

# Evaluation of the Career Development Loans Scheme The view of Career Development Loan Providers.

Of interest to Career Development Loans stakeholders including learning providers, National Association of Managers of Student Services (NAMSS), the CDL banks, the devolved authorities in Scotland and Wales and the Department for Innovation, Universities and Skills (DIUS). Also of interest to educationalists and researchers in the learning and skills sector.

## January 2008

Of interest to National, Regional and Local Learning and Skills Colleagues

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# Introduction

1 A questionnaire was distributed by email to all CDL-registered providers (2,244 in total) in December 2006. The organisations were asked to return their completed surveys by 29 December 2006. (The questionnaire is included as an annex to this document.)

2 An initial headline analysis report was produced by GHK, the research company, in January 2007. It was based on the data provided in the 87 questionnaires received. (The response rate was 3.9 per cent.)

3 A reminder email was then sent out in order to boost response levels. By 15 April 2007, 184 completed responses had been returned. (The overall response rate was 8.1 per cent.) This report provides a full analysis of these responses.

4 Please note that all percentages have been rounded to the nearest integer.

# Background Information

## Importance of the CDL

**Q1.1: At the moment, on a scale of 1 to 5 (where 1 is not at all important and 5 is very important), how important are CDL learners to your organisation?**

5 Overall, 180 of the 184 respondents responded to this question. The results are shown in the table below.

	1 (not at all important)	2	3	4	5 (very important)
<b>Number of responses</b>	17	34	39	33	57
<b>Proportion of total responses</b>	9%	19%	22%	18%	32%

6 Exactly half of respondents feel that the CDL is either very important or important to their organisation (the response was a score of either 4 or 5).

7 Fewer than a third (28 per cent) think that it is unimportant (the response was a score of either 1 or 2).

**Q1.2: At the moment, roughly how many CDL-funded learners are learning with your organisation?**

8 Overall, 180 providers responded to this question, with 26 stating that they did not know how many of their learners were CDL-funded. Of the remaining 154 providers, 136 (88 per cent) said that between 0 and 10 of their learners were CDL-funded. This is outlined in the table below.

<b>Number of CDL learners</b>	0	1	2	3	4	5	6	7	8	9	10
<b>Number of responses</b>	48	26	15	12	6	10	6	1	3	4	5

9 The responses of the remaining 18 providers were as follows.

<b>Number of CDL learners</b>	11–20	21–30	31–40	51–60	100+	181	480	920
<b>Number of responses</b>	4	5	3	2	1	1	1	1

Notes: The 'number of CDL learners' quoted in the table reflects the responses given by providers.

**Q1.3: Is the number of CDL-funded learners consistent, or has it fluctuated over time?**

10 Overall, 177 providers responded to this question. The results are outlined in the table below.

	<b>Consistent</b>	<b>Fluctuated</b>	<b>Don't know</b>
<b>Number of responses</b>	62	80	35
<b>Proportion of total responses</b>	35%	45%	20%

11 The questionnaire invited those respondents who had experienced a fluctuation in CDL-funded learner numbers to include some further detail about this. The information provided suggested that learner numbers generally varied from year to year: no distinct trends could be identified.

12 Some providers stated that the numbers tended to vary according to intake – although the numbers were fairly small for most (i.e. less than 5). No real conclusions could be drawn about any identifiable emerging trend.

**Q1.4: At the moment, what proportion of your total number of learners are CDL-funded learners?**

13 Overall, 172 providers responded to this question, with seven stating that they did not know the answer. The majority of providers (130, or 76 per cent) said that the proportion of CDL-funded learners was 10 per cent or less of their total learner population. More detail is provided in the table below.

<b>Proportion of learners (%)</b>	0	>1	1	2	3	4	5	6	7	8	9	10
<b>Number of responses</b>	47	13	20	8	9	2	18	4	1	3	0	5

14 The remaining 35 providers gave a range of percentages, reaching up to 80 per cent in some instances. These are outlined in the table below.

<b>Proportion of learners (%)</b>	11–20	21–30	31–40	41–50	51–60	61–70	71–80
<b>Number of responses</b>	13	8	6	3	1	0	4

**Q1.5: Do you intend to employ any of your CDL-funded learners once they have completed their training course?**

15 This question was a significant one. One of the key areas of interest of the survey was to determine how far the CDL might be used as a tool for workforce development activities.

16 Overall, 169 providers responded to this question, and three of these stated that the question was not applicable to them.

17 The answers given by the remaining 166 respondents are outlined in the table below.

	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>Number of responses</b>	19	91	56
<b>Proportion of total responses</b>	11%	55%	34%

18 Of the 19 providers who stated that they did intend to employ some of their CDL-funded learners, 13 outlined the estimated percentage. A total of 11 providers (all training centres for driving instructors and weight management centre franchises) said that they intended to employ all of their CDL-funded learners.

19 One provider specified that it intended to employ 25 per cent of its CDL-funded learners, and another specified 7 per cent.

## **CDL-funded provision**

**Q1.6: Do the courses for CDL-funded learners equip them specifically for employment in your organisation, or are they transferable, independent qualifications?**

20 Overall, 176 providers answered this question. Their responses are given in the table below.

	<b>Specific to organisation</b>	<b>Transferable</b>	<b>Both</b>
<b>Number of responses</b>	26	148	2
<b>Proportion of total responses</b>	15%	84%	1%

21 The vast majority of CDL-funded learners are studying for qualifications that are transferable and independent. Although it was not given as an option on the questionnaire, two providers stated that their courses were 'both' specific to their organisation and transferable.

**Q1.7:** This question asked learning providers to list all of their courses and some of their characteristics. It was not sufficiently well completed to present the findings here.

**Q1.8: Are the courses taken by CDL-funded learners similar or different to those taken by other learners?**

22 Overall, 177 providers responded to this question. See the table below for the detail.

	<b>Similar</b>	<b>Different</b>	<b>Don't know</b>
<b>Number of responses</b>	149	15	13
<b>Proportion of total responses</b>	84%	9%	7%

23 The vast majority of courses taken by CDL-funded learners are similar to those taken by other learners. In fact, some providers emphasised in their responses that the courses were exactly the same for all students – regardless of funding.

24 Of the 15 respondents who said that the courses were different, some provided additional details about this variation.

- The structure of the course offered to CDL-funded learners was different for some providers.
- One provider said that all of the elements included as one course for CDL-funded learners were normally only available as separate modules.
- In some cases, the CDL-funded learners were offered blended learning i.e. the use of 'blended' virtual and physical resources.
- Part-time self-study courses were sometimes available to CDL-funded learners, but not to other learners.
- Accelerated and intensive learning techniques were available to CDL-funded learners in some cases.

**Q1.9: Are CDL-funded learners either similar to or different from other learners in any other way (e.g. age, gender or occupation)?**

25 Overall, 174 providers responded to this question. Their answers are set out in the table below.

	<b>Similar</b>	<b>Different</b>	<b>Don't know</b>
<b>Number of responses</b>	15	144	15
<b>Proportion of total responses</b>	9%	82%	9%

26 As with the preceding question, some providers stated explicitly that their CDL-funded learners were not only similar to, but the same as other learners.

27 Of those respondents who said that their CDL-funded learners were different from their other learners, the following differences were mentioned.

- Age: CDL-funded learners are often adults aged 25 or over – mature learners who want to retrain.
- Experience: CDL-funded learners often already have experience of the workplace and are already qualified in a particular vocational area.
- Background: CDL-funded learners often have a family, and many are returning to learning after bringing up children.
- Financial status: CDL-funded learners often have limited financial means, as well as other responsibilities such as a mortgage and/or family responsibilities.
- Location: one provider stated that many of its students come from overseas, but that all of its CDL-funded learners are resident in the UK (due to the eligibility rules).

**Q1.10: How are CDL-funded learners mostly taught?**

28 Overall, 179 providers responded to this question. Their answers are set out in the table below.

	<b>Entirely classroom-based</b>	<b>Entirely distance learning</b>	<b>Mix of classroom and distance learning</b>	<b>Other</b>
<b>Number of responses</b>	83	11	63	22
<b>Proportion of total responses</b>	46%	6%	35%	13%

29 Those providers that used a mixture of classroom and distance learning were asked to provide an estimated proportion for each method. As would be expected, these differed considerably. Responses ranged from a combination of 5 per cent classroom-based and 95 per cent distance learning, to 97 per cent classroom-based and 3 per cent distance learning.

30 Those providers that selected the ‘Other’ category were usually referring to learning delivered in a hands-on, practical situation: in a car, as part of a theatre performance, in an aircraft, on the ski slope, in a workshop or at a filming location, for example.

**Q1.11: Are your CDL-funded learners generally full-time or part-time students?**

31 Overall, 178 providers responded to this question. Their responses are broken down in the table below.



	<b>Full-time</b>	<b>Part-time</b>	<b>Mixture of the two</b>
<b>Number of responses</b>	70	74	34
<b>Proportion of total responses</b>	39%	42%	19%

32 The numbers of full-time and part-time CDL-funded learners are very similar, and a fifth of CDL-funded provision is a mixture of full-time and part-time study.

**Q1.12: Do you deliver training to CDL-funded learners yourselves, or is it sub-contracted?**

33 Overall, 180 providers responded to this question, and their responses are set out in the table below.

	<b>Deliver ourselves</b>	<b>Sub-contracted</b>	<b>Mixture of the two</b>
<b>Number of responses</b>	168	5	7
<b>Proportion of total responses</b>	93%	3%	4%

34 The vast majority of training for CDL-funded learners is delivered by the provider with which they enrol. Less than 10 per cent is either sub-contracted or is a mixture of the two.

35 Of the seven providers that said that they use a mixture of their own provision and sub-contracted provision, only one provided a detailed breakdown of the proportion of each: this was a 50:50 split.

**Summary**

36 The CDL is important or very important to more than half of providers, however CDL-funded learners do not seem to constitute a high proportion of the total number of learners in most cases.

37 Numbers of CDL-funded learners vary from year to year, but no distinct trends can be identified.

38 Just over one in ten providers planned to employ some or all of their CDL-funded learners once they had completed their course. These tended to be training centres for driving instructors and weight management centre franchises.

39 CDL-funded learners and the courses that they take are fairly typical of other learners and courses. Most CDL-funded provision is classroom-based, but about a third is a mixture of classroom and distance learning. Very little CDL-funded provision is sub-contracted.

# Provider Registration Process and Quality Assurance

## Provider registration process

### Q2.1: How did you first find out about the CDL scheme?

40 Overall, 182 providers responded to this question. Their answers were as follows.

Source	Number of responses	Proportion of total responses
Media coverage (e.g. newspaper article)	14	8%
The internet	32	18%
LSC/DfES	21	12%
A colleague	17	9%
Students	39	21%
Another provider	10	5%
Don't know	11	6%
Other	38	21%

41 Of the 21 respondents who had heard about the CDL via the LSC or via the then Department for Education and Skills (DfES), six said that they had received a mailshot telling them about the scheme.

42 Of the 38 providers who selected the 'Other' category, some went on to give further detail, including the following.

- 'The CDL registration was already in place when I started here.'
- 'I heard about the CDL from the bank.'
- 'Our organisation was invited to take part in a pilot scheme run by the council – that's how we heard about the CDL.'
- 'I heard about the CDL from the franchise organisation.'

### Q2.2: How long have you been a CDL-registered provider?

43 Overall, 182 providers responded to this question. There is more detail in the table below.

	Less than a year	1–2 years	3–4 years	More than 5 years	Don't know
Number of responses	16	31	43	82	10
Proportion of total responses	9%	17%	24%	45%	5%

44 Almost half of providers had been CDL-registered for more than five years.

**Q2.3: Did you find the provider registration process straightforward?**

45 Overall, 181 providers responded to this question. There is more detail in the table below.

	Yes	No	Don't know
<b>Number of responses</b>	143	10	28
<b>Proportion of total responses</b>	79%	6%	15%

46 Over three-quarters of providers found the registration process to be straightforward. Among those who did not, comments included the following.

- 'There was too much jargon in the registration paperwork.'
- 'The eligibility criteria and method of application change frequently. It would be useful to have a definitive guide to the whole process, and information to pass on to students.'
- 'Too many attachments were required.'
- 'Too much information was needed.'
- 'They lost our information.'
- 'We were given a provider number that was then taken away – and no one told us. We were given another, but only after the learner had been rejected by the bank due to the provider number being invalid.'

47 Of the respondents who chose the 'Don't know' response, some explained that their organisation was already a CDL-registered provider when they joined, and therefore that they were not qualified to respond to the question.

**Q2.4: How easy was it to find the information needed to complete the registration process (on a scale of 1 to 5, where 1 is very difficult and 5 is very easy)?**

48 Overall, 164 providers responded to this question. There is more detail in the table below.

	1 (very difficult)	2	3	4	5 (very easy)
<b>Number of responses</b>	0	11	51	55	47
<b>Proportion of total responses</b>	–	7%	31%	34%	28%

49 Some 93 per cent of providers rated the registration process between 3 and 5. None found it very difficult.

**Q2.5: How easy is it to maintain the learner information needed for data returns to the LSC (again, on a scale of 1 to 5)?**

50 Overall, 155 providers responded to this question. There is more detail in the table below.

	<b>1 (very difficult)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very easy)</b>
<b>Number of responses</b>	1	9	64	46	35
<b>Proportion of total responses</b>	1%	6%	41%	30%	22%

51 Some 93 per cent of providers rated their responses between 3 and 5. Only one provider found it very difficult to maintain the learner information needed for data returns to the LSC.

**Quality assurance**

**Q2.6: What are your views on the provider principles that providers sign up to as part of the registration process?**

52 Overall, 168 providers responded to this question. There is more detail in the table below.

	<b>Too stringent</b>	<b>Too relaxed</b>	<b>Just right</b>	<b>Don't know</b>
<b>Number of responses</b>	4	2	128	34
<b>Proportion of total responses</b>	2%	1%	76%	21%

53 Over three-quarters of CDL-registered learning providers are happy that the provider principles are 'just right'.

54 Respondents were invited to suggest any improvements that could be made to the principles, and three providers took the opportunity to do so. Their comments included the following.

- 'CDLs should not be available for professionally unrecognised courses. Trade associations should set minimum qualifications.'
- 'The restriction on our helping prospective students to complete the application forms can sometimes cause problems. Many would appreciate help to complete them, and lack the confidence to follow through the entire process unaided.'

- ‘The fact that we are not able to provide learners with application forms adds another hurdle for them, resulting in fewer CDL applications.’
- ‘The system was more efficient when the provider could have the CDL packs available on site to hand out to students. Students sometimes find it very difficult to contact the main office, and there are considerable delays to urgent matters.’

**Q2.7: Do you think that it is the role of the LSC to monitor the quality of CDL provision?**

55 Overall, 175 providers responded to this question. There is more detail in the table below.

	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>Number of responses</b>	58	18	99
<b>Proportion of total responses</b>	33%	10%	57%

56 Some providers went on to make additional comments in response to this question – both in favour of quality assurance by the LSC and against.

57 Positive comments included the following.

- ‘The quality assurance process could be incorporated into regular LSC inspection process.’
- ‘Providers need to be stringently vetted. What is the point of supporting people to go on poor or no-value courses?’
- ‘All funding should be monitored to ensure that it is being used in a way that will help learners to improve their skills, and that will ensure value for money.’
- ‘Quality assurance should take place through learner feedback, on-the-spot inspections and regular submissions from providers.’
- ‘A “light-touch” audit process would help to maintain standards and avoid fraudulent providers.’
- ‘Ensuring that only accredited training organisations are registered would be a significant boost to quality assurance processes.’

58 Negative comments included the following.

- ‘Courses are already subject to quality review by awarding bodies. Further inspection will put the learner focus at risk.’
- ‘The learning provider itself should monitor quality and client satisfaction.’

- 'In principle, the CDL is a personal loan that is taken out with a bank. The LSC's remit would not necessarily extend that far.'
- 'It would be too time-consuming and costly (in terms of administration) for the LSC to assure the quality of all CDL provision.'
- 'Unlike the sector-specific awarding bodies, the LSC does not have the contact with learning providers.'

## Summary

59 Most respondents had heard about the CDL from their learners or the internet, or the organisation was already registered when they arrived there.

60 About half of respondents had been CDL-registered for more than five years. Three-quarters had found the registration process to be straightforward, although a number could not comment as they had no direct experience of it.

61 More than nine in ten providers found the LSC's data requirements to be easy to maintain.

62 Three-quarters of CDL-registered learning providers think that the provider principles are 'just right'. Suggestions made for improving them included restricting the types of eligible courses and giving providers the power to help learners to apply for the CDL (including being able to provide them with application packs).

63 When asked whether or not provider quality assurance was the LSC's responsibility, more than half of providers did not know. But of those who responded, most agreed that it was.

# The Role of the CDL Scheme

## Financial support for learners

### Q3.1: Do you encourage students to consider the CDL as a means of funding their learning?

64 Overall, 181 providers responded to this question. Their answers are set out below.

	<b>Encourage students</b>	<b>Do not encourage students</b>	<b>Don't know</b>
<b>Number of responses</b>	145	32	4
<b>Proportion of total responses</b>	80%	18%	2%

65 Among the 145 providers who said that they do encourage learners to consider the CDL, comments included the following.

- 'Many providers offer information about the CDL and suggest that students consider it as a means of funding. They offer information including the prospectus, course brochure, website, discussion, leaflets and information packs.'
- 'Some providers will only suggest the CDL in response to a student expressing difficulties in financing their learning.'
- 'The CDL is highlighted as one funding option at interview stage. When a student makes an enquiry over the phone, they are also told about the CDL.'

### Q3.2: Apart from the CDL, what other sources of financial support do your learners use?

66 A range of alternative funding options were presented and respondents were able to select more than one.

67 Overall, 174 providers responded to this question. There is more detail in the table below.

<b>Funding option</b>	<b>Number of responses</b>
Own savings	158
Family and friends	125
Commercial loan e.g. bank, building society, loan company	97
Bursary	45

Student loan	39
Other	38
Adult Learning Grant	27
Hardship and Childcare support	20
Adult Dependant's Grant	11

68 Some of the providers who selected the 'Other' category described these alternative sources of funding. They included employer sponsorship, research councils, charitable trusts, private foundations, credit cards, providers' own payment plans, scholarships, earnings, overdrafts, other grants and redundancy payments.

**Q3.3: Do you directly provide financial support to your learners (e.g. via your own loan scheme) or do you direct learners to another source of financial support?**

69 Overall, 126 providers responded to this question. There is more detail in the table below.

	<b>Directly support</b>	<b>Direct to another source</b>	<b>Don't know</b>	<b>Other</b>
<b>Number of responses</b>	46	55	12	13
<b>Proportion of total responses</b>	37%	44%	9%	10%

70 Of the 46 providers that said that they directly support students, 18 offer a flexible payment plan, with students mostly paying their fees in monthly instalments. Other providers offer loans (3), scholarships (4), bursaries or part-funding (6), hardship funds (2) and a 10 per cent discount on fees for students on low incomes (1).

71 Of the 55 providers that said that they direct learners to another funding source, 11 direct them to bursaries, three to scholarships, nine to the CDL, three to Business Link, two to banks, two to local authorities and one to charitable organisations.

72 Of the 13 providers that selected 'Other', nine specified a monthly payment plan (or 'pay as you go' scheme), one specified the Dance and Drama Award and another stated that it does not get involved in student funding issues.



**Q3.4: Do you provide any other financial support to your learners (e.g. free learning materials, work clothing, transport assistance, etc)?**

73 Overall, 183 providers responded to this question. The table below provides more detail about the answers given.

	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>Number of responses</b>	64	117	2
<b>Proportion of total responses</b>	35%	64%	1%

## **Summary**

74 Most providers make learners aware of the CDL as a means of funding. Learners also make use of their own savings, assistance from family and friends, and other commercial loans in order to fund their courses.

75 About a third of providers directly support some of their learners (through flexible payment plans, for example), while just under half direct learners to other funding sources (such as bursaries).

## Communication and Support

### Q4.1: Are you in regular communication with the CDL team?

76 Overall, 181 providers responded to this question, giving the answers shown in the table below.

	Yes	No	Don't know
<b>Number of responses</b>	42	135	4
<b>Proportion of total responses</b>	23%	75%	2%

77 Three-quarters of providers do not have regular contact with the CDL team. However, as the table below shows, this is not necessarily a negative.

### Q4.2: If you are in regular communication with the CDL team, is this via the CDL phone information line, post or fax, or email?

78 Of the 42 providers that said that they are in regular contact with the CDL team, most said that this was via the phone information line, as the table below shows.

	CDL phone information line	Email	Post or fax
<b>Number of responses</b>	20	14	8
<b>Proportion of total responses</b>	48%	33%	19%

### Q4.3: Are you happy with the level of communication with the CDL team?

79 Overall, 173 providers responded to this question, with two-thirds saying that they were happy and fewer than one in five saying that they were not happy.

	Yes	No	Don't know
<b>Number of responses</b>	115	22	36
<b>Proportion of total responses</b>	66%	13%	21%

#### **Q4.4: How could communication with the CDL team be improved?**

80 Overall, 40 providers responded to this question with suggestions. The application pack and the *Brief Guide to the CDL* were cited several times as a sticking point: providers said that they would like to have more copies and to be able to distribute them to learners.

81 Some providers suggested that a quarterly update on events, news, etc (perhaps via email), would be very helpful.

82 Others said that the CDL team should provide a prompt response whenever problems are identified, and that the team should help to resolve issues quickly. Providers suggested that response times should be quicker overall.

83 Some respondents suggested that an online automated tracking and registration process should be set up. Others proposed that a named link worker be available to act as a single point of contact for providers.

84 There was a suggestion that an 'AGM' be introduced for providers – to provide information, to discuss key issues and to promote contact.

85 Providers said that a more identifiable CDL brand should be created, with a central point of contact (they complained that they currently receive emails from different sources on different themes).

86 Other providers suggested that information should be made available about the status of applications. They would like to be notified when loans have been approved, and also to have access to more information about eligibility and the application process.

#### **Q4.5: On a scale of 1 to 5 (where 1 is not at all satisfied and 5 is very satisfied), how satisfied are you with your relationship with the LSC?**

87 Overall, 173 providers responded to this question, and their answers are set out in the table below.

	<b>1 (not at all satisfied)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very satisfied)</b>
<b>Number of responses</b>	9	9	64	45	46
<b>Proportion of total responses</b>	5%	5%	37%	26%	27%

88 Some 90 per cent of providers gave their response a rating of between 3 and 5, and over half gave their response a rating of 4 or 5. These figures show that the vast majority of providers are happy with their relationship with the LSC.

## **Summary**

89 Most providers do not have regular contact with the LSC's CDL team. For those that do, this is mostly by phone.

90 Over two-thirds of providers are happy with this level of contact. Some suggested improvements including being able to distribute application packs themselves; receiving more regular updates; prompter problem-solving when issues arise; and automated online tracking of the registration process.

# Administration of the CDL Scheme

## Learner support

**Q5.1: Do you as a provider support learners applying for CDLs (e.g. help them with obtaining application forms)?**

91 Overall, 181 providers responded to this question, with three-quarters saying that they did help learners to apply for the CDL.

	Yes	No	Don't know
<b>Number of responses</b>	134	43	4
<b>Proportion of total responses</b>	74%	24%	2%

**Q5.2: If you do help learners to apply for the CDL, do you provide any of the following support?**

92 The vast majority of providers said that they offered a number of different means of support to learners. Most frequently mentioned (multiple responses were permitted) were help with making initial enquiries about the CDL, help with obtaining and completing application forms, and help with signposting learners to other sources of information.

	Initial enquiries	Obtaining application form	Completing application form	Signposting to bank	CDL helpline	Follow-up	Other
<b>Number of responses</b>	124	74	70	61	58	31	15

**Q5.3: Do you provide potential learners with any information, advice or guidance about their choice of course?**

93 Overall, 176 providers responded to this question. Their answers are given in the table below.

	Yes	No	Don't know
<b>Number of responses</b>	133	34	9
<b>Proportion of total responses</b>	76%	19%	5%

94 Of those providers that said that they do provide information, advice and guidance, this was generally in the form of:

- prospectuses, course materials, information packs and/or brochures;
- responding to phone queries and website queries;

- opportunities to visit, open days and introductory workshops;
- discussion and advice sessions with tutors;
- open evenings, and informal interviews, assessment or auditions;
- presentations and testimonials from former students; and
- individual discussions on the suitability of a course for a particular learner, given their qualifications, experience and aspirations.

**Q5.4: Do you undertake any initial assessment with your learners?**

95 Overall, 181 providers responded to this question, with over three-quarters saying that they did. See the table below for more detail.

	Yes	No	Don't know
<b>Number of responses</b>	140	34	7
<b>Proportion of total responses</b>	77%	19%	4%

96 Of those providers that do undertake initial assessment with their learners, these activities include:

- auditions;
- interviews and discussions;
- formal assessments, analyses of training needs and technical tests;
- literacy and numeracy tests;
- basic skills assessments;
- application forms and interviews;
- practical assessments and reviews of experience;
- pre-course assignments;
- short mentoring sessions; and
- online diagnostic tools.

**Q5.5: Do you undertake any progression or follow-up support with your learners?**

97 Overall, 175 providers responded to this question, with almost nine in ten saying that they did. Their answers are shown in the table below.

	Yes	No	Don't know
<b>Number of responses</b>	149	18	8
<b>Proportion of total responses</b>	85%	10%	5%

98 Of those providers that do provide progression or follow-up support for learners, this includes:

- links with industry, identifying career paths and employment opportunities;
- advice on further courses and progression;
- alumni databases and networking events;
- Continuing Professional Development (CPD);
- careers guidance services;
- recruitment services, signposting learners to relevant job opportunities;
- CV preparation work and advice on looking for jobs;
- mentoring support and ongoing contact with tutors;
- ‘master classes’ and business start-up seminars; and
- general after-course support.

### Satisfaction with the administration of the CDL scheme

**Q5.6: In terms of the administration of the CDL scheme, how satisfied are you with the following aspects (on a scale of 1 to 5, where 1 is not at all satisfied and 5 is very satisfied)?**

99 Providers were most satisfied with the course funds, course start dates, and the eligibility protocols and paperwork. Providers were least satisfied with unsuccessful CDL applications and with course start notification forms.

100 Overall, 153 providers gave a response about their level of satisfaction with the course funds. See the table below.

	<b>1 (not at all satisfied)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very satisfied)</b>
<b>Number of responses</b>	9	12	44	47	41
<b>Proportion of total responses</b>	6%	8%	29%	31%	26%

101 Overall, 146 providers gave a response about their level of satisfaction with the course start notification forms. See the table below.

	<b>1 (not at all satisfied)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very satisfied)</b>
<b>Number of responses</b>	10	11	54	38	33
<b>Proportion of total responses</b>	7%	8%	37%	26%	22%

102 Overall, 147 providers gave a response about their level of satisfaction with the eligibility protocols and paperwork. See the table below.

	<b>1 (not at all satisfied)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very satisfied)</b>
<b>Number of responses</b>	7	12	51	47	30
<b>Proportion of total responses</b>	5%	8%	35%	32%	20%

103 Overall, 132 providers gave a response about their level of satisfaction with unsuccessful CDL applications. It is interesting to note that 30 per cent of respondents were unsatisfied with this aspect of the scheme – see the table below for more detail.

	<b>1 (not at all satisfied)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very satisfied)</b>
<b>Number of responses</b>	21	19	43	29	20
<b>Proportion of total responses</b>	16%	14%	33%	22%	15%

104 Overall, 138 providers gave a response about their level of satisfaction with course start dates. See the table below.

	<b>1 (not at all satisfied)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very satisfied)</b>
<b>Number of responses</b>	10	8	52	39	29
<b>Proportion of total responses</b>	7%	6%	38%	28%	21%

#### **Q5.7: How could the administration of the CDL scheme be improved?**

105 Overall, 58 providers responded to this question. Their recommendations included the following.

- ‘The time taken to process CDL paperwork (including applications) should be speeded up.’
- ‘The scheme should be more responsive in terms of the supply of materials (the *Brief Guide to the CDL*, leaflets, information packs and application forms).’



- ‘Information about eligibility should be clearer.’
- ‘There should be more regular communication and better marketing. A clear CDL brand should be used.’
- ‘More information should be available on the progress of loan applications.’
- ‘More detail should be provided about why learners have been turned down.’
- ‘More banks should be involved in providing the CDL.’
- ‘The loan should always be paid well in advance of the course start date.’
- ‘Online applications should be introduced.’

**Q5.8: Have you experienced any issues around learner eligibility for the CDL?**

106 Overall, 166 providers responded to this question, with about one in five saying that they had experienced such issues.

	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>Number of responses</b>	32	116	18
<b>Proportion of total responses</b>	19%	70%	11%

107 Of those providers that said that they had experienced learner eligibility issues, these included the following.

- ‘Some banks do not approve loans if students have a bad credit history.’
- ‘Learners have been turned down for the CDL for unknown reasons.’
- ‘The eligibility criteria are unclear, or inconsistently applied.’
- ‘The bank processed the application form slowly, and after six months the answer was no.’

**5.9 Do you have any other general comments to make about the administration of the CDL scheme?**

108 A total of 20 providers responded, and their comments included the following.

- ‘Providers should be able to give out the information and application packs.’
- ‘Getting hold of CDL publicity materials is difficult.’
- ‘The processing of applications should be speeded up, as should the length of time taken to send out application forms to learners.’
- ‘Payment is not always forthcoming before the learner starts the course.’
- ‘More information should be available about the learner’s application – it would be useful to know whether or not it has been successful.’
- ‘There should be greater communication between providers and the CDL administration team.’

## Summary

109 Three-quarters of providers help their learners to apply for the CDL – mostly helping them with their initial enquiries, obtaining application forms and helping learners to complete these.

110 Nine in ten respondents said that they provide information, advice or guidance to learners. This ranges from distributing prospectuses to holding open evenings.

111 Four in five providers had undertaken an initial assessment with learners. This ranged from having held initial discussions to using diagnostic tools.

112 Nine in ten providers said that they had undertaken progression or follow-up support with their learners. This included links with industry, further information, advice or guidance, and mentoring and support.

113 When asked to rank their satisfaction with various elements of the administration of the CDL scheme, the largest proportion of providers were satisfied with the course funds, course start dates, and the eligibility protocols and paperwork. Providers were least satisfied with unsuccessful CDL applications and with course start notification forms.

114 One in five providers had experienced learner eligibility issues.

## Overall Opinion of the CDL

**Q6.1: On a scale of 1 to 5 (where 1 is not at all important and 5 is very important), how important is the CDL in providing an opportunity for individuals to upskill?**

115 Overall, 178 providers responded to this question. Four in five thought that the CDL was an important factor in enabling individuals to upskill. See the table below for more detail.

	<b>1 (not at all important)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very important)</b>
<b>Number of responses</b>	4	8	26	41	99
<b>Proportion of total responses</b>	2%	4%	15%	23%	56%

**Q6.2: On a scale of 1 to 5 (where 1 is not at all important and 5 is very important), how important is the CDL in providing an opportunity for individuals to improve their employment prospects?**

116 Overall, 178 providers responded to this question. See the table below for more detail.

	<b>1 (not at all important)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very important)</b>
<b>Number of responses</b>	2	10	24	51	91
<b>Proportion of total responses</b>	1%	6%	13%	29%	51%

**Q6.3: On a scale of 1 to 5 (where 1 is not at all satisfied and 5 is very satisfied), how satisfied are you with the CDL overall?**

117 Overall, 173 providers responded to this question. Only a quarter of them said that they were 'very satisfied' with the CDL, but fewer than one in ten were 'not at all satisfied'.

	<b>1 (not at all satisfied)</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 (very satisfied)</b>
<b>Number of responses</b>	8	7	51	64	43
<b>Proportion of total responses</b>	5%	4%	29%	37%	25%

#### **Q6.4: What do you feel are the main strengths of the CDL?**

118 Overall, 133 providers responded to this question. Of these, 96 (72 per cent) were clear that the main strength of the CDL is that it provides the opportunity for learners to follow a training course and to improve their skills when other funding options are not available to them and when financial restrictions would usually prohibit vocational learning.

119 One provider noted that many CDL learners would otherwise be taking out commercial loans and using credit cards, and 'racking up huge debts'.

120 Providers described the CDL as 'another funding option' and said that it provides 'an opportunity to learn for people who otherwise might not be able to'.

121 Overall, 16 providers were of the opinion that the CDL creates an opportunity for people to upskill, to increase their employability and to progress in their career.

122 The fact that the CDL exists as an option for funding learning is a strength in itself, according to 11 providers.

123 The loan model was seen by 10 providers as being one of the CDL's strengths. The option to defer interest payments was the key element highlighted.

124 The information and support available for both applicants and providers was highlighted as one of the CDL's strengths by 6 providers. They praised 'the comparatively easy application process' and 'the clear information provided by the booklet and by staff'.

125 For five providers, a key strength of the CDL was the low rate of interest on loan repayments.

126 A further three providers felt that the CDL provides hope for prospective students (especially for mature students) – which they felt is not available elsewhere.

127 Three providers felt that the accessibility of the CDL was one of its strengths.

#### **Q6.5: What do you feel are the main weaknesses of the CDL?**

128 Overall, 99 providers responded to this question. Of these, nine said that they did not think that the CDL had any weaknesses at all.

129 But 12 providers highlighted perceived weaknesses with regard to various aspects of the administration of the CDL. These are set out below.

- Clarity of documentation: four providers complained that the CDL forms and student documentation required were not clear.
- Communication: seven providers felt that there was a lack of communication, and said that they would like more direct contact with the LSC. One provider suggested that communication would be improved if letters were sent out to confirm that funds had been released. Another suggested that more information on the tracking of learner applications should be made available.
- Application packs: five providers said that they would like to be able to hold CDL packs on site, to give out to students. They expressed some concern over application packs being mislaid or delayed in the post after students had requested them via the CDL phone information line. One provider suggested that an online application facility should be created.
- Process time: 17 providers said that students currently have to wait too long for their applications to be processed. This can have a negative effect on their decision to pursue their chosen course.
- Payment of course fees: one overseas provider highlighted the fact that its students sometimes end up waiting until a course has started before the fees are paid. This can make it very difficult for the students to make arrangements for obtaining visas to enter the country.

130 A further nine providers highlighted repayment as an issue. Five of them suggested that the timescales for repayment could be extended to ease the pressure on students. More generally, three providers highlighted the risk to the individual of taking out a CDL: the student is still left with a loan to repay at the end of their course.

131 Finally, one provider commented that the interest rate is too high compared with that of a student loan, and that it is 'not the best deal to be had by a long way'.

132 A total of 15 providers complained that the CDL is not publicised widely enough, and that awareness of it outside the training provider circle is very limited.

133 The eligibility criteria were highlighted as a weakness by a further 14 providers. Some made general comments about the restrictions that exist, while others had more specific objections. They complained that an individual's credit history can sometimes preclude them from being accepted for the CDL, leaving them without any means of improving their financial situation.

134 Two providers complained that eligible courses are generally restricted to vocational ones. One stated that 'most university programmes will enhance career prospects, but not all are obviously "vocational"'. One provider requested that there should be more consistency in the application process, suggesting that the grounds on which applications are either accepted or rejected are not always clear.

135 Seven providers said that the amount available via the CDL is not sufficient, and suggested that the value of the loan should increase annually in line with living costs. Some courses are too expensive to be covered by CDL funding, and one provider felt that there is not enough funding available for postgraduate and professional students (who have significant regular financial commitments such as mortgages, rent payments, childcare costs, etc.).

136 One provider commented that the 80 per cent loan available to employed applicants sometimes presented difficulties, as individuals had to find the remaining 20 per cent to cover their course fees.

137 Two providers suggested that more banks should administer the CDL. A further two said that they felt that the service provided by the banks was 'poor'. Three providers complained that the banks take too long to process applications.

138 Finally, one provider suggested a lower cap on maximum loan levels, and an expansion of the eligibility criteria to encourage more people to learn.

#### **Q6.6: If you could change one thing about the CDL, what would it be?**

139 Overall, 82 providers gave their responses to this question. Five of them said that they would not change anything about the CDL.

## **The application process**

140 In total, 15 providers said that they would like to speed up and simplify the application process. One provider suggested introducing an 'instant decision' on applications, while another proposed an online application facility.

## **Administration**

141 A further eight providers made suggestions for changes to the administration of the scheme. Three of these recommended that changes be made to the information available and to the tracking of applications, and two suggested that course fees should be paid in advance of courses starting.

142 One provider suggested that a common application form should be used by all three banks, and another proposed that learners should return their completed application forms to the provider in the first instance. The provider would check the form to ensure that it had been completed fully and properly, before posting it to the bank.

143 One provider said that CDL application forms should be available on site to be distributed to prospective students. Another stressed that only learning providers should complete the course dates on the course start notification form.

## **CDL loan amount**

144 In total, 10 providers suggested changes to the amount available via the CDL scheme. One suggested allowing 100 per cent loans – even for employed applicants – highlighting the fact that the CDL is a loan, not a grant. Another provider suggested lending up to 90 per cent of course fees.

145 Another 4 providers suggested increasing the loan amount, with two making specific recommendations for the maximum to increase from £8,000 to £12,000.

146 But one provider suggested reducing the maximum value of the loan (for example to £2,500) to allow for more loans to be administered and therefore for more learners to benefit.

## **Other**

147 Six providers said that marketing and promotional activity should be used to increase awareness of the CDL.

148 Six providers suggested that the eligibility criteria should be expanded. One particularly highlighted making the CDL available to HE students, while another suggested allowing international students studying in the UK to access the CDL.

149 Four providers suggested increasing the number of banks involved in the CDL scheme, as students might prefer to stick with their current lender if possible.

150 Five providers were in favour of allowing a longer period for repayment. Two of these also suggested allowing a longer study period.

151 Four providers wanted to see a reduction in the interest rate, with one suggesting that the loan should be entirely interest-free.

152 One provider suggested that independent advice on earning potential should be made available to CDL learners. Learners should also have access to accurate pass rate statistics for the qualifying exams for specific vocational areas (e.g. qualifications for driving instructors and other professions).

## **Summary**

153 Four in five providers thought that the CDL is important in helping people to upskill and to improve their employment prospects.

154 One of the CDL's key strengths is that it is the sole funding option for many people who want to follow a training course and improve their skills. In many cases, the only alternative would be a commercial loan.

155 Identified weaknesses of the CDL revolve around the administration of the scheme (e.g. the time taken to process applications and the eligibility criteria) and the need for the CDL to be promoted better.

156 When providers were asked what they would change about the scheme, the majority of responses related to the application process.

157 Overall, only a quarter of providers were 'very satisfied' with the CDL as a whole, but fewer than one in ten were 'not at all satisfied'.



# Annex: Provider Questionnaire

Name:  
Job title:  
Organisation:  
Provider ID:  
Phone number:  
Date:

## Introduction

GHK was commissioned by the LSC Learner Support Directorate to undertake an evaluation of the Career Development Loans (CDL) scheme. It is important to canvass the views of the learning providers that deliver to learners supported by the CDL scheme, in order to find out where the scheme is working well and how it can be improved.

We are also canvassing the views of CDL-supported learners through a large scale-learner survey, as well as obtaining the opinions of other key stakeholders (e.g. the banks, the LSC and the Department for Education and Skills). Your views are a vital part of the evaluation.

Please put a tick (✓) or figure in the box provided, or circle your response where appropriate. Some questions ask for further details.

## Background information

### 1.1 At the moment, how important are CDL learners to your organisation?

Not at all important			Very important	
1	2	3	4	5

### 1.2 At the moment, roughly how many CDL-funded learners are learning with your organisation?

Number of learners:

Don't know

### 1.3 Is the number of CDL-funded learners consistent, or has it fluctuated over time?

Consistent number

Don't know

Fluctuated (how?)

### 1.4 At the moment, what proportion of your total number of learners are CDL-funded learners?

... %

**1.5 Do you intend to employ any of your CDL-funded learners once they have completed their training course?**

Yes

What percentage of CDL learners do you intend to employ? ...%

No

Don't know

**1.6 Do the courses for CDL-funded learners equip them specifically for employment in your organisation, or are they transferable, independent qualifications?**

Specifically for employment in my organisation

Transferable and independent qualifications

**1.7 What are the main courses that your CDL-funded learners do?**

Name of course	Type of course (FE/HE course, IT vendor qualification, or 'licence to practice' qualification)	Is it accredited?	Who by (awarding body)?	Average cost of whole course?	Average size of whole CDL loan?

**1.8 Are the courses taken by CDL-funded learners similar or different to those taken by other learners?**

Similar

Don't know

Different (in what way?)

**1.9 Are CDL-funded learners either similar to or different from other learners in any other way (e.g. age, gender or occupation)?**

- Similar
- Don't know
- Different (in what way?)

**1.10 How are CDL-funded learners mostly taught?**

- Entirely classroom-based
- Entirely distance learning (internet, CD ROM, books, etc.?)
- Mixture of the two (internet, CD ROM, books, etc.?)

If a mixture of the two, please give the approximate percentage split.

Classroom-based	... %
Distance learning	... %
<b>Total</b>	<b>100%</b>

- Other (please specify)

**1.11 Are your CDL-funded learners generally full-time or part-time students?**

- Full-time
- Part-time
- Mixture of the two

If a mixture of the two, please give the approximate percentage split.

Full-time	... %
Part-time	... %
<b>Total</b>	<b>100%</b>

**1.12 Do you deliver training to CDL-funded learners yourselves, or is it sub-contracted?**

- Deliver ourselves
- Sub-contracted
- Mixture of the two

If a mixture of the two, please give the approximate percentage split.

Deliver ourselves	... %
Sub-contracted	... %
<b>Total</b>	<b>100%</b>

## Provider registration process and quality assurance

### 2.1 How did you first find out about the CDL scheme?

- Media coverage (e.g. newspaper article) (please specify)
- The internet (e.g. [www.lifelonglearning.co.uk/cdl](http://www.lifelonglearning.co.uk/cdl) or [www.direct.gov.uk](http://www.direct.gov.uk)) (please specify)
- LSC/DfES (please specify)
- A colleague
- Students
- Another provider
- Don't know
- Other (please specify)

### 2.2 How long have you been a CDL-registered provider?

- Less than a year (please specify how many months)
- 1–2 years
- 3–4 years
- More than 5 years
- Don't know

### 2.3 Did you find the provider registration process straightforward?

- Yes
- No (please give details on how it could be improved)
- Don't know

### 2.4 How easy was it to find the information needed to complete the registration process?

<b>Very difficult</b>		<b>Very easy</b>		
1	2	3	4	5

### 2.5 How easy is it to maintain the learner information needed for data returns to the LSC?

<b>Very difficult</b>		<b>Very easy</b>		
1	2	3	4	5

**2.6 What are your views on the provider principles that providers sign up to as part of the registration process?**

- They are too stringent (please specify)
- They are too relaxed (please specify)
- They are just right
- Don't know

Please suggest any improvements you think should be made to the principles.

**2.7 Do you think that it is the role of the LSC to monitor the quality of CDL provision?**

- Yes (please give details on how you think this should be done)
- No (please state why not)
- Don't know

**The role of the CDL scheme**

**3.1 Do you encourage students to consider the CDL as a means of funding their learning?**

- Yes (how?)
- No
- Don't know

**3.2 Apart from the CDL, what other sources of financial support do your learners use? (Please tick all that apply, and indicate the main source of financial support.)**

	<b>Tick all that apply</b>	<b>Main one (tick only one)</b>
<b>Own savings</b>		
<b>Family and friends</b>		
<b>Bursary</b>		
<b>Student loan</b>		
<b>Other (please describe)</b>		
<b>Adult Learning Grant</b>		
<b>Learner Support for Hardship and Childcare</b>		
<b>Adult Dependant's Grant</b>		
<b>Commercial loan (e.g. from a bank, building society or loan company)</b>		

**3.3 Do you directly provide financial support to your learners (e.g. via your own loan scheme) or do you direct learners to another source of financial support?**

- Directly support (please specify)
- Direct to another source (please specify)
- Don't know
- Other (please specify)

**3.4 Do you provide any other financial support to your learners (e.g. free learning materials, work clothing, transport assistance, etc)?**

- Yes
- No
- Don't know

**Communication and support**

**4.1 Are you in regular communication with the CDL team?**

- Yes
- No
- Don't know

**4.2 If you are in regular communication with the CDL team, is this via the CDL phone information line, post or fax, or email?**

- CDL phone information line
- Post or fax
- Email
- Other (please specify)

**4.3 Are you happy with the level of communication with the CDL team?**

- Yes
- No
- Don't know

**4.4 How could communication with the CDL team be improved?**

**4.5 How satisfied are you with your relationship with the LSC?**

<b>Not at all satisfied</b>			<b>Very satisfied</b>	
1	2	3	4	5

## Administration of the CDL scheme

**5.1 Do you as a provider support learners applying for CDLs (e.g. help them with obtaining application forms)?**

- Yes
- No
- Don't know

**5.2 If you do help learners to apply for the CDL, do you provide any of the following support? (Please tick all that apply, and indicate the main source of financial support.)**

	Tick all that apply	Main one (tick only one)
Initial enquiries		
Obtaining application form		
Completing application form		
Signposting to bank		
CDL helpline		
Follow-up (please specify)		
Other (please specify)		

**5.3 Do you provide potential learners with any information, advice or guidance about their choice of course?**

- Yes (what do you provide?)
- No
- Don't know

**5.4 Do you undertake any initial assessment with your learners?**

- Yes (what do you undertake?)
- No
- Don't know

**5.5 Do you undertake any progression or follow-up support with your learners?**

- Yes (what do you undertake?)
- No
- Don't know

**5.6 In terms of the administration of the CDL scheme, how satisfied are you with the following aspects?**

	Not at all satisfied			Very satisfied	
	1	2	3	4	5
Course funds					
Course start notification forms					
Eligibility protocols and paperwork					
Unsuccessful CDL applications					
Course start dates					

**5.7 How could the administration of the CDL scheme be improved?**

**5.8 Have you experienced any issues around learner eligibility for the CDL?**

- Yes (what issues?)
- No
- Don't know

**5.9 Do you have any other general comments to make about the administration of the CDL?**

### **Overall opinion of the CDL**

**6.1 How important is the CDL in providing an opportunity for individuals to upskill?**

Not at all important			Very important	
1	2	3	4	5

**6.2 How important is the CDL in providing an opportunity for individuals to improve their employment prospects?**

Not at all important			Very important	
1	2	3	4	5

**6.3 How satisfied are you with the CDL overall?**

Not at all important			Very important	
1	2	3	4	5

**6.4 What do you feel are the main strengths of the CDL?**

**6.5 What do you feel are the main weaknesses of the CDL?**



**Q6.6: If you could change one thing about the CDL, what would it be?**

Thank you for your time. Please return your completed questionnaire to **[cdl@ghkint.com](mailto:cdl@ghkint.com)**.

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