

# **The Lifelong Learning Entitlement**

**Student Eligibility and Funding Entitlement**

**Tuition Fee Loan and Living Cost Support**

# Session Content and Focus

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:

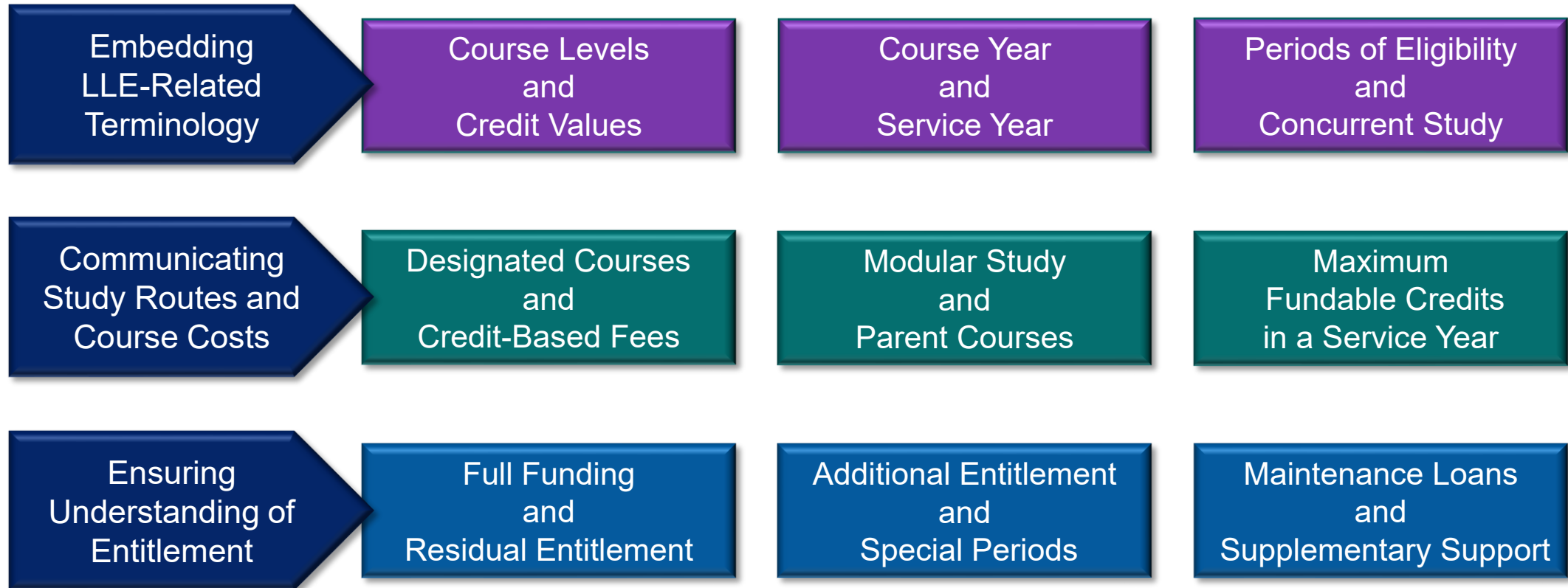


## Presentation Points of Note:

- Comprehensive details on all elements of LLE eligibility and funding policies will be included in the associated [Regulations](#) and when published, the dedicated [Guidance Chapters](#)
- 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 1<sup>st</sup> 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 1<sup>st</sup> 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](http://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](https://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 – Specified Subject Areas

From January 2027, LLE funding will be **available for modules** of Higher Technical Qualifications, and:

- Level 4, 5 and 6 modules taken from full Level 6 parent qualifications (such as degrees) in subject areas that address skills gaps and align with the government industrial strategy

The **specified subject areas** (which align to Common Aggregation Hierarchy (CAH) 2/3 groups) are:

Computing	Engineering
Economics	Mathematical Sciences
Physics and Astronomy	Architecture, Building and Planning Excluding the Landscape Gardening Subgroup
Allied Health Professions	Chemistry
Nursing and Midwifery	Health and Social Care

# 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](http://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

**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)



# The Lifelong Learning Entitlement

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 the maximum rates for Service Year 2026/27, **standard LLE TFL entitlement** is calculated as:

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

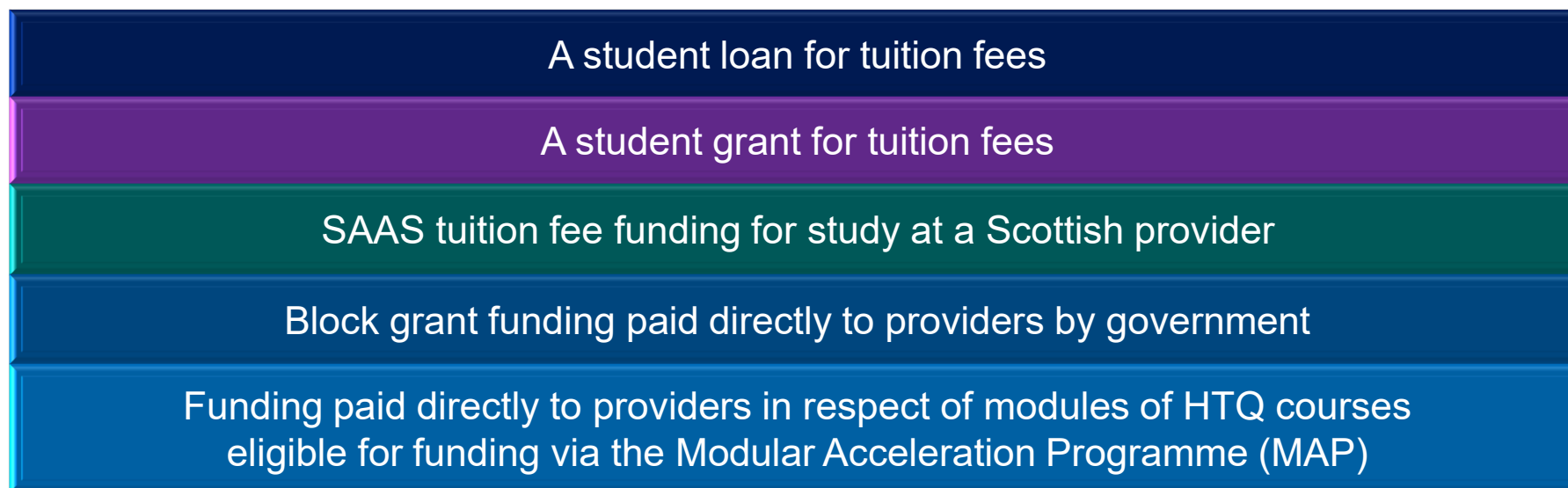
**IAG Note:** 120 credits represents the typical value for a full-time study year on an Honours Degree

# 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 they 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)

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

For qualifying courses with a full-time equivalent duration of 4-years or 6-years of normal taught study and for study negatively affected by a CPR

# The Lifelong Learning Entitlement

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

# Calculating Entitlement – Maintenance Loan Base Element

The base Maintenance Loan Element (MLE) for eligible course years will be calculated using **the relevant weekly rate, multiplied by 30**, then subject to any household income or credit-linked deductions:

Base Maintenance Loan: LLE students **aged under 60, not entitled to benefits** (2026/27 Rates)

Location Rate	Full Year Rate	Minimum Loan
Parental Home	£9,118	£4,013
Elsewhere	£10,830	£5,048
London	£14,135	£7,039
Overseas	£12,403	£5,996

- Eligible students in their final year of study who undertake 110 or more credits in the course year, will qualify for the lower ‘final year’ rate of loan
- Eligible students aged 60 or over on the first day of their course will be entitled to receive the Special Support Loan Element only, up to a maximum entitlement of £4,582

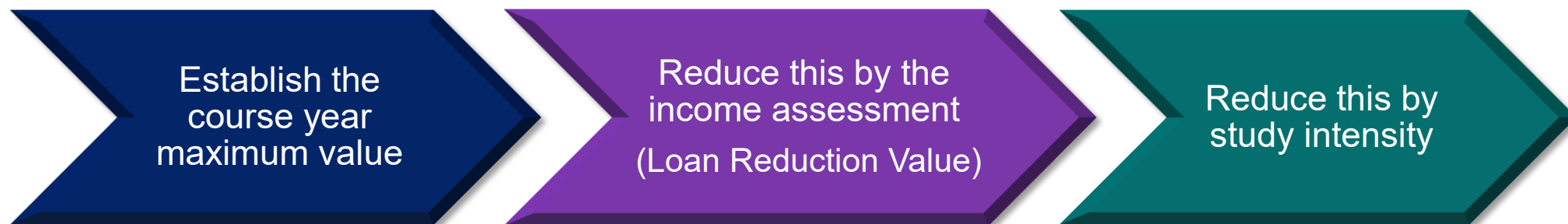
# LLE Maintenance Support – Calculation and Payment

A **base annual entitlement amount (using a 30-week value)** will be used to provide living cost support comparable to the current HE Student Finance (HESF) system:

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

- The number of credits studied (intensity), and their course duration (Additional Weeks Entitlement)

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



For launch of the LLE, loans for living cost support will be paid to students **in up to three instalments**, broadly in line with existing arrangements:

- DfE will set out details for future years in due course

# The Lifelong Learning Entitlement

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 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 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

# The Lifelong Learning Entitlement

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 undertaking course years **with more credits than the standard value** will:

- Have their study intensity capped at a maximum of 100%, and
- Be subject to the maximum funded credits per week (5) 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 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 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:  
 $\text{£9,118} \times 25\% = \text{£2,279.50}$

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 the LLE, they will be liable to make statutory repayments toward their loan balance from the Statutory Repayment Due Date (SRDD)

## Key Repayment Terms and Conditions for Plan 5 Student Loans:

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

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

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

A loan term cancellation of 40 years from the SRDD

**IAG Note:** Where a student takes out loans under the LLE for multiple courses or modules that are being studied concurrently, a separate SRDD will be set for each individual course or module

# 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 1<sup>st</sup> 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 1<sup>st</sup> 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 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](http://www.gov.uk/sign-in-to-manage-your-student-loan-balance)

# The Lifelong Learning Entitlement

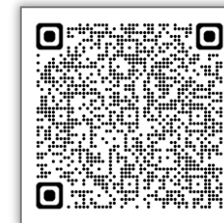
Supporting the Student Journey, Guidance and Resources



# 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](https://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](https://www.gov.uk/government/publications/lifelong-learning-entitlement-tuition-fee-limits)
- [www.gov.uk/government/publications/lifelong-learning-entitlement-maintenance-loans-for-living-costs](https://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.

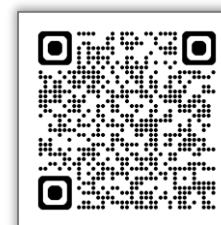
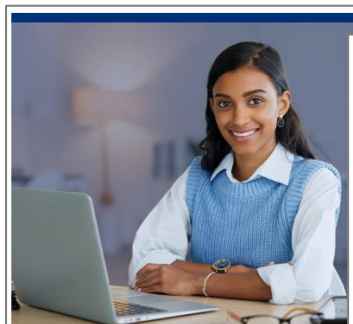
The LLE will launch in the 2026 to 2027 academic year. It will apply to courses and modules that start on or after 1 January 2027.

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](http://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](http://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](#)

### Residual entitlement calculation

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

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.



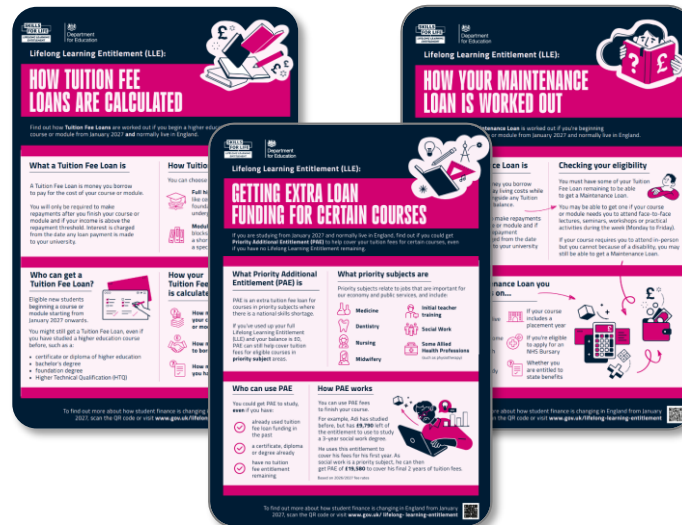
Department for Education

## WHAT LIFELONG LEARNING ENTITLEMENT MEANS FOR YOU

# LLE Student Information – DfE Campaign and Resources

From summer 2026, the LLE will be integrated into the ‘Skills for Life’ campaign as national messaging and activity begins to appear across multiple online and offline channels:

- To support this activity, DfE will introduce promotional content and supporting resources, including a Communication Asset Pack to help providers, advisors and influencers engage with students
- [www.skillsforcareers.education.gov.uk/pages/skills-for-life](http://www.skillsforcareers.education.gov.uk/pages/skills-for-life)
- [www.skillsforcareers.education.gov.uk/pages/lifelong-learning-entitlement](http://www.skillsforcareers.education.gov.uk/pages/lifelong-learning-entitlement)



Illustrative examples – subject to final design

# 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](http://www.legislation.gov.uk/ukdsi/2026/9780348283327/contents)
- [www.gov.uk/government/publications/lifelong-learning-entitlement-lle-secondary-legislation](http://www.gov.uk/government/publications/lifelong-learning-entitlement-lle-secondary-legislation)



legislation.gov.uk

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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: - - - -

26 September 2026

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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", "mobile designation event" and related provision
6. Recognition of initial further education teacher training courses

PART 2

7. Eligibility, designation and cap on overall support
8. Eligible students
9. Eligibility - exceptions
10. The All Learner Courses List, the Gateway Courses List, and the Mobile Awarded Subject and Provider List
11. Designation of modules
12. Designation - exceptions
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 Barones 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
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STATUTORY INSTRUMENTS

2026 No. \*\*\*\*

EDUCATION

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

Made: - - - -  
Laid before Parliament: - - - -  
Coming into force: - - - -

26 September 2026

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 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 and Wales, Scotland and Northern Ireland.

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

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

Amendment of regulation 3 (interpretation)

3. - (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 2026 Support Regulations made under section 22 of the Teaching and Higher Education Act 1998; and

(b) the 2026 Support Regulations made under section 3 of the Student Loans Act 2009.

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.
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