

Service user policy

Advice & Guidance comprises of Money & Housing Advice and Visa & International Student Advice teams, which are part of King's College London's Student Support and Wellbeing Services (SSWS). We provide advice, support and advocacy to current and prospective students of King's College London on a broad range of personal and student issues relating to money, immigration, housing and welfare issues.

1. About us

We will endeavour to help you identify practical solutions to improve or take control of your current situation which may be causing you distress and/or affecting your ability to fully engage with your studies. Our team are friendly, understanding and committed to improving the student experience at King's.

Students can access our advice by phone, email or drop-in sessions - full details and timetables available from our website. Students can contact us directly or be referred (with permission) by their Department or another student support service outside SSWS.

2. Expectations of service

2.1 You can expect to:

- be assisted at the earliest possible opportunity and be treated in a kind, courteous and non-judgmental manner that is free from discrimination.
- be allocated an adviser who will assess your situation and provide initial advice and assistance by phone, email or in person, depending on how you have chosen to access the service.
- if you attend in person (via drop-in or appointment) you can expect to be interviewed in a private interview space and have your query discussed confidentially. You may have an independent observer, family member or friend at the interview if desired.
- your adviser will provide full and accurate information regarding your case, researching any matters that are unclear and keep you up-to-date of any developments.
- if we are unable to assist with your case you will be informed about further specialist help, and referred when appropriate.

2.2 Similarly we expect you to:

- contact the service as soon as it becomes apparent that you need/will need assistance.
- arrive promptly for your appointments and telephone in advance should you need to cancel a meeting.
- be considerate and honest, providing full and accurate information pertaining to your case and bringing with you all relevant information and/or documents.
- follow all agreed action points by the time agreed and inform us immediately of any changes in your circumstance

2.3 Additional information for International students:

If you are an International Student requiring a visa to enter/remain in the UK we expect you to

contact us at least two months before your visa is due to expire and to provide the full details of your immigration history. If you encounter any problems relating to your visa permissions you should discuss these with a Specialist International Student Adviser at the earliest opportunity.

2.4 Additional information for debt clients:

We will check that you are receiving all the money which may be available to you; explain what options may be available to you to reduce or pay off your debts, highlighting your priority debts. We will help you to work out a realistic payment schedule and with your consent negotiate with your creditors on your behalf. However, if you have multiple debts to the university and to external creditors we may need to refer you to an external debt advice agency as it would be in your interests to receive impartial advice.

You are required to:

1. Tell us about all your existing debts
2. Give us accurate details of your available income
3. Discuss any concerns you have, prior to our negotiating with creditors
4. Notify us immediately of any change of circumstance which affects your income or expenditure
5. Agree not to make alternative arrangements with your creditors without discussing with us
6. Agree not to enter into any further non-priority credit agreements without discussing it with us
7. Make all the payments we have agreed with creditors at the times specified

Please note: If you make reduced payments on any credit agreement it is UK policy for the credit agencies to be informed. This information will remain with the credit reference agencies for a period of six years and this may have an adverse effect on any future applications for credit. More information available here: <https://ico.org.uk/for-the-public/credit/>

3. Confidentiality and Data Protection

3.1 How we process your personal information

Your personal information and the details of your case will be held confidentially on our case management system which all advisers and administrators in the team have access to. Staff within the rest of Student Support and Wellbeing Services do not have access to our casemanagement system but we may share general information about individual students with each other, with the intention of supporting the student effectively, resolving the student's case or matters relating to the case for the benefit of the student.

Full details are provided in the **SSWS Privacy Notice:** www.kcl.ac.uk/ssws-privacy-notice.

3.1 Expressed consent

Wherever possible we aim to empower students to resolve matters for themselves, however this is not always possible either because the situation is too complex or the student needs help with explaining their case. If you require an advisers to take action on your behalf - to help progress or resolve your case - you will be asked to complete a consent form.

Your adviser will discuss with you what consent to share means and the extent to which we can take action on your behalf. Students completing the form have the right to restrict who has access to their information or withdraw permission for their personal data to be shared at anytime, unless there is a legitimate reason to refuse this request (see Section 5 of the [Student Support & Wellbeing Services Privacy Notice](#)). In such instances, the adviser will explain how restricting the sharing of information might limit the support that the team can provide now and in the future.

3.2 Consultation

In line with professional requirements, advisers may discuss their work with colleagues or an external consultant (where appropriate) and the identity of the student will not be revealed unless there are

legal or safety concerns as explained in the [Student Support & Wellbeing Services Privacy Notice](#). The purpose of consultation is to help the adviser reflect on their work and find an appropriate solution, especially where the case is complex. Advisers regularly consult and receive training from the following external agencies and professional bodies:

- Advice UK
- Association for International Student Advisers (AISA)
- Child Poverty Action Group (CPAG)
- National Association of Student Money Advisers (NASMA)
- UK Council for International Student Affairs (UKCISA)
- University of London Housing Services (ULHS)

4. Lateness and missed appointments

Due to the busy nature of our advice service and to be fair to other students booked for appointments after you, the Student Advisers reserve the right to cancel your appointment if you arrive more than 10 minutes late and if necessary a new appointment will have to be booked.

Please note that continuous non-attendance (two or more missed appointments) with no prior cancellation may result in advice being offered by email or phone only. If you are running late please contact the Student Services team (020 7848 1234) as soon as possible so that alternative arrangements can be made.

5. Complaints and feedback

The Advice & Guidance Team are authorised to give immigration advice and services, and are required to comply with the Code of Standards published by the Office of Immigration Services Commissioner (OISC). Similarly, the Advice & Guidance team is regulated by the Financial Conduct Authority (FCA) to give debt advice in the limited areas of 'debt counselling' and 'debt adjusting'. Our Licence number is 712115.

If you have complained about advice, which relates to these activities and you are not happy with our response, we reject your complaint or you do not hear back from us within eight weeks, you can contact the Financial Ombudsman Service (FOS), who may be able to help you <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>. In addition, we are covered by our own professional indemnity insurance and have a comprehensive complaints policy which can be viewed at: <http://www.kcl.ac.uk/aboutkings/orgstructure/ps/acservices/conduct/complaints.aspx>

If there are any problems you are encouraged to speak to your adviser or an Advice & Guidance team Manager - Gretta Gavin gretta.gavin@kcl.ac.uk or Ruth Sweeney ruth.sweeney@kcl.ac.uk.

Please see our webpages www.kcl.ac.uk/advice for more details or call 020 7848 1234. If you would like to provide anonymous feedback please complete our online feedback form: <https://www.kcl.ac.uk/campuslife/services/student-advice-support/about/feedback.aspx>

Will changes be made to this policy?

We keep all our policies under regular review and we will place any updates on our webpages. This policy was last updated on 24 July 2018.