

The Lifelong Learning Entitlement

Student Eligibility and Funding Entitlement

Tuition Fee Loan and Living Cost Support

The Lifelong Learning Entitlement

The Lifelong Learning Entitlement (LLE) **will transform** the post-18 student finance system in England, and it will be essential for students and those supporting their HE journey to understand this new funding model:

This presentation will introduce core elements of funding eligibility and entitlement under the LLE, split into **6 key components** that will be essential to effective Information, Advice and Guidance (IAG) provision:

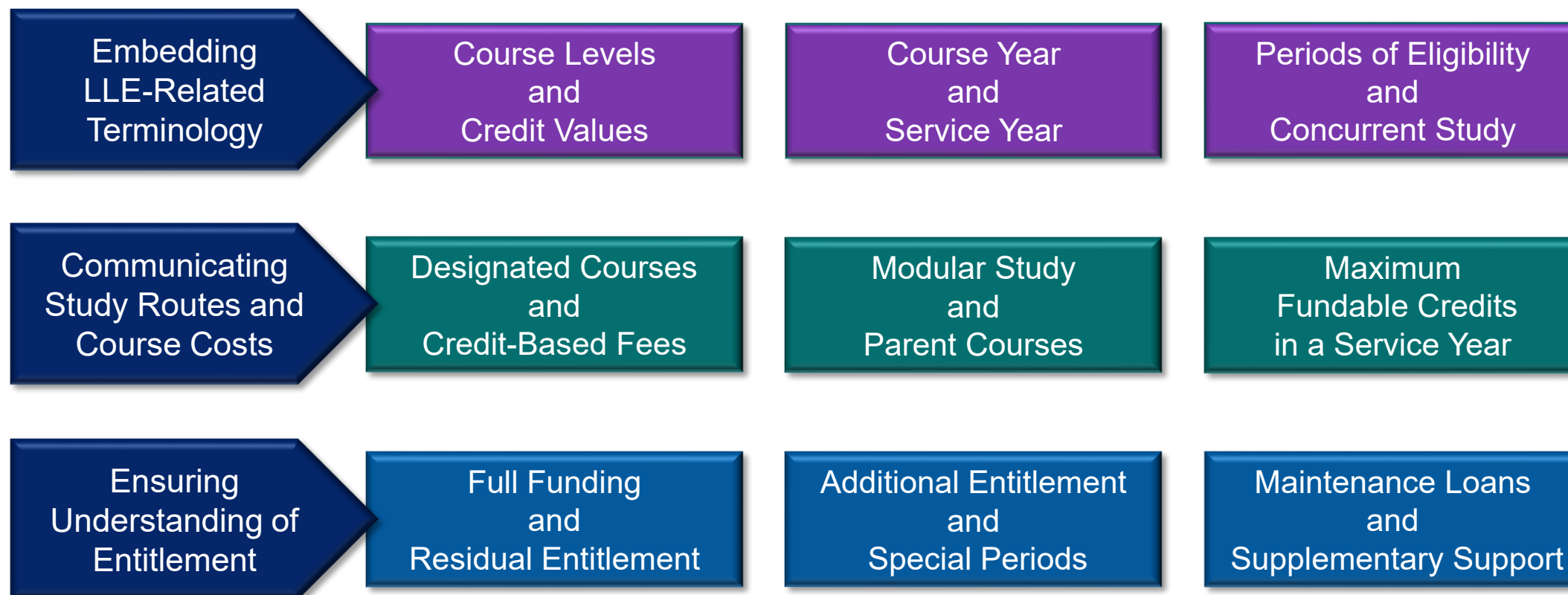


Presentation Points of Note:

- Not all areas of LLE policy have been finalised, so more information and guidance will be delivered through FIS Team engagements and SLC communications as it becomes available
- Specific awareness raising **IAG Notes** have been highlighted throughout the slides

Introducing the LLE – IAG Content Considerations

Establishing consistency in the adoption of LLE-related terminology, and promoting the understanding of study options and funding entitlement will contribute to **effective IAG content creation and delivery**:



The Lifelong Learning Entitlement

An Introduction to the LLE

Essential Course and Funding Messages

Policy information and illustrative figures are subject to final LLE Regulations!

Introduction to the LLE – A Single Student Funding System

The Lifelong Learning Entitlement (LLE) will **create a single funding system** for eligible England domiciled students starting designated higher education courses and modules from January 2027:

From January 2027, **LLE funding will replace:**

- Higher Education Student Finance (HESF) loans, and
- Advanced Learner Loans (ALL) for Level 4, 5 and 6 qualifications at OfS registered providers

The LLE will provide new eligible students with Tuition Fee Loan entitlement to the equivalent of four years study to use, **up to the age of 60:**

- The LLE will allow for flexible and modular study routes for courses
- This will enable students to develop new skills and gain qualifications at a time that is right for them

IAG Note: The student application service for LLE-funded courses and designated modules starting from January 2027 is expected to open in September 2026 (Date TBC)

The Lifelong Learning Entitlement

Establishing Student Eligibility

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Student Eligibility – General Requirements

A student will be eligible for LLE funding support to undertake a designated course or module starting on or after 1st January 2027 if they satisfy the set residency and other associated **eligibility requirements**:

Personal eligibility requirements for students to access support under the LLE:

- Personal eligibility rules will align to the existing HE Student Finance (HESF) eligibility rules, with some necessary changes made to incorporate the flexible and modular nature of the LLE
- To be eligible for LLE support, students need to meet regulatory residency rules on a specific date, which will be the first day of the first year of the course or the course start date (the relevant day)
- Once a student has been assessed as eligible for LLE support to undertake a designated course, they will retain their eligible status in relation to that course for a defined period of eligibility
- A student's period of eligibility will be tied to the concept of a 'course year'

IAG Note: Courses starting earlier in AY 2026/27 (prior to 1st January 2027), will qualify for HESF or ALL support as applicable, providing they meet designation requirements

LLE Student Eligibility – Concurrent Study

A key feature of the LLE is a student's ability to receive student support **for multiple courses concurrently**:

- Therefore, there will be no restrictions on a student's personal eligibility to receive support towards multiple courses concurrently within the LLE (although limits may apply to certain products)
- Students can be eligible for support to undertake more than one designated course under the LLE simultaneously, regardless of the level of the course

As **examples of concurrent study**, eligible students will be eligible to receive LLE support towards:

Multiple designated courses or modules at the same time, or

One or more designated modules alongside a full designated course
(E.g. a standard Honours Degree)

IAG Note: An eligible LLE student may only be funded for up to a maximum of 180 credits of study within a single service year (either within a single course, or across multiple courses)

The Lifelong Learning Entitlement

LLE-Funded Study Options

Designated Courses and Modules

Policy information and illustrative figures are subject to final LLE Regulations!

Study Options – LLE-Funded Courses 1

A main principle behind the LLE is enabling students to undertake **the right study at the right time** and this is reflected in the range of courses that will be designated for LLE funding in January 2027, including:

Full years of study on **courses currently funded by HE Student Finance (HESF)**, for example:

Bachelor's Degrees and Integrated Master's Degrees

Foundation years available before some degree courses start
(Providing these form part of an overall Bachelor's Degree)

Foundation Degrees

Postgraduate Certificate in Education (PGCE)

The tuition fees for designated Distance Learning and online courses

IAG Note: Information on the various qualification levels and what they mean is available online from www.gov.uk/what-different-qualification-levels-mean/list-of-qualification-levels

Study Options – LLE-Funded Courses 2

From its introduction in January 2027, eligible students will be able to **access LLE funding to undertake:**

All Higher Technical Qualifications (HTQs)

Including both full courses and modules of those courses

Level 4 to 6 qualifications currently funded by Advanced Learner Loans
at OfS registered providers

That have been successful in the Advanced Learner Loan transfer process

www.gov.uk/government/publications/transfer-of-advanced-learner-loans-to-lifelong-learning-entitlement-approved-qualifications

Level 4, 5 and 6 modules from full Level 6 parent qualifications (such as degrees)

In subject groups that:

Address priority skills needs and align with the government's industrial strategy

IAG Note: LLE modular funding will only be available to students living and studying in England at a provider registered with the Office for Students (OfS)

LLE Modular Study – Approved Provider Information Page

Details on the providers who have been **approved to deliver LLE-funded modular study options** following the first DfE Expression of Interest (EOI) process have been published on GOV.UK:

- www.gov.uk/government/publications/providers-approved-for-lifelong-learning-entitlement-modular-funding



Transparency data
LLE modular funding: approved providers and subjects in scope
Published 15 May 2026

Applies to England

Contents
Lifelong learning entitlement (LLE) modular funding: expression of interest
Module approved subject and provider list
Modules alternative approvals list

[Print this page](#)

Lifelong learning entitlement (LLE) modular funding: expression of interest

Providers registered with the Office for Students were invited to submit an expression of interest for modular funding between July and October 2025.

This page details subjects in scope for modular funding and the successful applicants.

Module approved subject and provider list

LLE will be available for modules from:

- higher technical qualifications – no subject restrictions
- full level 6 qualifications that align to priority skills needs and the government's industrial strategy

Approved subjects:

- 11-01, Computing
- 10-01, Engineering
- 13-01, Architecture, building and planning, excluding the landscape group
- 07-01, Physics and astronomy
- 09-01, Mathematical sciences
- 02-04, Nursing and midwifery
- 02-06, Allied health
- 07-02, Chemistry
- 15-02, Economics
- 15-04, Health and social care

The following providers were approved for LLE modular funding through the streamlined route – each is listed with its UKPRN number.

Approved providers:

- 10000055, Abingdon and Witney College
- 10004927, Activate Learning
- 10000385, Arts University Bournemouth
- 10005127, Arts University Plymouth
- 10007759, Aston University
- 10000533, Barnet and Southgate College
- 10000560, Basingstoke College of Technology
- 10007140, Birmingham City University
- 10000721, Bishop Burton College
- 10000754, Blackpool and The Fylde College
- 10000840, Bradford College
- 10000950, Brooklands Technical College
- 10001005, Bury College

Modules alternative approvals list

Some providers have been approved for specific courses as a result of the alternative entry mechanism. This was a feature of our approval process.

Alternative entry mechanism approvals:

UKPRN	Provider	Course	HECOS code	CAH2 code
10000610	Bedford College	Pearson BTEC Level 5 HND in Computing – app development and testing	100366	Computing CAH11-01
10000610	Bedford College	Pearson BTEC Level 5 HND in Computing – general	100366	Computing CAH11-01
10000610	Bedford College	Pearson BTEC Level 5 HND in Computing – cyber security	100366	Computing CAH11-01

IAG Note: The initial Expression of Interest application window was open between July and October 2025, with the next iteration of the process to take place later in 2026 (Date TBC)

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Tuition Fee Loan Support

Standard, Residual and Additional Entitlement

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Tuition Fee Loan – Standard Support Entitlement

Under the LLE, eligible students will be provided with a Tuition Fee Loan (TFL) balance up to the full standard entitlement, **equal to four years of full-time study**:

- The standard entitlement is equivalent to the tuition fee cost of 480 credits worth of study

The rate used in calculating standard LLE TFL entitlement is aligned to **the fee limits that apply** to providers registered in the OfS Approved (Fee Cap) category with an Access and Participation Plan (APP):

- The maximum per-credit Tuition Fee Loan entitlement rates for study on designated courses at English providers will be set by dividing the relevant rate by 120 credits

Based on AY 2026/27 maximum rates, the **standard LLE TFL entitlement** is calculated as:

$$\begin{aligned} & (\text{£}9,790 / 120) \times 480 \text{ Credits} \\ & = \text{£}39,160 \text{ Tuition Fee Loan Entitlement} \end{aligned}$$

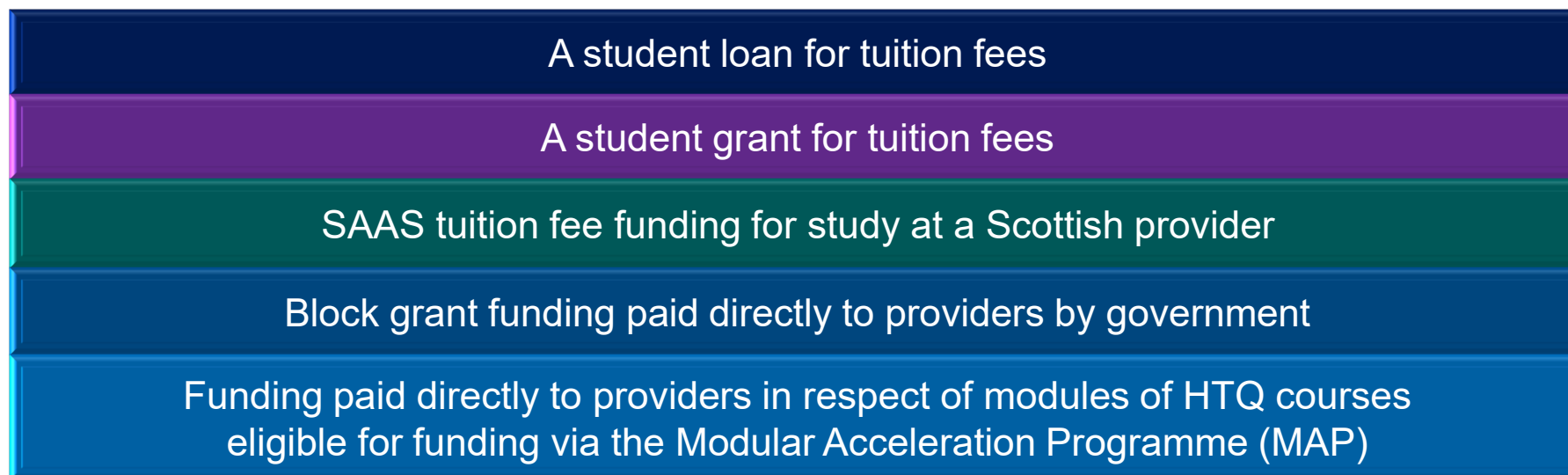
IAG Note: 120 credits represents the typical value for a full-time study year on an Honours Degree

LLE Tuition Fee Loan – Residual Entitlement

Students who have previously undertaken relevant government-funded study may be eligible for a **residual amount** of LLE Tuition Fee support, enabling them to fund additional qualifications and gain new skills:

- Students will have their standard LLE Tuition Fee Loan entitlement reduced to reflect any non-LLE study for which a student has received applicable government tuition fee support (their relevant funded study)

Applicable tuition fee support means **support for tuition fees** provided by the government administrations of England, Wales, Northern Ireland or Scotland in the form of:



LLE Tuition Fee Loan – Additional Entitlement Summary

Additional Tuition Fee Loan support, in excess of the standard entitlement balance will be made available to eligible LLE students in certain circumstances:

Priority Additional Entitlement:

Designated courses in an identified UK Government priority subject area (a Priority Course)

Additional Entitlement for a Special Period:

Specific additional fee costs associated with certain types of study, including Study Abroad, Sandwich Placement, or Foundation Year

Additional Entitlement for Taught Study Years of Certain Longer Courses:

Eligible longer courses in specified subjects
(Architecture, Veterinary Surgery and longer Scottish courses)

Compelling Personal Reasons (CPR) and Repeat Study Additional Entitlement:

For study negatively affected by a CPR and for qualifying 4-year and 6-year courses

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Living Cost Support

Maintenance Support and Supplementary Grants

Policy information and illustrative figures are subject to final LLE Regulations!

Maintenance Support Under the LLE

Under the LLE, eligible students undertaking courses which require **face-to-face attendance** will be able to apply for Maintenance Loan support to help with their living costs:

The amount of loan support available to a student **will depend on:**

Their 'characteristics'
including where they live

What they study
and how

Their household
income

The rules for assessing household income and calculating any required deductions to the Maintenance Loan support will apply to **both eligible full-time and part-time** LLE-funded students:

- Where a student's household income is £25,000 or less, they will be entitled to the full base Maintenance Loan Element entitlement (subject to intensity and credits per week adjustments)
- Students who choose not to provide the relevant household income information will only be eligible for the minimum (non-means tested) amount of loan support

LLE Maintenance Support – Elements and Categories

LLE loans for living cost (maintenance) support can be broken down into **three distinct elements**:

Maintenance Loan Element (MLE)

Available to most students, including individuals not on specific benefits

Partially income assessed

Made up of a base non-income assessed portion and an additional income assessed portion

Considered income by DWP for benefit entitlement calculations

Special Support Loan Element (SSLE)

An additional element of support awarded to students who are in receipt of certain benefits

In addition to the Maintenance Element

Available to those aged 60 or over on the first day of the course year

Entirely income assessed

Reduced Loan Element (RLE)

A lower non-income assessed element of loans for living costs

Awarded to students studying on qualifying course years:

Those that attract specific bursaries, and

Some qualifying placements

LLE Maintenance Support – Calculating Entitlement

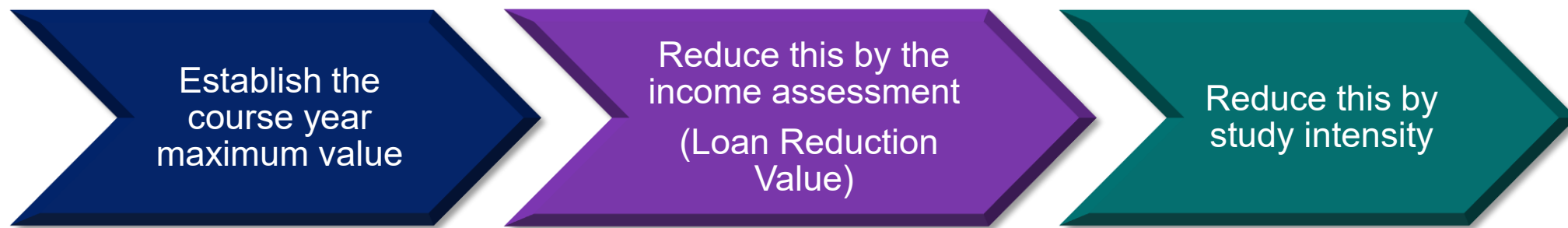
An eligible LLE student's loan for living cost entitlement will be determined **based on a combination of:**

- Their credits study (intensity), and
- Their course duration (Additional Weeks Entitlement)

A **base annual entitlement amount** (using a 30-week value) will be used to:

- Provide a living cost entitlement comparable to the current HE Student Finance (HESF) system

To **calculate a student's entitlement** to loans for living costs SLC will:



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Maintenance Support Linked to Tuition Fee Loan Balance

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Maintenance Support – Link to Tuition Fee Loan Balance

Students with an LLE Tuition Fee Loan **balance of £0 will not** be entitled to Maintenance Loan support:

Students with '**Limited Remaining Tuition Fee Loan Entitlement**' (less than 30 credits):

- Will only be entitled to Maintenance Loans if they use part of their remaining LLE Tuition Fee Loan (TFL) balance to pay for the course, they are seeking maintenance support for
- For Service Year 1 of the LLE, 30 credits has a value of £1,587.50
- This value is based on the lowest Tuition Fee Loan amount for 30 credits of study in AY 2026/27 at providers with no TEF rating or APP, and may change with fee amounts in subsequent years

Students who are undertaking **less than 30 credits** in a course year:

- An LLE student will not qualify for any maintenance support for any course or course year on which they are studying less than 30 credits or 300 notional learning hours

LLE Maintenance Support – Limited TFL Balance Example

Example: Student with a limited LLE Tuition Fee Loan (TFL) **balance of less than £1,587.50**

Andreas is an eligible student studying a module starting in AY 2027/28

The module fee amount is £500

Andreas has previously studied and used some of his standard Tuition Fee Loan (TFL) entitlement before, leaving him with a balance of £1,000

Andreas uses his remaining TFL balance to cover the fee cost of his module

As Andreas is using some of his remaining balance to fund his module
Even though his TFL balance is less than £1,587.50, he will qualify for loan for living cost (maintenance) support for the duration of the module

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Maintenance Support and Study Intensity

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Maintenance Support – Intensity of Study

To provide support **proportionate to the number of credits** being undertaken in a course year, an eligible LLE student's intensity of study is calculated as:

$$\text{Intensity (\%)} = \text{Course Year Credits} / 120 \times 100$$

- The default value of 120 credits is used as standard intensity (HE Student Finance equivalence)
- Students undertaking course years with less credits than the standard value will see their entitlement to loans for living costs (all elements) reduced by the intensity of study

Eligible LLE students studying on course years **with more credits than the standard value** will:

- Have their intensity capped at a maximum of 100%, and
- Be subject to the credit per week adjustment

Students on higher-credit, longer duration courses may qualify for **Additional Weeks Entitlement**

Intensity of Study – Intensity of Study Example, Part 1

Example, Part 1: Intensity calculation used to reduce loan entitlement, **course year under 30 weeks**

Donald is an eligible LLE student who is not entitled to benefits, he is 22 and is studying a 30-credit module starting in AY 2027/28

Donald's module is 20 weeks long, and he will be living with his parents during the course, his household income is £18,000

Donald qualifies for the non-final year Parental Home rate of loan for living cost

As his household income is under £25,000, Donald will not be subject to an income assessed reduction

However, as his credits for the course year are lower than 120 credits, Donald will be subject to an intensity reduction

Intensity of Study – Intensity of Study Example, Part 2

Example, Part 2: Intensity calculation used to reduce loan entitlement, **course year under 30 weeks**

Donald is studying a 30-credit module in AY 2027/28, with a 20-week duration
His household income is £18,000

As his household income is under £25,000, Donald will not be subject to an income assessed reduction, but he will be subject to an intensity reduction

Donald's base entitlement is £9,118 (30 x £303.93)

His intensity is calculated as: $\text{Intensity (\%)} = 30 / 120 \times 100 = 25\%$

Donald's base income assessed entitlement is reduced by his intensity of study:
 $£9,118 \times 25\% = £2,279.50$

Donald's income assessed, intensity adjusted entitlement for the module is £2,279.50

The Lifelong Learning Entitlement

Living Cost Support

Supplementary Grants, Eligibility Summary

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Targeted Support Grants and DSA

Under the LLE, targeted grant support will be available for eligible students undertaking study on a full-time basis (equivalent to **at least 120 credits** per course year):

This applies to:

- **Grants for Dependants (GFDs)**, and
- **Travel Grants**
- The government intends to **continue its evaluation** of how these grants are used

Disabled Students' Allowance (DSA) will also continue to be available for eligible LLE students:

- This is providing they are undertaking **30 or more credits** per course

The Lifelong Learning Entitlement

Loan Repayment Overview

Policy information and illustrative figures are subject to final LLE Regulations!

Loan Repayment Under the LLE – Plan 5 Terms

Loans taken out under the LLE will be **subject to Plan 5 repayment terms and conditions:**

- Where a student takes out a loan under LLE, they will be liable to make statutory repayments to their loan balance from the Statutory Repayment Due Date (SRDD)

Plan 5 student loans contain the following **key repayment terms and conditions:**

The annual repayment threshold is currently set at £25,000
Increasing by Retail Price Index (RPI) at the start of each tax year from 2027-28

Interest rates are linked to RPI only (no variable interest rate applies)
The interest rate applied is subject to Prevailing Market Rate capping rules

The SRDD set as the start of tax year following course completion or withdrawal

Loan term cancellation of 40 years from SRDD

Student Loan Repayment – Plan 5 Loan Key Messages

Income Contingent (ICR) student loans taken out by new English domiciled (SFE) borrowers for courses beginning on or after 1st August 2023 are under the **Plan 5 repayment terms and conditions**:

- Plan 5 loan repayment thresholds are currently £25,000 a year (£2,083 a month or £480 a week)
- From April 2027, Plan 5 thresholds will be updated annually in line with RPI inflation (TBC)
- Interest will be applied to Plan 5 loan balances at a rate of RPI (3.2% until 1st September 2026)
- Repayment of Plan 5 loans will begin the April after the student completes, leaves or withdraws from their course (the Statutory Repayment Due Date)
- Borrowers will repay 9% of any income earned over the set threshold and if employed in the UK, deductions will be made from their pay through the HMRC tax system
- During the repayment term, if a borrower's income drops below the relevant threshold, repayments will pause, with any outstanding balance cancelled 40 years after the borrower enters repayment

Student Loan Repayment – Plan 5 Calculation Examples

Working out standard monthly student loan repayments based on 9% of the income a borrower earns over the current Plan 5 loan threshold of £25,000:

Annual Income
£30,000
(£2,500 a month)

This is **£? over**
the current Plan 5
annual threshold

Monthly Repayment
£??

The Plan 5 Basic Maths

Annual Income - minus Annual Threshold - divide by 12 - multiply by 9%

Annual Income
£45,000
(£3,750 a month)

This is **£? over**
the current Plan 5
annual threshold

Monthly Repayment
£??

Student Loan Repayment – Plan 5 Example Figures

Approximate monthly repayment figures based on 9% of the income a borrower earns over **the current £25,000 Plan 5 loan threshold**:

Gross Annual Income	Monthly Income (Approximate)	9% Repayment Deducted From	Monthly Repayment (Approximate)
£25,000	£2,083	£0	£0
£28,000	£2,333	£3,000	£22
£30,000	£2,500	£5,000	£37
£35,000	£2,916	£10,000	£75
£40,000	£3,333	£15,000	£112
£45,000	£3,750	£20,000	£150
£50,000	£4,166	£25,000	£187

- Students can monitor their loan balance and update SLC on any changes to their circumstances using the Online Repayment Service: www.gov.uk/sign-in-to-manage-your-student-loan-balance

The Lifelong Learning Entitlement

Supporting the Student Journey

The LLE Application Journey – Design and Delivery Objectives

Development and design of the end-to-end customer application journey has been consistent and in-line with the SLC's **overarching objectives and strategic aims** to support the wider LLE project, including:

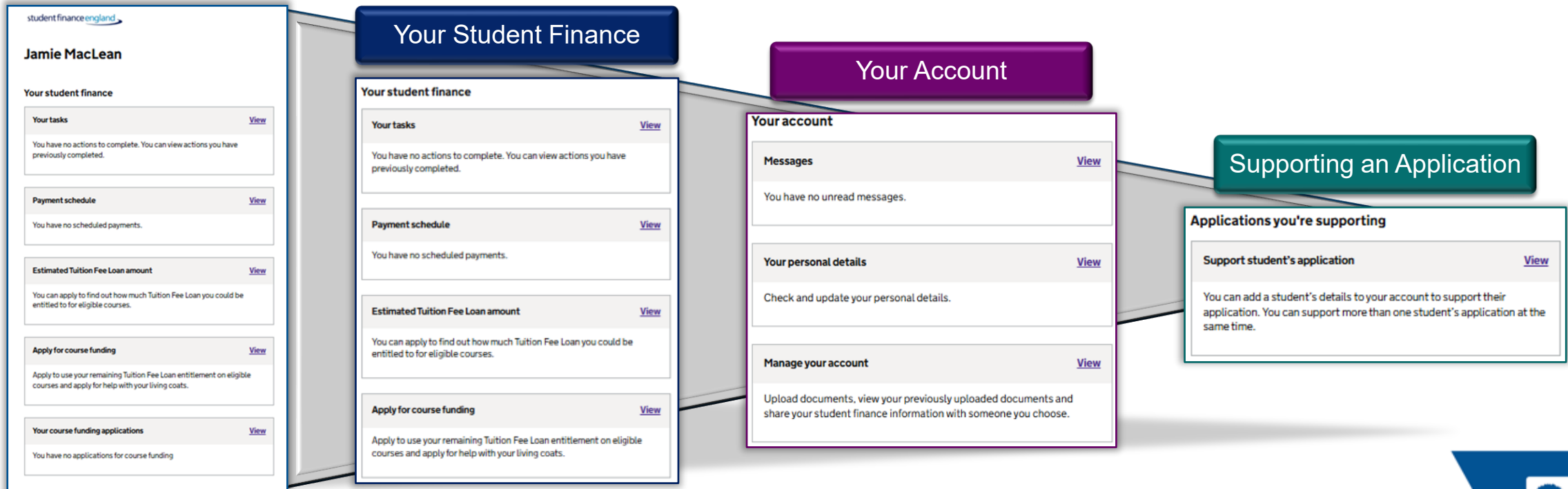
- Deliver a student finance service that is easy to find and use, meets user needs and complies with required standards
- Solve user problems, empower customers to self-serve and encourage digital adoption
- Ensure the service will feel effortless and caters for all circumstances, helping users make decisions, apply for funding products and services and tell us of changes or exceptions all in one digital space
- Simplify administration, implement new technologies, retaining assessment outcomes for future use, removing barriers and reducing effort
- Communicate in a clear, friendly, and personalised way, using the most appropriate channels

Ultimately to deliver a great user experience that is consistent, equitable and fair, with efficient processes to pay the right people the right funding products at the right time

The LLE Application Journey – Personal Account Homepage

When a customer has registered or signs into their LLE Personal Account, they will land on **the homepage** and will be able to navigate from this page to other areas of their account:

- Vertically stacked cards will be displayed guiding customers through the stages of their journey from funding applications for courses to account management and supporting a student's application



LLE Course Applications – Eligibility Assessment Tasks

Each course funding task will ask the questions and capture the information **required to accurately assess** a student's eligibility for LLE funding and ensure they are accessing the right products at the right levels:

About You

Care experience

We need to know if you're a care leaver, or if you're currently in foster care.

This means from months, you have:

- not been under the care of your family
- been in custody
- been given a care order

Will you have care of a person under the age of 18 on the first day of the academic year?

[Why we need to know about dependent children](#)

This means a person under the age of 18 who depends on you financially.

Disabilities or conditions that may affect your studies

We want to make sure all students get the right support they're entitled to. To do this, we'll check if you can get Disabled Students' Allowance (DSA).

To get DSA you must have one of the following disabilities or conditions:

- a specific learning difficulty, for example ADHD or dyslexia
- a mental health condition, for example depression or schizophrenia
- a physical disability, for example you use a wheelchair, walking-aid or specialist keyboard

Your Course

Studying a course or module

We need to know which one you plan on studying as it helps us calculate your student finance.

If you plan on studying multiple courses, you'll need to apply for each one.

Difference between course and module

A module is a single unit of study.

What's the name of your university or college?

We need the name of your top choice for university or college. You can change this later if you need to.

To find courses at Cambridge University, search for the name of your college. For example, search for Trinity College.

Planned credits for this course

Your course is worth 120 credits.

We need to know the number of credits you will study in your first year. The amount of student finance, you can get depends on the number of credits you'll be studying.

You can get funding for a maximum of 180 credits in any 12-month period.

If you're unsure how many credits you'll be studying, contact your university or college.

Previous Study and Residency

Previous study

We need to know if you studied a course which was eligible for undergraduate student finance in the UK.

[What qualifications are undergraduate funded?](#)

We need to know if you got an Advanced Learner Loan to pay for a further education course in the UK, that you had to leave or repeat due to reasons outside of your control.

Have you ever studied on a course which was eligible for undergraduate student finance in the UK, or had to leave or repeat a course that you got funding from an Advanced Learner Loan?

[What qualifications are undergraduate funded?](#)

What is your UK residency status?

We need to know more about what residency status you have. Select one answer that best describes your circumstances.

Settled status under the EU Settlement Scheme

Indefinite leave to enter or remain as a visitor or stepchild of such a person

Indefinite leave to enter or remain as a victim of abuse (or the child or stepchild of such a person)

Settled for other reasons

None of the above

We need details about your residency status

We'll check these details with the Home Office.

To prove your residency status, we'll ask:

- your full name
- which identity document you have
- your identity document number
- [the date your status was granted]
- [the date your status expires]

Household Income

Checking your household income

You might be eligible for extra financial support to cover living costs if you allow us to check your household income.

This extra financial support can include:

- a higher Maintenance Loan
- grants such as Childcare Grant, Adult Learning Grant
- income-assessed bursaries provided by your university or college

Your income information

We need to ask you some questions, as you're wanting us to check your household income, this is to check if you can get extra financial support.

We'll ask you about:

- your employment
- any pension you're paying into
- any other income you're expecting to receive

Will you be employed while studying during the course year 1 August 2025 till 31 July 2026?

Do not include any part-time work in a shop etc.

Yes

No

Your income from other sources

We need to know if you will get income from other sources during the course year.

What other sources of income includes:

- interest from savings or investments (do not include any interest from ISAs)
- money from renting out property
- pensions
- trusts or scholarships

LLE Course Applications – Funding Assessment Tasks

Each course funding task will ask the questions and capture the information **required to accurately assess** a student's eligibility for LLE funding and ensure they are accessing the right products at the right levels:

Tuition Fee Loan

Your Tuition Fees

In this section you'll be able to tell us how much tuition fee loan you would like to borrow for each course or module that you plan to study.

You could be eligible to use up to £37,000 this year. For most students this would be the equivalent of the full cost of your tuition fees.

You can find out how much funding you're eligible for on your learning journey by TBC.

Your Tuition Fee Loan can be used for a maximum of 12 months.

The cost of your tuition fees

Your university told us that your tuition fees are £60.00 this year. Is this correct?

Do your tuition fees cost £60.00 this year?

Yes
 No

How much Tuition Fee Loan would you like to borrow?

You can ask for a Tuition Fee Loan of up to £60.00 this year.

I want the maximum amount
 I want less than the maximum amount

If your tuition fees change

Sometimes your university or college might change the tuition fees they charge you. They'll tell you if this happens and they'll tell us too.

If your tuition fees change we can reduce or increase your Tuition Fee Loan for you.

If the tuition fees are higher than the loan you need to pay the rest yourself. We'll send you an email or letter to confirm any changes to your loan amount.

Maintenance Loan

Maintenance Loan

A Maintenance Loan:

- helps with living costs
- has to be repaid once you've finished your course

The amount you can get depends on your household income. It might vary based on where you'll live, where you'll study, and how much time off you'll have.

Do you want to apply for a Maintenance Loan?

Yes
 No

Tell us how much you'd like to borrow

After you apply, we'll work out exactly how much you can get.

I want the maximum I'm entitled to
 I want a specific amount

If you've asked for more help than you're entitled to, we'll give you the maximum amount that you can get.

Grants or Allowances

When do you want to apply for Disabled Students' Allowance (DSA)?

I want to apply now
You'll need to answer some additional questions.

I want to apply later
You can complete your application as soon as possible.

I do not want to apply
You'll have to wait until you're ready to start your course.

What's your disability or condition?

Tell us about one for now, you can add another later.

ADHD

Sharing information from your Disabled Students' Allowance (DSA) application

We can share information about your application with:

- the disability services at your university or college
- your DSA suppliers

We only share information that's relevant to your application.

On the next screens, we'll ask for your contact details. We do not have to agree, but if you do, we'll be able to help you get the full support you need.

Do you agree to us sharing your application information with the disability services at your university or college?

Yes
 No
This might delay your application or could stop you getting the full support you need.

Additional Information and Sponsor Details

Support for your application

As you're applying for a higher amount of maintenance loan, we'll need to contact anyone supporting your application.

When we contact them, we'll ask for their contact details so we can work out how much student finance you can get.

Details to support your application

We need a correct email address for anyone supporting your application. If you do not provide this your application might be delayed.

Make sure anyone supporting your application has their details.

Tell us about your Parent

Parent's title

Mr

Parent's first name

test1

Parent's last name

test1

What is your Parent's email address?

Email address

If your Parent does not have an email address you can give your own.

test1@test.com

Confirm email address

test1@test.com

We need your UK bank or building society account details

We'll pay any student finance that you are eligible to receive into this account.

We need valid account details to pay your loan. So we can pay you the money you need to get started, we need to know your account details.

Can you give us your National Insurance number now?

We need this before we can pay your loan.

Yes
 No, but I'll give you it later
 I do not have a National Insurance number

You can apply for a National Insurance number if you do not have one or find your National Insurance number if you've lost it.

Apply for Course Funding – Submission and Payments

Once **all sections and tasks have been completed**, students can proceed into the Terms and Conditions content (which they should read carefully) before continuing to the final application submission pages:

- When their eligibility and entitlement have been assessed, students will be able to view their payment amounts, status and per-funding product schedule for each course via their Personal Account

The collage illustrates the user journey from application completion to viewing payment schedules. It includes:

- Application Progress:** A screenshot of the 'Your application for student finance' page showing sections like 'About You', 'Your course', 'Previous study', 'Residency', and 'Household income' all marked as 'Completed'.
- Submission Warning:** A callout box stating: "You are entering into a contract. You have a responsibility to repay your loan in line with this contract." with a 'Continue' button.
- Pre-submission Checklist:** A callout box titled "Before you submit" listing requirements: "read the terms and conditions" and "enter your password to confirm you agree to the terms and conditions". It also includes a 'Continue' button.
- Contract Details Warning:** A callout box stating: "You have a responsibility to keep your contact details up to date." with a link to "When do I need to update my details?".
- Payment Summary:** A screenshot of the 'View your payments' page showing:
 - Total tuition fees paid this year: £4,604
 - Your most recent maintenance loan payment: £1,035
 - Your most recent additional loan payment: £550
- Maintenance Loan Schedule:** A screenshot of the 'Maintenance loan payment schedule' page showing:
 - Payment History: Level 4 Introduction to French Studies, Full time - 30 credits, Open University
 - Course start date: 3 November 2026
 - Table of expected payments:
- Full Payment Schedule:** A callout box with a link: "View your full maintenance loan payment schedule".

The Lifelong Learning Entitlement

Guidance Material and Resources

LLE Policy Information – DfE Guidance Summary

DfE have published an **overview page** and **supporting guidance** material covering essential LLE policy, funding entitlement and implementation information:

- www.gov.uk/government/publications/lifelong-learning-entitlement-lle-overview/lifelong-learning-entitlement-overview
- www.gov.uk/government/publications/lifelong-learning-entitlement-tuition-fee-limits
- www.gov.uk/government/publications/lifelong-learning-entitlement-maintenance-loans-for-living-costs



GOV.UK

Home > Education, training and skills > Funding and finance for students > Lifelong learning entitlement (LLE): overview

Department for Education

Policy paper

Lifelong learning entitlement: what it is and how it will work

Updated 15 April 2026

Applies to England

Contents

- Why we need the LLE
- Who will be eligible for the LLE
- Courses included under the LLE
- LLE qualifications gateway
- How funding will work
- LLE loan repayments
- How the Office for Students will regulate providers under the LLE

The lifelong learning entitlement (LLE) will transform the post-18 student finance system to create a single funding system. It will replace:

- higher education (HE) [student finance loans](#)
- [advanced learner loans](#) for level 4, 5 and 6 qualifications

Our intention is that from September 2026, learners will be able to apply for LLE funding for courses and modules starting from January 2027 onwards.

The LLE will allow people to develop new skills and gain new qualifications at a time that is right for them.

Guidance

Tuition fee limits in the Lifelong Learning Entitlement

Updated 9 July 2025

Applies to England

Contents

- How tuition fees will work
- Fee limit rates
- Per-course amount
- Credit-bearing years
- Default credits for non-credit-bearing study

[Print this page](#)

This guidance explains how the tuition fee limits at colleges and universities will change when the [lifelong learning entitlement \(LLE\)](#) launches.

The LLE will create a single post-18 student finance system in England.

How tuition fees will work

When LLE launches, it will change the way tuition fees are paid at colleges and universities. The government sets limits on the amount of tuition fees that can be charged.

Guidance

Maintenance loans for living costs in the lifelong learning entitlement

Updated 26 November 2025

Applies to England

Contents

- How maintenance loans will work
- Learners' characteristics and where they live
- What learners study and how household income

This guidance explains how maintenance support for living costs at colleges and universities will change when the [lifelong learning entitlement \(LLE\)](#) launches.

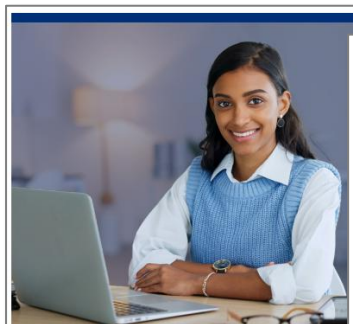
The LLE will launch in the 2026 to 2027 academic year. It will apply to courses and modules that start on or after 1 January 2027.

The LLE will create a single post-18 student finance system in England.

LLE Student Information – SFE Campaign Page and GOV.UK

Dedicated student guidance covering **essential elements of the LLE** including eligibility, funding entitlement and study options has been published on GOV.UK, the SFE campaign page and the DfE Education Hub:

- <https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement>
- www.gov.uk/student-finance-on-or-after-1-january-2027
- www.gov.uk/government/publications/how-much-lifelong-learning-entitlement-lle-you-could-get
- <https://educationhub.blog.gov.uk/2026/05/what-the-lifelong-learning-entitlement-means-for-you>

Student finance if your course starts on or after 1 January 2027

Contents

- Overview
- Eligibility
- What student loans you can get
- What extra financial help you can get

Overview

For courses starting on or after 1 January 2027, you could apply for the Lifelong Learning Entitlement (LLE).

Eligibility

You may be eligible for student finance including:

- Tuition Fee Loans to help pay your course tuition fees
- Maintenance Loans to help with your living costs
- extra funding such as a grant or allowance, for example, if you're on a low income, are disabled or have children

For most courses starting on or after 1 January 2027, you'll need to apply for student finance through Lifelong Learning Entitlement (LLE) funding.

Your eligibility for student finance depends on:

- your course
- the number of credits you study each year
- your university, college or training provider
- how much previous study you've done
- your nationality and residency status
- your age

Guidance

How much LLE you could get

Published 19 April 2026

Applies to England

Contents

- Residual entitlement calculation
- Entitlement for new learners
- Entitlement for people returning to study
- Previous study and deductions

Print this page

The Lifelong Learning Entitlement (LLE) will transform the post-18 student finance system in England.

Residual entitlement calculation

The LLE will give everyone access to the equivalent in value of 4 years of full-time tuition to use throughout their working lives. This will be adjusted to take into account previous study.

We will apply a calculation to determine how much tuition fee loan learners can access if they have studied before. The residual entitlement is the value of the tuition fee loans that are still available to someone after this has been done.

Learners will be able to login to their [student finance](#) account to check their LLE tuition fee loan balance. This service will help individuals to manage their LLE entitlement and provide guidance to help them plan their learning.



Department for Education

WHAT LIFELONG LEARNING ENTITLEMENT MEANS FOR YOU

LLE Policy Information – Legislation and Regulations

The Lifelong Learning (Fee Limits) Regulations 2026 have been laid in draft and can be tracked through Parliament:

- Drafts of the 2 additional statutory instruments (Student Support and Repayment) have also been made available to provide a full picture of how the entire LLE policy is intended to operate
- www.legislation.gov.uk/ukdsi/2026/9780348283327/contents
- www.gov.uk/government/publications/lifelong-learning-entitlement-lle-secondary-legislation



legislation.gov.uk

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English | Cymraeg

Title: Year: Number: Type: All UK Legislation (excluding originating from the EU) Search Advanced Search

The Lifelong Learning (Fee Limits) Regulations 2026

UK Draft Statutory Instruments | ISBN 978-0-348-28332-7 | Table of contents

Table of Contents Content Draft Explanatory Memorandum Draft Impact Assessments More Resources

Plain View Print Options

What Version

Draft Legislation: This is a draft item of legislation and has not yet been made as a UK Statutory Instrument.

Opening Options

More Resources

Introductory Text

Part 1 Introduction

1. Citation, commencement, extent and application
2. Amendments to application of other subordinate legislation
3. General interpretation

Part 2 Application of the fee limit condition for lifelong learning

4. Registered higher education providers that are subject to the fee limit condition
5. Qualifying person

STATUTORY INSTRUMENTS

2026 No. ****

EDUCATION, ENGLAND

The Lifelong Learning (Student Support) (Amendment of Fees and Awards etc.) Regulations 2026

Made: ...

Laid before Parliament: ...

Coming into force: ...

CONTENTS

PART 1

General

1. Citation, commencement, extent and application
2. Amendments to application of other subordinate legislation
3. Interpretation
4. Meaning of "higher education course", "module", "credit" and related provision
5. Meaning of "course designation event", "in-year qualifying event", "protected category event", "settled status event", "module designation event" and related provision
6. Recognition of initial further education teacher training courses

PART 2

Eligibility, designation and cap on overall support

7. Eligible students
8. Eligibility - exceptions
9. The All Learner Courses List, the Gateway Courses List, and the Module Approval Subject and Provider List
10. Designation - eligibility
11. Designation - modules
12. Designation - courses
13. Period of eligibility
14. Transfer of status
15. Cap on overall support in relation to a service year

PART 3

Applying for support, provision of information, and loan contracts

Chapter 1

Applications

16. Applications for support
17. Time limits

EXPLANATORY MEMORANDUM TO

THE LIFELONG LEARNING (STUDENT SUPPORT) (AMENDMENT OF FEES AND AWARDS ETC.) REGULATIONS 2026

2026 No. [XXXX]

1. Introduction
- 1.1 This explanatory memorandum has been prepared by the Department for Education and is laid before Parliament by Command of His Majesty.
- 1.2 This memorandum contains information for the Joint Committee on Statutory Instruments.
2. Declaration
- 2.1 Baroness Smith, Minister of State at the Department for Education, confirms that this Explanatory Memorandum meets the required standard.
- 2.2 Laurence Kavanagh, Deputy Director for the Lifelong Learning Entitlement at the Department for Education, confirms that this Explanatory Memorandum meets the required standard.
3. Contact
- 3.1 **Part One: Explanation and context of the instrument**
4. Overview of the instrument
- 4.1 **What does the legislation do?**
- 4.1.1 This instrument establishes the student support arrangements for a new system of post-16 student funding known as the "Lifelong Learning Entitlement" (LLE) for higher education (HE) courses starting on or after 1st January 2027, replacing the existing higher education student finance (HESF) system for these courses. It sets out how the LLE student support system will operate, including eligibility criteria, which courses and modules are designated for funding, tuition fee loan entitlements, and arrangements for loans for living costs and supplementary grants. The instrument also makes transitional and consequential provision to support the move to the LLE and to ensure the new student support framework operates coherently alongside related legislation.
- 4.2 **When does the legislation extend to, and apply?**
- 4.2.1 The extent of this instrument (that is, the jurisdiction(s) in which the instrument forms part of the law of) is England and Wales.
- 4.2.2 The territorial application of this instrument (that is, where the instrument produces a practical effect) is England.
- 4.3 **When does the legislation extend to, and apply?**

A summary does not have to be 15 or over in length for a loan, but the higher education funding system is commonly referred to as "post-16" as the vast majority of students do not enter higher education until they are 16 or older.

STATUTORY INSTRUMENTS

2026 No. ****

EDUCATION

The Education (Student Loans) (Repayment) (Amendments for Lifelong Learning) Regulations 2026

Made: ...

Laid before Parliament: ...

Coming into force: ...

The Secretary of State makes these Regulations in exercise of the powers conferred by sections 22 and 23(4) and (5) of the Teaching and Higher Education Act 1998(a) and sections 3 and 6 of the Sale of Student Loans Act 2009(b).

Citation, commencement and extent

1.-(1) These Regulations may be cited as the Education (Student Loans) (Repayment) (Amendments for Lifelong Learning) Regulations 2026.

(2) Subject to paragraph (3), these Regulations extend to England, Wales, Scotland and Northern Ireland.

(3) An amendment made by these Regulations but the same extent as the provision amended.

Amendment of the Education (Student Loans) (Repayment) Regulations 2009

2. The Education (Student Loans) (Repayment) Regulations 2009(c) are amended in accordance with regulation 3 as follows.

Amendment of regulation 3 (interpretation)

2.-(1) Regulation 3(1)(a) is amended as follows.

(2) After the definition of "the 2011 Support Regulations" insert—

"the 2026 Support Regulations" means—

(a) the Lifelong Learning Entitlement (LLE) Regulations 2026, and

(b) the Lifelong Learning Entitlement (LLE) Regulations 2026 (as amended).

(3) The definition of "the 2011 Support Regulations" in regulation 3(1)(a) shall be read as if it included the 2026 Support Regulations.

(4) The definition of "the 2011 Support Regulations" in regulation 3(1)(a) shall be read as if it included the 2026 Support Regulations.

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EXPLANATORY MEMORANDUM TO

THE EDUCATION (STUDENT LOANS) (REPAYMENT) (AMENDMENTS FOR LIFELONG LEARNING) REGULATIONS 2026

2026 No. [XXXX]

1. Introduction
- 1.1 This explanatory memorandum has been prepared by the Department for Education and is laid before Parliament by Command of His Majesty.
- 1.2 This memorandum contains information for the Joint Committee on Statutory Instruments.
2. Declaration
- 2.1 Baroness Smith, Minister of State at the Department for Education, confirms that this Explanatory Memorandum meets the required standard.
- 2.2 Laurence Kavanagh, Deputy Director for the Lifelong Learning Entitlement at the Department for Education, confirms that this Explanatory Memorandum meets the required standard.
3. Contact
- 3.1 **Part One: Explanation and context of the instrument**
4. Overview of the instrument
- 4.1 **What does the legislation do?**
- 4.1.1 This instrument amends the Education (Student Loans) (Repayment) Regulations 2009 (the 2009 Repayment Regulations) as part of the implementation of a new system of post-16 student funding known as the "Lifelong Learning Entitlement" (LLE). The instrument sets out how the LLE system will operate, including eligibility criteria, which courses and modules are designated for funding, tuition fee loan entitlements, and arrangements for loans for living costs and supplementary grants. The instrument also makes transitional and consequential provision to support the move to the LLE and to ensure the new student support framework operates coherently alongside related legislation.
- 4.2 **When does the legislation extend to, and apply?**
- 4.2.1 The extent of this instrument (that is, the jurisdiction(s) in which the instrument forms part of the law of) is primarily England and Wales because it concerns the repayment terms in respect of student loans made to borrowers ordinarily resident in England. However, the collection of student loan repayments is managed on a UK-wide basis by the Student Loans Company (SLC), working in partnership with His Majesty's Revenue and Customs (HMRC). This instrument thus extends to all of the UK (except as amended by provisions of the 2009 Repayment Regulations that do not extend).
- 4.3 The territorial application of this instrument (that is, where the instrument produces a practical effect) is primarily England.

A summary does not have to be 15 or over in length for a loan, but the higher education funding system is commonly referred to as "post-16" as the vast majority of students do not enter higher education until they are 16 or older.



Questions or Comments



Sammie Fletcher
Funding Information Services Account Manager
North East, North West, Yorkshire & Humber

✉ Samantha_fletcher@slc.co.uk

