any queries on the contents should be sent to:

Learning and Skills Council, National Office (Sheffield)
Career Development Loans
N8
Moorfoot
Sheffield
S1 4PQ

Telephone: 0845 000 0045
Email: cdl.learning.providers@lsc.gov.uk

Additional copies of this Guide can be ordered by contacting the above number.

2. What is a Career Development Loan?

- A Career Development Loan (CDL) is a deferred repayment bank loan designed to help individuals to pay for vocational (vocational means it gives the learner the skills needed for an occupation, trade or profession) education or learning.
- The CDL programme is run through a partnership arrangement between the Learning and Skills Council (LSC) and three high street banks: Barclays, The Co-operative and The Royal Bank of Scotland.
- The banks have the responsibility for checking that applicants satisfy the eligibility conditions and that they will be able to repay the loan. All lending decisions are the responsibility of the bank concerned and they have the right to refuse any loan application.

3. How do they work?

- A CDL can be used to fund any full-time, part-time or distance learning course as long as it is vocational and lasts no longer than two years, plus, if relevant, up to 12 months practical experience where it forms an essential part of the course. Paid work experience is not supported unless it has been agreed with the LSC and learning provider in writing. If a chosen course is longer than two years we suggest that a CDL should be used to fund the last part of the course. This will help ensure that the learning is complete when the time comes to start repaying the loan.
- There are three elements to a CDL; Course Fees, Other Course Costs and Living Expenses. Individuals can apply for a loan to cover one or more of these elements and can borrow anything between £300 and £8,000. The loan can be used to cover up to 80 percent of their course fees plus up to 100 percent of any related expenses. If they have been out of work for three months or longer at the time of making their application, they can apply for a CDL to cover 100 percent of their course fees.

Course Fees: Individuals may apply for the fees associated with the CDL eligible parts of the course or programme and the cost of any other essential items that can only be provided by the learning provider.

Other Course Costs: Covers the cost of items associated with learning which can be purchased from places other than from the learning provider, for example: computers and widely available computer software (if applicable to the course being taken); books and stationery; travel costs; childcare; equipment; tools and materials; protective clothing and any costs associated with disability. This enables individuals to seek out the best value for money. Insurance premiums may also be included e.g. in the case of Aromatherapy courses some individuals have been advised to take out insurance to cover against claims of malpractice.

Living Expenses: Living Expenses can only be claimed in respect of food, ordinary clothing or footwear, household fuel, rent, housing costs, council tax and water charges for which the individual is liable. These costs must not be covered by any other grants or state benefits.

If they do claim for living expenses, they must not undertake work involving more than 30 hours per week or 120 hours per month.

- The LSC pays the interest on the loan for the learning period covered by the CDL and for up to one month afterwards. If the individual completes the course, or stops training before the agreed date the repayment holiday will end up to one month after their last day of learning. The individual then starts making repayments to the bank in accordance with their loan agreement. It may be possible for an individual to postpone the start of their loan repayments if, before they are due to start repaying, they can prove that they fulfil one of the following conditions:

They are:

- Unemployed and claiming related benefits
- Taking part in a Government Training Programme and in receipt of a Training Allowance
- Employed and they or their partner are in receipt of one or more of the following benefits: Income Support, Housing Benefit, Council Tax Benefit, Working Tax Credit or Pension Credit
- Attending the course for longer than expected due to reasons beyond their control, such as, ill health or other special circumstances

Provided that one of the above conditions is met, loan repayments can be postponed for up to a maximum of seventeen months, during which time the LSC continues to pay the interest on the loan.

The individual will have to agree any postponement with the bank **before** the date that repayments are due to start.

4. Who can apply?

i) Applicants:

- must be aged 18 or over at the time of application;
- can be employed, self-employed, unemployed (registered or unregistered), or a student;
- must be ordinarily resident in Great Britain (GB) (i.e. England, Scotland or Wales) and have an unlimited right to remain in the United Kingdom (UK). An individual will not qualify for a CDL if their right to remain within the UK is subject to any restrictions e.g. if they hold a study visa;
- must not be in receipt of, or entitled to receive, a Local Education Authority mandatory award or Scottish equivalent (students at education institutions not funded by the Higher Education Funding Council, e.g. a private university, can use a CDL to top up mandatory awards where the award for course fees falls short of the cost charged by the learning institution), a student loan, a NHS **non-means** tested bursary;
- cannot use a CDL to pay for anything that is being financed by another public funded source. This includes other initiatives by the Government or the devolved administrations such as the Individual Learning Account Wales, Adult Learning Grant or Assembly Learning Grant (available only to those who live in Wales);
- must not have reasonable or adequate access to funds to pay for the course other than with a CDL; and
- must intend to work within the European Union (EU) or in Iceland, Norway or Liechtenstein once they have finished their course as CDLs are part funded through the European Social Fund (ESF).

Please note: If employed, an applicant's employer must not be receiving a grant for the costs covered by a CDL.

Employees of a CDL registered learning provider are not eligible for a CDL to support a course with that learning provider. This exclusion also applies to those involved in the sale and delivery of training with the learning provider, parent company, subsidiaries or affiliates and the members of their immediate family or persons living in the same household.

ii) Applicants responsibilities

The Applicant is personally responsible for:

- choosing an appropriate course and provider;
- ensuring that they meet the eligibility criteria in accordance with the CDL Application Pack;
- completing the application form or, if the form is completed for them (i.e. Barclays telephone banking application system), ensuring that the information given is correct, for the bank of their choice;
- contacting their area Inland Revenue National Insurance Contributions Office to find out what their National Insurance position will be during and after their course if they intend to stop working while they train;
- if appropriate, contacting the office that pays their state benefits before applying for a CDL, to find out how their entitlement might be affected.

5. Learning - Which courses are covered by a CDL?

Only the vocational elements of courses are eligible for CDL support. Some courses include a package of services that a CDL will not cover. For example, job search and marketing activities, or costs associated with starting up a business are not eligible.

Foundation Courses

A foundation course used as a step towards another course would not be eligible for a CDL. However, a stand-alone foundation course that leads to employment in its own right would be eligible.

Careers Counselling Courses

A CDL cannot be used to fund any course that is solely based on careers information, advice and guidance. This includes careers counselling, careers progression, CV writing, job-hunting, interviewing skills, etc. Government-backed initiatives, such as **learnirect**, Worktrain and Information, Advice and Guidance partnerships increasingly provide many of these services. However, a CDL can be used to fund a course leading to The Qualification in Careers Guidance (QCG) or similar professional qualification in careers guidance.

Franchise Courses

A CDL must only cover the initial learning costs associated with a franchise course, usually the induction training. It must not be used to pay for the franchise or to buy a licence from the franchiser.

Courses can be full-time, part-time or distance learning (full-time or part-time).

The costs involved in Accreditation of Prior Learning i.e. advice, portfolio assembly and accreditation are eligible for CDL support.

Courses can be for up to a maximum of two years of learning, plus up to one year's practical experience where it forms an essential part of the course and has been agreed with the LSC. Paid work experience will not normally be covered by a CDL. LSC will limit the maximum CDL support to the length of the longest course offered by each learning provider. Course length will be as described in the brochure or course publicity material given to individuals and provided by the learning provider at the time of registration.

The course must be applicable to the work that the individual does or intends to do and provide the skills needed for an occupation, trade or profession.

6. The CDL Application Pack

i) Contents of the pack

The CDL Application Pack contains:

- Information and advice about applying for a CDL
- Application forms for each of the three banks;
- An LSC Equal Opportunities monitoring form (included on an occasional basis).

7. CDL Learning Provider Registration

i) Introduction

The LSC maintains a register of learning providers for administrative purposes only, carrying out basic checks to verify the existence of a learning provider. This is to ensure that the fees elements of CDLs, which are paid direct to learning providers, are paid correctly.

For individuals to learn with your organisation using a CDL, you must have registered as a learning provider with the LSC. To register, you must complete a Learning Provider Registration Form (Annex C if a private provider, Annex D if a college, university or other public provider) and sign up to a set of principles laid down by the LSC (Annex Ca if a private provider and Annex Da if a public provider). The principles are explained below. You must also send to the LSC any brochures about the courses you offer.

Applications will be declined if:

- companies have less than one years trading experience in delivering training'
- companies already registered for CDLs will not be permitted to offer courses of a different vocation until they have successfully offered the new course for 12 months,
- courses do not fit the 'vocational' criteria of the CDL Programme,
- misleading information about CDLs is contained in a learning provider's literature, website or advert,
- accounts are overdue at Companies House,
- other discrepancies at Companies House,
- applications are from organisations that have previously ceased trading leaving CDL funded individuals with incomplete learning. The directors of such companies are precluded from registering organisations or acting as shadow directors for organisations registered for CDLs.

Once you have registered, the LSC will allocate you a registration number. The allocation of this number does not in any way indicate approval or accreditation of a provider or any course offered by that provider. It is purely for administration purposes and neither the registration number nor any suggestion of LSC approval should be referred to in any publicity material. Periodically, the LSC may ask you to re-register.

The registration number must be quoted on the written confirmation to the bank that an individual has started their course.

Details of how to register are given in the flowchart in Annex E of this Guide. When a registration number is allocated to you it should be retained and made available to all your staff dealing with the administration of courses eligible for a CDL.

You must keep the LSC and bank informed of any changes to your details, for example, if the address of your premises changes or there is a change of contact names in the organisation, so that your details can be kept up to date. A form is included at Annex F of this Guide.

Neither the LSC nor the banks approve courses or providers, nor do they have any special arrangements with individual providers. The choice of course and the learning provider is the sole responsibility of the applicant.

The bank will pay course fees for successful applicants direct to the learning provider chosen by the applicant once the bank has received written confirmation from the learning provider that the applicant has started their course. If the learning provider receives fees for course costs that are greater than the true cost of the course the remainder should be paid back to the bank. Under no circumstances should a learning provider give any surplus amount to the individual.

The individual may be able to arrange for the bank to pay their course fees in stages. They can arrange for them to be paid in a maximum of five instalments. The CDL Application Pack tells individuals to discuss this option with the bank if their learning provider will accept payment in this way. The CDL Application Pack tells the individual what to do.

For the purposes of CDLs, a start date is the date the individual actually commences the training course and for distance learning the date the individual receives the course materials. This is the date that must be on the Course Start Notification form. The Course Start Notification form must not be completed before that date i.e. before the trainee has commenced the course.

If an individual completes or leaves the course early you must notify the relevant bank and the LSC within four weeks of the individual leaving. A form for you to complete is included at Annex G. Alternatively, you can contact the LSC on 01928 794307 or by e-mail at the following address: cdl-learning.providers@lsc.gov.uk. If you received payment as part of the individual's course fees directly from the bank, refunds that may be due must be repaid to the relevant bank.

ii) Principles

As part of the LSC continuous improvement and development of the CDL programme we have analysed and evaluated customer feedback including correspondence, phone calls and questionnaires to introduce a set of principles that all CDL learning providers must sign up to. They are part of the Registration Forms (copies of which are in Annex C and D of this Guide). The following paragraphs list each of the principles gives background information to them and explains some of the responsibilities of being a registered learning provider:

- **To act responsibly in helping individuals choose learning relevant to their needs and abilities, to include:**
- **clear explanation of any accreditation held (in respect of the course, the qualification or the provider), the qualification a course undertaken may lead to, and the awarding body,**
- **making available any public inspection reports upon request,**
-
- **encouraging use of government-supported information, advice and guidance services.**

Many individuals are inexperienced in choosing learning and are unclear about what is available for them to achieve their goals. We receive a lot of complaints from disgruntled CDL applicants who haven't received the learning they wanted because they have been advised incorrectly in their choice. Where a course has been supported by a CDL, LSC may call upon the provider to demonstrate that the course represents value for money and also to demonstrate what has been done to assist the individual taking out the loan to make a responsible choice.

Whilst we encourage learning providers to make potential students aware of CDLs to assist in funding their learning, any learning providers who actively seek out potential students to get them to take out or use a CDL as no more than an aid to making sales, whether in combination with other inducements such as free gifts, retail vouchers, holidays, mobile phones, etc. will be removed from the CDL Learning Provider Register.

Learning providers should refer individuals to the government-supported services and must give clear, unambiguous, impartial advice to help individuals choose the learning that is relevant to their needs and abilities.

There are a number of government-supported services that have been set up to give individuals' information, advice and guidance services to assist them in their choice of learning. These include:

- **learndirect** and **learndirect-futures** – on freephone 0800 100 900 or www.learndirect.co.uk;
- Information, Advice and Guidance (IAG) partnerships in England – contact **learndirect** (see above) for details of local IAG partnerships;
- **learndirect scotland** – on freephone 0808 100 9000, or www.learndirectscotland.com;
- Careers Wales – through **learndirect** (see above) or visit www.careerswales.com

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When choosing courses, individuals need to be aware of what qualifications, if any, their course will lead to and which awarding bodies are appropriate. Learning providers must provide in writing this information and give written notification to individuals, of any changes that occur after they have started the course. Individuals should be able to see any reports that are in the public domain about their chosen learning provider.

When completing application forms, individuals need to be made aware of the importance of putting the actual course start and end dates and, if different, the CDL supported course starts and end dates on the forms. Learning providers must not suggest to individuals to put a course start date on applications earlier than the actual start date in order to obtain funds sooner. Nor must they suggest to individuals to put a course end date later than the actual end date in order to delay loan repayments.

A CDL is only available for courses that last no longer than two years plus, if applicable, one year practical experience if it forms part of the course. There have been instances where individuals undertaking courses that are for longer than two years have put course dates for two years and then immediately asked for a course extension. Learning providers must not suggest that individuals put any dates on forms other than the actual course dates and if different, the CDL supported course dates.

- **To provide clear information to individuals and LSC on course length (this will be as listed in your brochure) on the fees payable and the conditions under which refunds are payable.**

There are occasions where individuals, having believed they have paid for their courses in full, later learn there are further charges for examinations, other parts of the course, certification, to retake parts of the course, to change courses or for materials. They are also unaware of any additional costs if they fail exams, have to retake parts of the course and have to retake exams (CDLs cannot cover the costs of exam or course resist or retakes) The full and complete costs of their course must be made clear to individuals. Learning providers must not suggest to individuals to apply for more than is needed to complete the course. There have been instances where individuals have claimed living expenses as other course fees in order to avoid the rules surrounding state benefits.

Many learning providers do not have a clear policy regarding refunds. This had led to individuals being confused about any refund available to them if they fail to complete the course.

Learning providers are expected to explain and confirm in writing the full costs, and what is covered by those costs, of the learning and the circumstances in which a refund, if appropriate, would be payable. They must notify individuals, in writing, of any changes that occur after they have started the course.

- **When referring to CDLs in promoting courses, to use only official LSC material available in the CDL Guide for Learning Providers or on the CDL website.**

Some learning providers issue promotional material that is misleading about the CDL rules, and implies that the learning providers are in some way approved by the LSC or the banks that operate CDLs. This is not the case. You must not imply in your literature that you are in partnership with the LSC or the banks, or that the LSC or the banks approve you or your courses. You must not use the LSC logo on your literature or create your own literature about CDLs.

When publicising your courses you can issue trainees with the CDL Brief Guide only, and refer them to the CDL Information Line on Freephone 0800 585 505 (open 8am to 10pm seven days a week apart from Christmas Day, Boxing Day and New Years Day when a telephone answering service is available), or direct them to the following website: www.direct.gov.uk/cdl

- **Not to aid or encourage individuals to apply for or obtain CDL funds by deception.**

There have been instances of individuals taking a course with CDL funding which was applied for and granted to somebody else. This is fraud and must not be encouraged. It is also fraudulent to claim that course fees are higher than they actually are in order to gain a loan for 100 percent of course fees or to give the individual 'cash back'.

- **Not to recommend any particular CDL bank to trainees.**

There are three banks involved in the CDL programme and it is for the individual to choose which bank to apply to. Learning providers must not influence them in any way.

- **To respond accurately, and within 2 weeks (unless you let LSC know of problems meeting the timescale) to requests from LSC for information.**

As CDLs are backed by public money there is a requirement for checks to be made by the LSC to ensure that money is being paid correctly and that the individual is on the course. If the LSC receives a complaint about you we may write to ask for your comments.

- **To advise LSC promptly of any changes to the registration details and/or course details, in any event, no later than one calendar month after the change.**

We have found that information relating to approximately 40 percent of learning providers has changed without notification to the LSC. It is vital that we keep details up to date on our register to ensure that we can notify learning providers of changes. Failure to notify us of a change of address may result in your registration lapsing. See Annex F for a form for learning providers to notify changes to their registration details.

- **Upon receipt of CDL funding, to refund any money advanced by an individual as a deposit no later than one calendar month after CDL funds have been received.**

We have had complaints from individuals who have paid a deposit and upon receipt of the CDL funds, which also cover the deposit; learning providers have not returned the initial deposit or have delayed doing so for some considerable time. It is therefore important that refunds are made promptly, to the individual.

- **To maintain records of individuals/learning supported by CDLs and make these available upon request to LSC.**

As CDLs are backed by public money there is a requirement for checks to be made by the LSC to ensure that money is being paid correctly and that the individual is on the course. Learning providers must keep records of individuals. As a minimum, learning providers should keep the following information:

- Name;
- Address;
- Date of birth;
- National Insurance (NI) Number (or Passport Number if no NI Number);
- Course title;
- Course type e.g. full or part-time, distance learning;
- Number of modules required to complete the course;
- Start and end dates of course;
- Qualification being taken and individuals progress - e.g. information about modules started and completed with dates and marks obtained, attendance record if appropriate, dates of progress reviews and outcomes, whether the individual was successful in gaining the qualification;
- Evidence of payment of deposits by individuals and of refund of those deposits once the CDL is paid over;
- Name of bank providing the funding;

These records must be kept for three years after the date the individual left the course as the LSC may ask for confirmation of an individual's attendance or continued attendance on a course.

- **To repay, upon demand, any funds that are paid in circumstances that do not comply with the rules of the CDL programme, or where a refund may be due because an individual has failed to complete the course.**

If your organisation has a policy that enables refunds to be made if the course is not completed for any reason, you must adhere to this policy for CDL funded individuals.

- **Notify the LSC within four weeks of an individual's last day of attendance on the course if the individual completes or leaves the course early.**

It is important to inform LSC and the relevant CDL bank of early course completion so that repayments can begin as appropriate and the public purse can be protected:

Any refund due for incomplete learning must be made to the relevant bank.

- **To abide by the Data Protection Act 1998 when handling data on individual trainees.**

iii) **Additional responsibilities of being a registered learning provider**

As a registered learning provider:

You must:

- issue CDL Brief Guides to individuals who want information on CDLs, or give them details of the CDL Information Line number - 0800 585 505 where they can apply for an application pack themselves;
- give prospective CDL applicants any factual information they need to enable them to complete parts of the chosen bank's application form;
- complete the Course Start Notification form and send it to the lending bank to confirm that an individual has started their course. The form should only be completed on or after the date that the individual has started the course and should have your official stamp on it (if you do not have a stamp you should send the certificate under cover of a letter headed note).

You must not:

- submit application forms on behalf of individuals;
- complete any part of the application form for individuals;
- change start or end dates of a course without the individual having prior approval from the bank to adjust their CDL repayments accordingly;
- contact the banks to enquire about an individual's application, as legally they cannot divulge any details of individual applications to a third party;
- charge an individual for help in completing the CDL Application Form.

Please note: the LSC reserves the right to suspend or withdraw the registration of a learning provider at any time the CDL Principles are not adhered to, any other conditions are not met, or when the behaviour of the learning provider is likely to bring the CDL programme into disrepute.

Data Protection Act 1998: Personal information you provide will be used to process your details as a learning provider for the LSC Career Development Loan programme. This information may be used by LSC to monitor and evaluate CDLs *without identifying any individuals*.

8. How do I apply to register as a CDL Learning Provider?

To apply to register as a learning provider you must:

- Read the Guide for Learning Providers:
- Complete & sign the Registration Form (Annex C or D of this Guide);
- Complete & sign the Principles Form (Annex Ca or Da);
- **send the completed forms, together with copies of your company brochures to the LSC (the address is given on page 3 of this Guide).**

and then send to:

Learning and Skills Council, National Office (Sheffield)
Career Development Loans
N8
Moorfoot
Sheffield
S1 4PQ

If you have any queries please contact the LSC on 0845 000 0045, or e-mail to:
cdl.learning.providers@lsc.gov.uk

It is vital that you complete the registration forms as quickly as possible as CDL applications will not be considered until the chosen learning provider is registered with the LSC for CDLs. Please submit original forms, photocopies will not be accepted.

The flow chart in Annex E shows the registration process.

Copies of the Registration Forms are included in Annex C and Annex D. Please note when completing the form, a “Public Sector” organisation is one funded by central or local government funds e.g. a college or university.

9. Request for publicity material - useful numbers and addresses

The following CDL publications are available for you to distribute and display:

- CDL Brief Guide – a leaflet giving the basic details of who is eligible for a CDL, how to get an Application Pack and who to ask for further information;

Copies can be requested by contacting:

The CDL Information Line on 0800 585 505 – this is available 8am to 10pm seven days a week apart from Christmas Day, Boxing Day and New Year's Day when a telephone answering service is available

Potential CDL applicants can also obtain literature from Information Advice and Guidance (IAG) partnerships, Jobcentre Plus offices, participating banks and Citizens Advice, or by contacting:

FREEPHONE 0800 585 505

If you have any comments about the operation of the CDL programme please contact us at:

Learning and Skills Council, National Office (Sheffield)
Career Development Loans
N8
Moorfoot
Sheffield
S1 4PQ

Telephone: 0845 000 0045

Email: cdl.learning.providers@lsc.gov.uk

Annex A:

How to find out more

For advice about **Career Development Loans** call The CDL Information Line 0800 585 505. This is available 8.00am to 10.00pm seven days a week apart from Christmas Day, Boxing Day and New Years Day when a telephone answering service is available. Alternatively look on www.lifelonglearning.dfes.gov.uk/cdl

Organisations already mentioned

learndirect and **learndirect scotland**

Advice on what courses are available.

In England and Wales call **learndirect** 0800 100 900 or see www.learndirect.co.uk an advanced job-matching service called **learndirect-futures** is available from this site. In Scotland call **learndirect scotland** 0808 100 9000, or see www.learndirectscotland.com

Information, Advice and Guidance partnerships can give information and advice on your career. To find out your nearest IAG partnership, contact **learndirect**. In Scotland, this service is available through **learndirect scotland** on freephone 0808 100 9000 or www.learndirectscotland.com In Wales, this service is available by contacting Careers Wales through **learndirect** on 0800 100 900 or www.careerswales.com

Your local Jobcentre Plus office www.jobcentreplus.gov.uk or your local telephone directory/Yellow Pages.

Information about the local labour market.

Advice on how learning may affect your benefits.

Connexions www.connexions.gov.uk

Connexions are the youth support service for 13 to 19 year olds in England. See the website for more information and the areas it covers.

Further sources of information

Local Learning and Skills Councils 0845 019 4170 or www.lsc.gov.uk

The Learning and Skills Council is responsible for planning and funding all post-16 education and training outside higher education in England.

Open and Distance Learning Quality Council 020 7612 7090 or www.odlqc.org.uk

Advice and a buyers guide on distance learning.

British Learning Association 01462 485 588 or www.british-learning.com

Advice and information on all aspects of open, flexible online and distance learning.

Adult Learning Inspectorate 02476 716 600600 or www.ali.gov.uk

For publicly-available reports on learning providers.

Trading Standards Office www.tradingstandards.gov.uk

Citizens Advice www.nacab.org.uk

For consumer advice – their numbers are in the local phone book or Yellow Pages.

Worktrain www.worktrain.co.uk

A skills, learning and job-matching service.

Sector Skills Development Agency 01709 765 444 or www.ssda.org.uk

For information on the Sector Skills Development Agency (SSDA) which funds, supports and champions the new UK-wide network of influential employer-led Sector Skills Councils.

The Qualifications and Curriculum Authority 020 7509 5555 or www.qca.org.uk

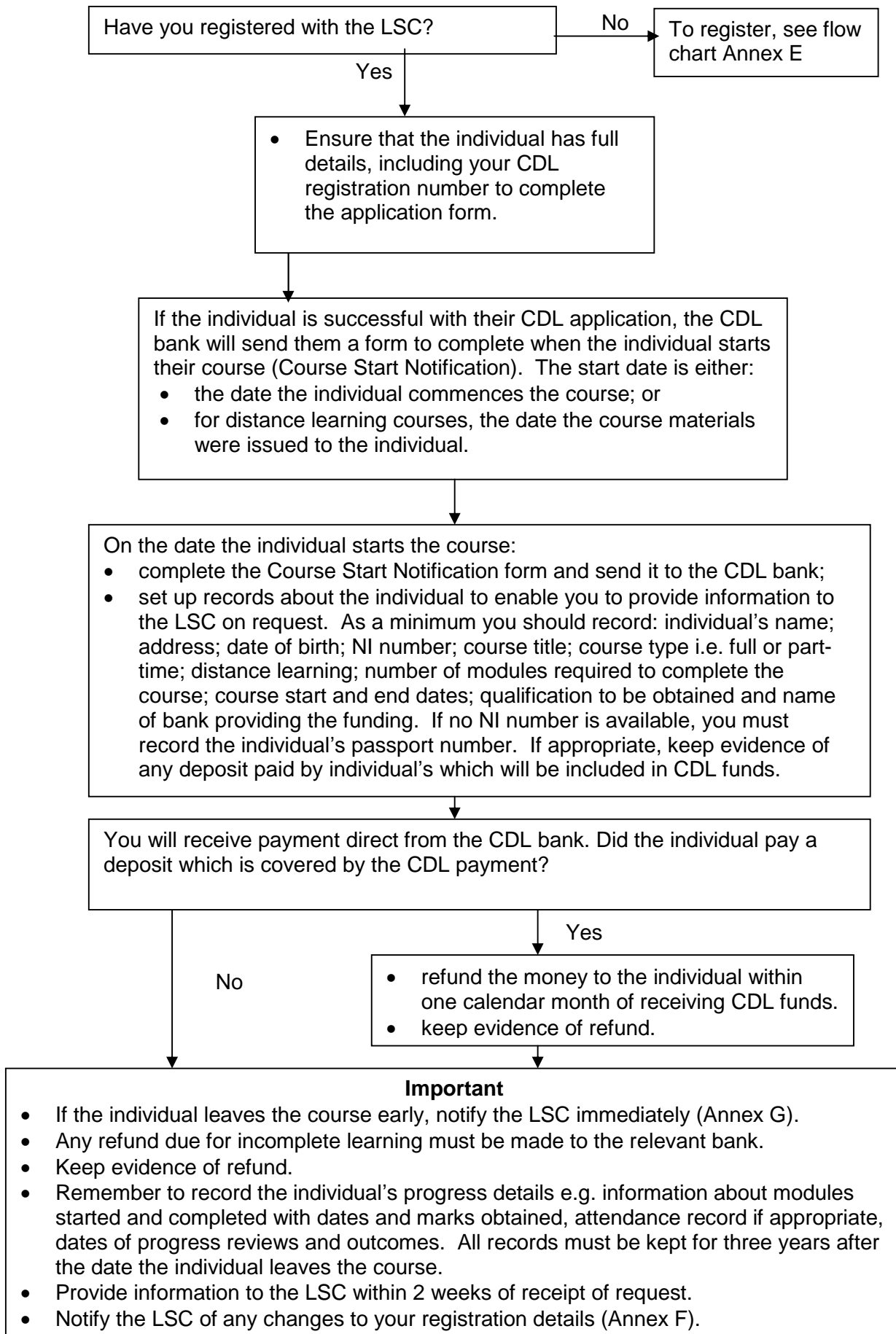
Advice about qualifications and awarding bodies. You can get a list of awarding bodies from this website – just do a search on ‘awarding bodies.’ Contact the awarding body itself for advice about qualifications and accredited learning providers. In Scotland this service is available from the **Scottish Qualification Authority** 0845 279 1000 or www.sqa.org.uk

Money to learn

This is a LSC booklet giving information on the financial help available for adults in further education and training. You can get a copy from further education colleges, libraries, offices which pay benefits, Jobcentre Plus offices, Citizens Advice, or by phoning 0845 602 2260. You can also download it from the internet at

www.lifelonglearning.dfes.gov.uk/moneytolearn/index.htm

Annex B: Flow Chart - Learning Provider responsibilities in CDL application process



Annex C: CAREER DEVELOPMENT LOANS
LEARNING PROVIDER REGISTRATION FORM

(Cross out any boxes which do not apply)

Company name (& trading name if different):		Companies House Reg Number (if applicable):	
State the legal basis of the company i.e. limited company, partnership etc:			
Company address: (if head office list all regional/sub-offices, on a separate sheet if necessary)		Tel:	Fax:
Email address:	Website address:		
Where does training take place (list all premises, on separate sheet if necessary):			
Is the Company a member of any governing/awarding/accrediting body? List all applicable with membership numbers:			
Are the qualifications you offer accredited? If so by whom?			
List all company directors (use a separate sheet if necessary) Name:		Date of Birth:	
Nominated company contact:	How long has the company been providing training?		
Do you offer careers counselling/ job search courses as defined in Section 5, paragraph 3, page 9 of this Guide? (please tick)	Yes	No	
Does the training lead to a franchise arrangement?* (please tick)	Yes	No	

*If Yes, quote the cost of purchasing the franchise element here.	
Is your company linked to any other company? Please give details of all linked companies including Companies House registration numbers. Explain link on a separate sheet if necessary.	
Tick the statement that applies We offer distance learning only We offer classroom based learning only We offer distance learning along with classroom based learning	
I confirm that the information provided is complete and accurate and I have read the Guide For Learning Providers.	
Signed: Date:	Position in Company:

Please read the principles overleaf carefully and sign and return the declaration.

Ensure that the original documents of the following are sent to the address below:

- Completed Learning Provider Registration Form**
- Completed Learning Provider Principles declaration**
- Company brochures/publicity material detailing courses, their lengths, prices and company refund policy**
- Copy of any contract issued to trainees**

Learning and Skills Council, National Office (Sheffield)
Career Development Loans
N8
Moorfoot
Sheffield
S1 4PQ

Note: Unsigned or photocopied forms will not be accepted

Data Protection Act 1998: Personal information you provide will be used to process your details as a learning provider for the LSC Career Development Loan programme. This information may be used by LSC to monitor and evaluate CDLs *without identifying individuals*.

Annex Ca: Learning and Skills Council (LSC) Career Development Loan (CDL) Learning Provider Principles

To register as a learning provider we require you to adhere to the following principles:

- To act responsibly in helping individuals choose learning relevant to their needs and abilities, to include:
 - Clear explanation of any accreditation held (in respect of the course, the qualification or the provider), the qualification a course undertaken may lead to, and the awarding body.
 - Making available any public inspection reports upon request.
 - Encouraging use of government-supported information, advice and guidance services.
- To provide clear information to individuals and LSC on course length (this will be as listed in your brochure), fees payable and the conditions under which refunds are payable.
- When referring to CDLs in promoting courses, to use only official LSC material available in the CDL 'A Guide for Learning Providers' or on the CDL website.
- There should be no implication that providers are in partnership with LSC or that LSC endorses any course or provider.
- Not to recommend any particular CDL bank to individuals.
- Not to aid or encourage individuals to apply for CDL funding by deception.
- To respond accurately, and within two weeks (unless you let LSC know of problems meeting the timescale) to requests from LSC for information.
- To advise LSC promptly of any changes to the registration details and/or course details, in any event, no later than one calendar month after the change.
- Upon receipt of CDL funding, to refund any money advanced by an individual as a deposit no later than one calendar month after CDL funds have been received.
- To maintain records of individuals/learning supported by CDLs and make these available upon request to LSC.
- To repay, upon demand, any funds that are paid in circumstances that do not comply with the rules of the CDL programme, or where a refund may be due because an individual has failed to complete the course.
- Notify the LSC within four weeks of an individual's last day of attendance on the course if the individual completes or leaves the course early.
- To abide by the Data Protection Act 1998 when handling data on individual trainees.

Declaration

I have the authority to represent this business and I agree to adhere to the principles and rules of the CDL Programme as outlined above and detailed in the Learning Provider Guide. I understand that failure to do so may result in the withdrawal of registration of this business from the CDL programme.

I confirm that the information provided on this form is correct and complete.

Signed:..... **Print Name:**.....

Dated:...../...../..... **Position in Company:**.....

Annex D: CAREER DEVELOPMENT LOANS
LEARNING PROVIDER REGISTRATION FORM

(Cross out any boxes which do not apply)

University/College name:	
Public funded (tick if appropriate):	What is the legal basis of the company? E.g. Limited Company, partnership etc:
Telephone number:	Fax number:
Email address:	Website address:
Contact name:	
Address:	
Where does training take place? (List all premises; continue on a separate sheet if necessary):	
Are you a member of any governing/awarding/accrediting body? List all applicable with membership numbers:	
Are the qualifications you offer accredited? If so, by whom?	

I confirm that the information provided is complete and accurate and I have read the Guide For Learning Providers.	
Signed:	Position:
Date:	

Please read the principles attached carefully and sign and return the declaration.

Ensure that the original documents of the following are sent to the Address below:

- Completed Learning Provider Registration Form**
- Signed Learning Provider Principles declaration**
- Prospectus/brochures/publicity ,material detailing courses, their lengths, prices and any refund policy**

Learning and Skills Council, National Office (Sheffield)
Career Development Loans
N8
Moorfoot
Sheffield
S1 4PQ

Note: Unsigned or photocopied forms will not be accepted

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Annex Da: Learning and Skills Council (LSC) Career Development Loan (CDL) Learning Provider Principles

To register as a learning provider we require you to adhere to the following principles:

- To act responsibly in helping individuals choose learning relevant to their needs and abilities, to include:
 - Clear explanation of any accreditation held (in respect of the course, the qualification or the provider), the qualification a course undertaken may lead to, and the awarding body.
 - Making available any public inspection reports upon request.
 - Encouraging use of government-supported information, advice and guidance services.
- To provide clear information to individuals and LSC on course length (this will be as listed in your brochure), fees payable and the conditions under which refunds are payable.
- When referring to CDLs in promoting courses, to use only official LSC material available in the CDL 'A Guide for Learning Providers' or on the CDL website.
- There should be no implication that providers are in partnership with LSC or that LSC endorses any course or provider.
- Not to recommend any particular CDL bank to individuals.
- Not to aid or encourage individuals to apply for CDL funding by deception.
- To respond accurately, and within two weeks (unless you let LSC know of problems meeting the timescale) to requests from LSC for information.
- To advise LSC promptly of any changes to the registration details and/or course details, in any event, no later than one calendar month after the change.
- Upon receipt of CDL funding, to refund any money advanced by an individual as a deposit no later than one calendar month after CDL funds have been received.
- To maintain records of individuals/learning supported by CDLs and make these available upon request to LSC.
- To repay, upon demand, any funds that are paid in circumstances that do not comply with the rules of the CDL programme, or where a refund may be due because an individual has failed to complete the course.
- Notify the LSC within four weeks of an individual's last day of attendance on the course if the individual completes or leaves the course early.
- To abide by the Data Protection Act 1998 when handling data on individual trainees.

Declaration

I have the authority to represent this business and I agree to adhere to the principles and rules of the CDL Programme as outlined above and detailed in the Learning Provider Guide. I understand that failure to do so may result in the withdrawal of registration of this business from the CDL programme.

I confirm that the information provided on this form is correct and complete.

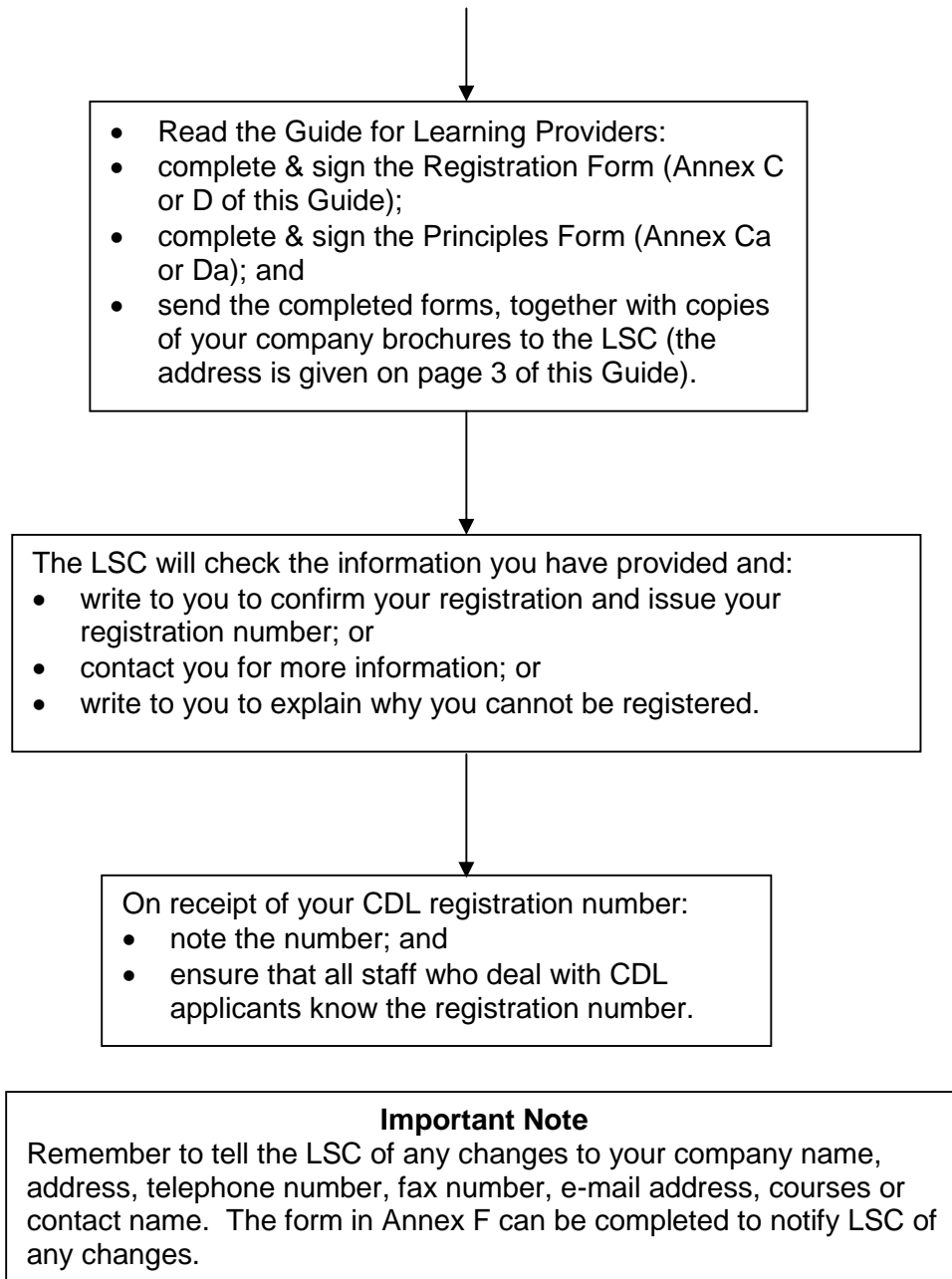
Signed:..... **Print Name:**.....

Dated:...../...../..... **Position in Company:**.....

Annex E: Flow chart - CDL Learning Provider Registration Process

Important

It is vital that you complete the registration forms as quickly as possible as CDL applications will not be considered until the chosen learning provider is registered with the LSC



Annex F: Form to notify change to Learning Provider registration details

CAREER DEVELOPMENT LOANS

CHANGE TO LEARNING PROVIDER REGISTRATION DETAILS

Learning Provider Registration Number:	
*Company Name:	
*Contact Name:	
*Address:	
Postcode:	
*Telephone:	
*Fax:	
*Email:	
*Website:	

***Please give the amended details and confirm what has changed. Include changes to courses.**

Signed.....

Dated.....

Complete and send to:

**Learning and Skills Council, National Office (Sheffield)
Career Development Loans
N8
Moorfoot
Sheffield
S1 4PQ**

E-mail to: cdl.learning.providers@lsc.gov.uk

Data Protection Act 1998: Personal information you provide will be used to process your details as a learning provider for the LSC Career Development Loan programme. This information may be used by LSC to monitor and evaluate CDLs *without identifying any individuals*.

Annex G

CAREER DEVELOPMENT LOANS

Notification of early course completion

IMPORTANT - You can complete this form to notify the Learning and Skills Council that an individual has left their course or has completed their training earlier than scheduled.

Please complete this form clearly in block capitals using black or blue ink and send it to the address below within four weeks of the trainee's last day of attendance on the course.

TRAINEE DETAILS	
Name:	
Address:	
Date of Birth:	
COURSE DETAILS	
Course Title:	
Learning Provider Name:	
Address:	
Telephone Number:	
Last date attended training:	
Reason given, if known, for not continuing with course:	

Signed: _____ **Dated:** _____

Please send this form to:

Learning and Skills Council, National Office (Sheffield)
Career Development Loans
N8
Moorfoot
Sheffield
S1 4PQ

E-mail to cdl.learning.providers@lsc.gov.uk