

6 September 2019

Martin Lewis
Founder & Chair, MoneySavingExpert.com

Sent via email and published on ucas.com

Dear Martin,

Thank you for your letter dated 5 September raising concerns regarding UCAS Media's email to university applicants advertising the services of Future Finance. In responding I wanted to clarify the respective responsibilities of UCAS and UCAS Media Ltd, before setting out the action we intend to take.

As you're aware from previous work together, UCAS is an independent charity. Our mission is to inspire and facilitate progression in education through information and admissions services. We aim to equip all students with the personalised information they need, to make the right choice for them, and to support them through every step of their decision making journey.

I would like to assure you that UCAS' advice for students is to always look at a government funded loan first, as it's the best option for the vast majority of students. There is comprehensive [information and signposting on our website](#), plus many additional pages on finance, including [additional tips](#) for students to manage their money which we are thankful for your colleagues' support in helping to provide. Information on the grants, bursaries, scholarships and other support available from individual universities is also covered on the UCAS website, and we encourage students to look at these and apply for this support if they are eligible. Throughout their application, students will receive communications from UCAS that include advice on how to apply for tuition fee and maintenance loans through the Student Loans Company.

Separately, UCAS Media, UCAS' wholly owned commercial subsidiary, offers marketing, analytical and consultancy services, and the profit generated is gift aided to the charity to help keep the costs for students applying to university as low as possible.

UCAS Media always aims to work with companies that provide products and services which are likely to be useful and appropriate for students. It has a well-established framework that determines the kinds of companies that it will do business with to protect the interests of young people. For example, UCAS Media does not work with tobacco, alcohol or gambling companies. This framework is regularly reviewed by the UCAS Media Board in the light of changing markets and customer feedback. UCAS is compliant with all relevant Charity Commission guidance and the UCAS Media framework is considered by the UCAS Board as part of trustees' due diligence. Future Finance were very carefully considered before they were accepted as a UCAS Media client.

Rosehill
New Barn Lane
Cheltenham
GL52 3LZ
t +44 (0)1242 222 444
f +44 (0)1242 544 960
www.ucas.com

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Future Finance is Financial Conduct Authority authorised and currently directly works with around thirty universities. Their services, as explained to students [throughout their website](#), are intended for those who have used all available financial support from the government, or are not eligible, and need additional income to cover their expenses during their studies. For some students, parental support or working part-time isn't an option for extra income, so they need to look elsewhere. Future Finance could be an option instead of using a credit card or other commercial lender, which students may also not be eligible for, should they choose to borrow money. We want students to know about the different options available and Future Finance is a legitimate part of that landscape.

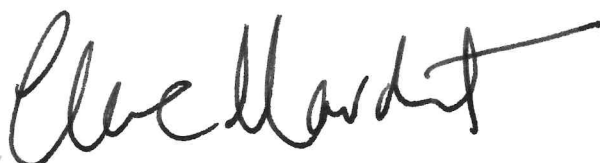
Students receiving information from UCAS Media have proactively chosen to do so and can easily opt-out at any point if they don't feel the information is relevant. We never sell applicants' data; we send the mail campaigns on behalf of other organisations. Email campaigns are always transparent, stating that the message has come from UCAS Media on behalf of a client, that income is generated from that mailing, and that we do not endorse any product or service.

UCAS Media listens to all the feedback that it receives from customers about its services, and shares this with its clients. The UCAS Media Board also always considers feedback received about its services which on this occasion will include your letter. The UCAS Board also regularly considers feedback about UCAS Media as part of its regular consideration of risks and issues.

I hope that this provides sufficient assurance that we are taking your feedback seriously, as we, like you, want to ensure that all students are able to finance their higher education appropriately.

I would welcome a discussion with you about how UCAS as a charity can strengthen its financial content further, as you and the team have done previously.

Yours sincerely



Clare Marchant
Chief Executive