

Funding Information Services Team

Information, Advice and Guidance (IAG) Webinar

March 2026

Session Introduction and Content

Today's presentation has been designed to provide the essential details IAG practitioners will need to understand and communicate key student finance messages for academic year (AY) 2026/27:

Content will cover:

- The student finance package for AY 2026/27, including any policy changes and core support for Student Finance England (SFE)
- The student finance Package for AY 2026/27, including any policy changes and core support for Student Finance Wales (SFW)
- Application service launch dates
- SLC campaigns and supporting resources for AY 2026/27
- Maintenance support under the Lifelong Learning Entitlement (LLE)

Higher Education Student Finance

SFE Funding Arrangements and Policy *AY 2026/27*

SFE Funding Arrangement Summary AY 2026/27

The Maximum tuition fees for undergraduate students starting or continuing full-time and part-time courses at approved (fee cap) providers in AY 2026/27 **will be increased by 2.71%**:

- SFE Maintenance loans rates for living costs will also increase by 2.71% for AY 2026/27
- Government announcement on interest and repayment thresholds for Plan 2 and Plan 3 loans
- www.gov.uk/government/publications/tuition-fees-and-student-support-2026-to-2027-academic-year

Policy paper
Changes to tuition fees: 2026 to 2027 academic year and 2027 to 2028 academic year
Published 26 November 2025

Providers with TEF and an APP

The maximum tuition fee in the 2026 to 2027 academic year for approved (fee cap) providers with a TEF award and with an APP will increase to:

- £9,790 for standard full-time courses
- £11,750 for full-time accelerated courses
- £7,335 for part-time courses

The maximum tuition fee in the 2027 to 2028 academic year for approved (fee cap) providers with a TEF award and with an APP will increase to:

- £10,050 for standard full-time courses
- £12,060 for full-time accelerated courses
- £7,530 for part-time courses

Policy paper
Support with living and other costs: 2026 to 2027 academic year
Published 26 November 2025

Full-time undergraduate students not eligible for benefits

The table gives maximum and minimum rates of loans for living costs, in the 2026 to 2027 academic year, for full-time undergraduate students who are not eligible for benefits.

Rate of loan for students	Maximum loan	Minimum loan
Living at home	£9,118	£4,013
Living away from home and studying in London	£14,135	£7,039
Living away from home and studying outside London	£10,830	£5,048
Studying overseas as part of a UK course	£12,403	£5,996

SFE Policy Change Summary AY 2026/27

The following changes will be made to SFE **student eligibility and funding entitlement** for AY 2026/27:

Household Income Assessment for Care Leavers:

To promote an increase in access and participation of care leavers in higher education:

- New and continuing students who meet the definition of a care leaver in education will automatically be entitled to receive maximum rates for loans for living costs from AY 2026/27
- Therefore, removing the income assessment for living cost loans

Leave under the Afghanistan Response Route (Afghanistan Response Route):

This policy change will allow persons with leave under the ARR and their family members to be eligible to apply for all student finance products:

- Without three years of ordinary residency in the UK and Islands

SFE Policy Change Summary AY 2026/27 Continued

The following changes will be made to SFE **student eligibility and funding entitlement** for AY 2026/27:

Changes to Child Care Grant (CCG) Payments and Eligible Providers:

- Introduction of a 13-week cut-off for childcare providers, submitting Requests for Payment
- Removal of the eligibility of nannies to submit a claim for payment of CCG from AY 2026/27

Adult Dependants Grant (ADG):

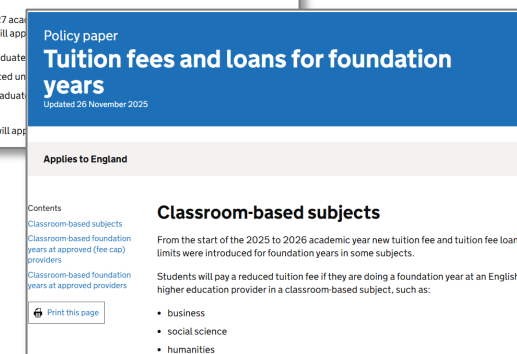
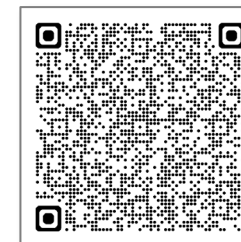
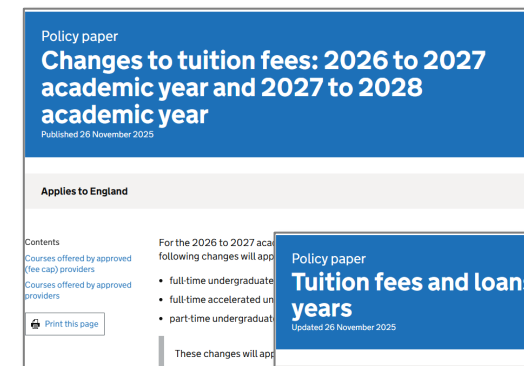
In academic year 2025/26, Adult Dependants' Grant (ADG) support is available to eligible students where their partner or other adult dependant, is ordinarily resident in either the UK, or outside of the UK:

- From AY 2026/27 Adult Dependants Grant will not be available to new students, where the student's partner, or other adult dependant, is ordinarily resident outside of the UK
- Continuing students in AY 2026/27 will still be eligible to receive Adult Dependants Grant, for a partner or other adult dependant, who is overseas

SFE Tuition Fee Summary AY 2026/27

The maximum tuition fees for undergraduate students starting or continuing full-time and part-time courses at approved (fee cap) providers in England **will be increased by 2.71%** for AY 2026/27:

Course Type	Maximum Tuition Fee Approved (Fee Cap) Provider
Standard Full-Time Course	£9,790
Full-Time Accelerated Course	£11,750
Part-Time Course	£7,335
Classroom-Based Foundation Year	£5,760



The maximum tuition fee charged **will depend on** whether the approved (fee cap) provider has:

- A Teaching Excellence Framework (TEF) award from the OfS
- An Access and Participation Plan (APP) from the OfS

SFE Maintenance Loan Entitlement AY 2026/27

Full-time SFE students, **not eligible for benefits or aged over 60**, excluding final year:

Household Income	Home (£58,387)	Elsewhere (£62,410)	London (£70,131)
£25,000 & under	£9,118	£10,830	£14,135
£35,000	£7,589	£9,285	£12,563
£40,000	£6,852	£8,512	£11,777
£45,000	£6,060	£7,739	£10,991
£50,000	£5,296	£6,967	£10,205
£55,000	£4,531	£6,194	£9,419
£60,000	£4,013	£5,421	£8,632
£65,000	£4,013	£5,048	£7,846
£70,131 & over	£4,013	£5,048	£7,039

- Household income is the income of any parents, stepparent, parent's partner, wife, husband, civil partner or partner the student usually lives with

SFE Targeted Support Entitlement AY 2026/27

The maximum Dependants' Grant support rates and thresholds for eligible full-time undergraduate students in AY 2026/27 will remain **at the levels that applied in AY 2025/26**:

GFD AY 26/27 Income Assessments	PLA	ADG	CCG (*52 Week Rate)	
			1 Child	2+ Children
Maximum entitlement	£2,024	£3,545	£10,380.24*	£17,796.48*
Minimum payable	£50	£0.01	£0.01	£0.01
Lower income threshold for maximum grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for minimum grant	£18,957.98	£15,835.98	£20,107.23	£28,914.47

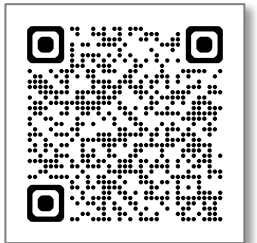
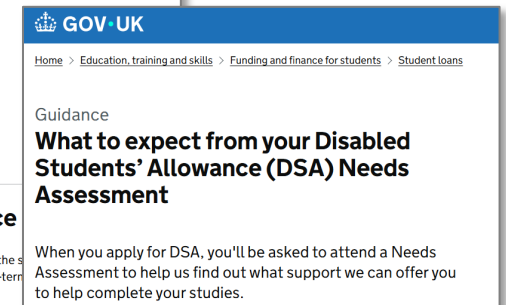
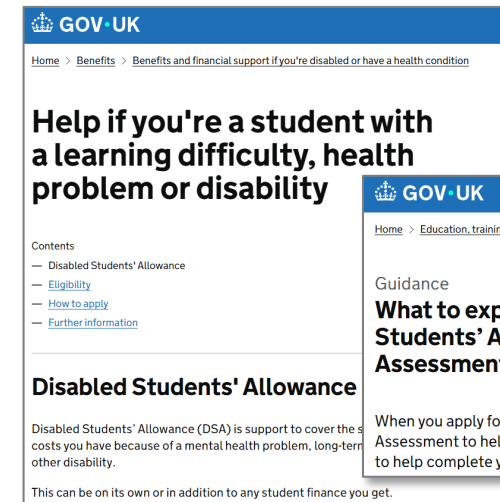
* The weekly maximum CCG amount for one child is £199.62 and £342.24 for two or more children

SFE Disabled Students' Allowance AY 2026/27

The maximum Disabled Students' Allowance for eligible full-time and part-time undergraduate students and eligible postgraduate students will be **maintained at £27,783 for AY 2026/27**:

- DSA helps enable opportunity by widening access and participation in higher education

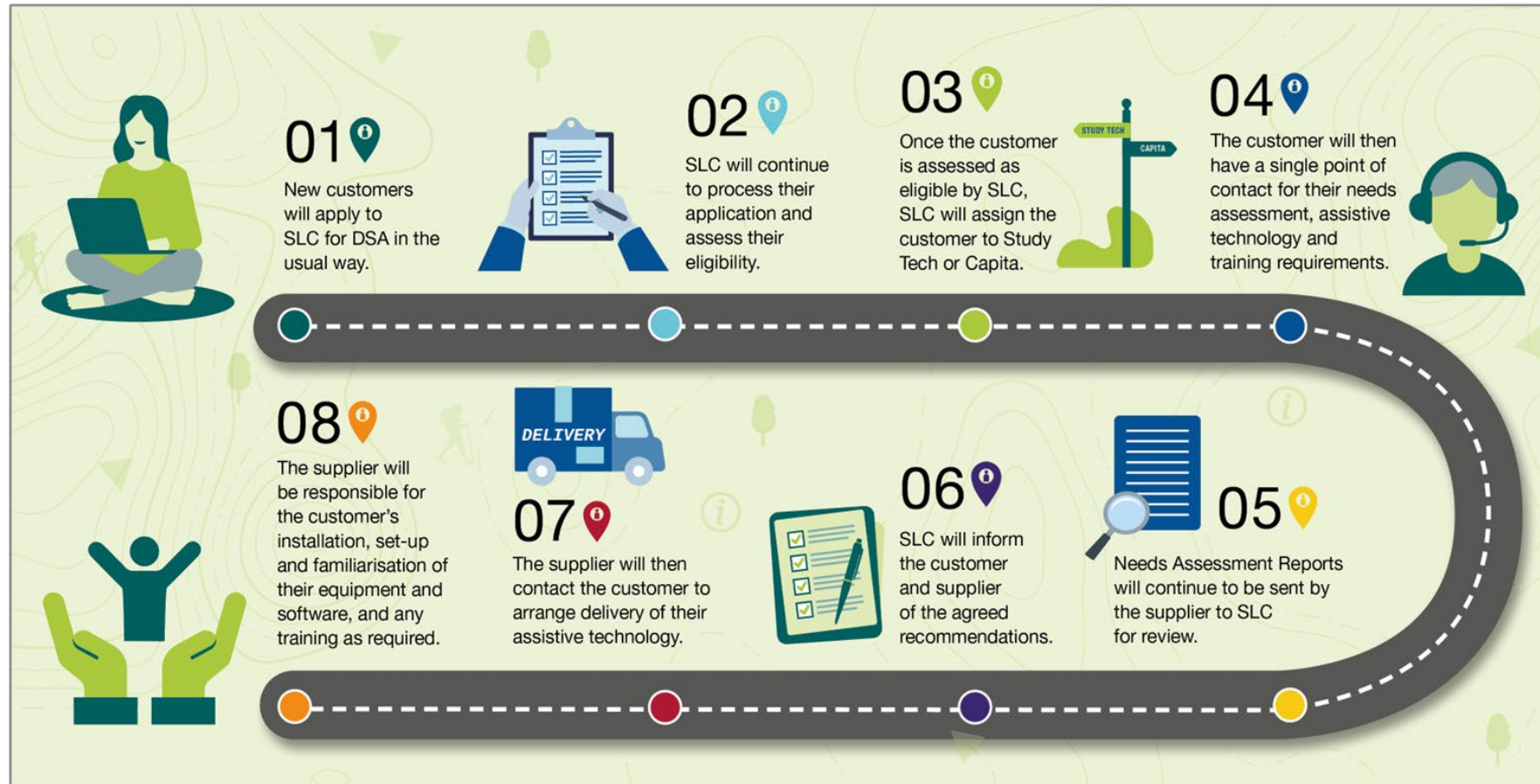
Non-Medical Helper	General Allowance
Specialist Equipment	Travel Allowance



For more information on DSA, including how to apply, go to: www.gov.uk/disabled-students-allowance-dsa

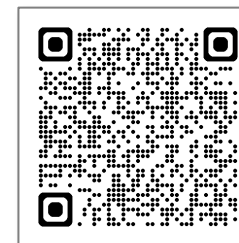
Disabled Students' Allowance Application Journey

Due to the various stages of the DSA journey, an application can take longer to be approved than a standard funding application, please encourage the students you support to **apply for DSA, as soon as possible**:



Disabled Students' Allowance – Supporting Resources

To raise awareness of DSA support and the application process, dedicated guidance, resources and social media content highlighting specific DSA eligible conditions have been introduced:



DISABLED STUDENTS ALLOWANCE
 Student Finance England (SFE) relates to English domiciled students studying higher education courses at universities or colleges in the UK

Disabled Students' Allowance (DSA) support is available to cover any extra study-related costs you may have because of a mental health condition, long-term illness or any other disability. This can be on its own or in addition to any student finance you get. The type of support and how much you get depends on your individual needs - not your household income. Disabled Students' Allowance does not need to be repaid.

What DSA can pay for:

You can get help with the costs of:

- specialist equipment, for example a computer if you need one because of your disability,
- non-medical helpers, for example a British Sign Language (BSL) interpreter or specialist note taker,
- extra travel to attend your course or placement because of your disability,
- other disability-related study support, for example having to print additional copies of documents for proof-reading.

DSA does not cover disability-related costs you'd have if you were not attending a course, or costs that any student might have.

1. APPLY
 Apply online at the same time / after you apply for core support. You will need to apply via the paper form if:
 • You are not applying for core support
 • You are a Part Time student
 • You are a Postgraduate student

2. DISABILITY EVIDENCE
 Supply your Disability Evidence in one of three ways:
 • A GP letter
 • A letter from your or another health professional
 • A DSA Evidence form

3. DSA1 LETTER
 SFC will send you a DSA1 letter, confirming your eligibility for DSA and confirming your supplier who will help back your needs assessment.

4. NEEDS ASSESSMENT
 The assessment is not a test of any sort, but an opportunity to discuss the most appropriate support options for you. The assessment can take up to two hours and you can choose to have the needs assessment in-person or online, via a video call.

5. DSA2 LETTER
 This letter confirms your package of support and instructions for ordering specialist equipment / arranging other support.

6. PAYMENT
 Suppliers receive DSA from directly for the support they have provided. Some students are also granted a General Allowance for the able to send receipts, student claims to claim back these costs.

Your 'needs assessment':
 Once your eligibility for DSA is confirmed (via the DSA1 letter), Student Finance England will confirm your supplier (either Study Tech or Capita). Your supplier will help book your needs assessment. The assessment is paid for through any DSA entitlement you may have. After the assessment, you'll get a report listing equipment and other support you can get for your course. Do not buy any equipment until you've been assessed - you will not be reimbursed for it. Further information on the needs assessment can be found on gov.uk: www.gov.uk/guidance/what-to-expect-from-your-disabled-students-allowance-dsa-needs-assessment

DSA EXPERIENCES
 SERENA'S STORY

DSA EXPERIENCES
 DAN'S STORY

DSA EXPERIENCES
 CHRISTOPHER'S STORY

Student Finance England • 743 views • 2 years ago

Student Finance England • 1.2k views • 2 years ago

Student Finance England • 859 views • 2 years ago

WHAT TO EXPECT FROM YOUR DSA NEEDS ASSESSMENT - BSL
 4:03

WHAT TO EXPECT FROM YOUR DSA NEEDS ASSESSMENT
 1:50

What to expect from your Disabled Students' Allowance (DSA) Needs...
 What to expect from your Disabled Students' Allowance (DSA) Needs...

DISABLED STUDENTS' ALLOWANCE
GET READY TO APPLY FOR DSA!
 FIND OUT EVERYTHING YOU NEED TO KNOW.

IT CAN TAKE UP TO 14 WEEKS TO GET YOUR DISABLED STUDENTS' ALLOWANCE SUPPORT IN PLACE
 Here's what to expect:

- Step 1-** You submit your application and supporting information
- Step 2-** We review it and ask Capita or Study Tech to contact you to schedule a needs assessment
- Step 3-** You should book the earliest suitable needs assessment appointment
- Step 4-** We get a report of your needs assessment and review it
- Step 5-** We confirm what DSA support you're entitled to

- www.gov.uk/guidance/what-to-expect-from-your-disabled-students-allowance-dsa-needs-assessment
- www.youtube.com/@SFEFILM/videos

SFE Postgraduate Loans AY 2026/27

Maximum loans for eligible new SFE students starting postgraduate masters or doctoral degree courses in AY 2026/27 will be increased by 2.71%:

Maximum Postgraduate Master's Loan
£13,026
Maximum Postgraduate Doctoral Loan
£31,122
Maximum Postgraduate Disabled Students' Allowance
£27,783

Plan 5 Student Loans – Repayment Key Messages

No changes have been made to the **Plan 5 loan repayment terms and conditions** that apply to new SFE undergraduate students and continuing SFE students whose course started on or after 1st August 2023:

- Students won't have to make repayments until their income is over the set threshold, which will be set at £25,000 a year (£2,083 a month or £480 a week) until April 2027
- Repayment of Plan 5 loans for full-time students will begin the April after completing, leaving or withdrawing from higher education (the Statutory Repayment Due Date)
- Students will repay 9% of any income earned over the set threshold and if employed, deductions will be made from their pay through the HMRC tax system
- During the repayment term, if the student's income drops below the threshold, repayments will pause
- All outstanding Plan 5 balance will be cancelled 40 years after the student enters repayment
- www.gov.uk/repaying-your-student-loan

Higher Education Student Finance

SFW Funding Arrangements and Policy AY 2026/27

SFW Policy Change Summary AY 2026/27

The following changes will be made to SFW **student eligibility and funding entitlement** for AY 2026/27:

Removal of additional weeks loan for NHS Wales Bursary and Sandwich Year students:

From AY 2026/27, the following new and continuing SFW full-time students will be excluded from receiving the additional weeks loan, regardless of if their course year exceeds 30 weeks and 3 days:

- Students who have been awarded or paid (i.e. are in receipt of) an NHS Wales healthcare bursary, and
- Students undertaking a qualifying sandwich placement year

Bereaved partners of Gurkhas and Hong Kong veterans:

This change will provide student support eligibility for the bereaved partners, and the children of bereaved partners, of Gurkhas and Hong Kong military veterans who were discharged before July 1st 1997:

- On the same basis as the bereaved partners of other members of His Majesty's Armed Forces

SFW Tuition Fee Summary AY 2026/27

Eligible full-time and part-time students who are ordinarily resident in Wales can apply for **non-means tested Tuition Fee Loan support** in AY 2026/27:

Provider Type	Maximum Full-Time Tuition Fee Loan
Ordinary Provider	£9,790
Private Provider	£6,525

- The maximum fee for accelerated degree courses in England is £11,750; however, a fee loan will only be made available to eligible SFW students **up to £9,790**

Ordinary Providers	Maximum Part-Time Tuition Fee Loan	Private Providers	Maximum Part-Time Tuition Fee Loan
Welsh Providers and The Open University	£2,875	Welsh Providers	£2,875
Other UK Providers	£7,335	Other UK Providers	£4,895

SFW Maintenance Support Entitlement AY 2026/27

The overall maintenance support package available to eligible SFW students **will rise by 2%** for AY 2026/27:

Income	Living with parents			Living away from home, outside of London			Living away from home, studying in London		
	Grant	Loan	Total	Grant	Loan	Total	Grant	Loan	Total
£18,370 or less	7,020	3,665	£10,685	8,260	4,330	£12,590	10,325	5,395	£15,720
£20,000	6,781	3,904		7,971	4,619		9,954	5,766	
£25,000	6,046	4,639		7,085	5,505		8,814	6,906	
£30,000	5,311	5,374		6,198	6,392		7,674	8,046	
£35,000	4,577	6,108		5,311	7,279		6,535	9,185	
£40,000	3,842	6,843		4,425	8,165		5,395	10,325	
£45,000	3,107	7,578		3,538	9,052		4,255	11,465	
£50,000	2,372	8,313		2,651	9,939		3,116	12,604	
£55,000	1,638	9,047		1,765	10,825		1,976	13,744	
£59,200 or more	1,020	9,665		1,020	11,570		1,020	14,700	

SFW Targeted Support Entitlement AY 2026/27

The maximum **Adult Dependants' Grant** = £3,474

An Adult Dependants' Grant may be payable to a student who has a dependent partner or other adult dependant

Where the student does not have a partner, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed £3,923

The maximum **Parents' Learning Allowance** = £1,983

Parents' Learning Allowance is additional funding to help students who are also parents

This can be used for everyday study costs, such as books, study materials and travel

The maximum **Childcare Grant** payable which covers 85% of actual childcare costs up to a set limit:

- **£196** per week for one child or **£335** per week for two or more children

Childcare Grant is additional income assessed funding to help students with children pay the costs of childcare during study

SFW Disabled Students' Allowance AY 2026/27

Disabled Students' Allowance will increase in AY 2026/27 for SFW full-time and part-time undergraduate and postgraduate students, **up to a maximum of £34,671**:

Disabled Students' Allowance

Disabled Students' Allowance (DSA) is extra support on top of your other student finance and can be used to pay for study-related costs such as equipment, non-medical help, travel and photocopying and printing.

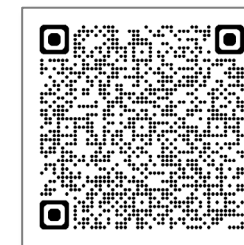
You can apply for DSA to cover some of the extra costs you have because of a mental health condition, long term illness or any other disability.

You can get help with the costs of:

- specialist equipment, for example a laptop if you need one because of your disability
- non-medical helpers, for example a person such as a British Sign Language (BSL) interpreter or specialist note-taker
- extra travel costs, to attend your course or placement because of your disability
- other disability-related costs of studying, for example having to print additional copies of documents for proof-reading.

Get extra help if you're a student with:

- a dependent adult
- children
- a long-term health condition or mental-health condition
- a disability or learning difficulty



For more information on SFW DSA and supporting resources go to:

- www.studentfinancewales.co.uk/getting-disabled-students-prepared-for-university-or-college
- www.youtube.com/@SFWFILM/videos

SFW Postgraduate Loans AY 2026/27

Maximum loans for eligible new SFW students starting postgraduate masters or doctoral degree courses in AY 2026/27 **will be increased to:**

Maximum Postgraduate Master's Loan

£19,635

Maximum Postgraduate Doctoral Loan

£29,705

Maximum Postgraduate Disabled Students' Allowance

£34,671

Plan 2 Student Loans – Repayment Key Messages

The Government announced on November 26th 2025 that the income threshold for Plan 2 loan repayments **will rise to £29,385 from April 2026:**

- The higher interest threshold for repayment of Plan 2 loans to apply from April 2026 is £52,885
- Repayment for full-time students will begin the April after completing, leaving or withdrawing from higher education (the Statutory Repayment Due Date)
- Students will repay 9% of any income earned over the set threshold and if employed, deductions will be made from their pay through HMRC tax system.
- During the repayment term, if the student's income drops below the threshold, repayments will pause
- Future repayments will begin when the student's income rises over the threshold
- All outstanding Plan 2 loan balance will be cancelled after 30 years of entering repayment
- www.studentfinancewales.co.uk/loan-repayment

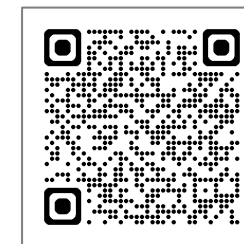
Higher Education Student Finance

Application Service Launch and Resources AY 2026/27

SFE Student Campaign Page

The SFE campaign page provides all the essential information and resources needed to support students **applying for HE funding** in AY 2026/27:

- Content includes dedicated sections covering funding entitlement, application submission and a schedule of key dates students need to be aware of



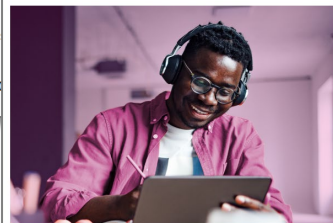
Student Finance England Going to uni Need help? Lifelong Learning Entitlement Sign into your account

sfe
Starting uni or college
in 2026 or 2027



Going to uni in 2026

If your course starts between August 2026 and December 2026, you can apply for full-time undergraduate student finance from Monday 23 March 2026.



Monday 23 March is your date to apply!

Want a reminder? Sign up and we'll let you know when applications open so you can apply on time!

Sign up

Get ready to apply!

Going to uni or college in 2026 or 2027? Find out how to apply.

Depending on whether your course starts in 2026 or 2027, you can apply for...

Getting ready to apply for student finance

Use this page to prepare your application and get ready to start your course.

Before you apply

Find out what you're entitled to

Check what funding you can get and whether you qualify for extra support. You can use our [Student Finance Calculator](#) to estimate your Maintenance Loan amount.

Student schedule

Are you starting university or college in September 2026? Use our timeline to help you prepare.

It includes the key dates you need to know about UCAS applications, student finance deadlines and A-Level exams.

September 2025 to December 2025

2 September 2025: UCAS applications open

You can now submit your UCAS undergraduate application. Before you submit, check that you've completed all sections, added your reference and paid the application fee.

Get ready to apply

[Understanding SFE](#)

Use our guide to help understand everything you need to know about student finance.

[Help with applying](#)

Find out everything you need to know to make sure your application is quick and easy.

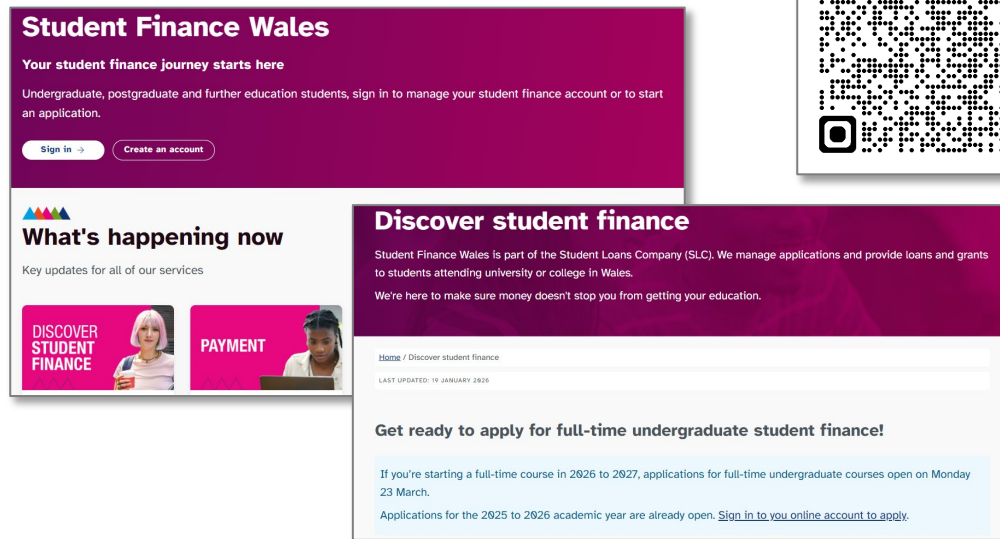
[Student schedule](#)

Don't lose track of important dates! We've made a timeline to keep you on track.

- <https://studentfinance.campaign.gov.uk/going-to-uni-2026>

SFW Student Campaign Page

The SFW discover student finance campaign pages and content have been designed to enable students in Wales to submit on time and right first-time applications:



Student Finance Wales
Your student finance journey starts here

Undergraduate, postgraduate and further education students, sign in to manage your student finance account or to start an application.

[Sign in](#) [Create an account](#)

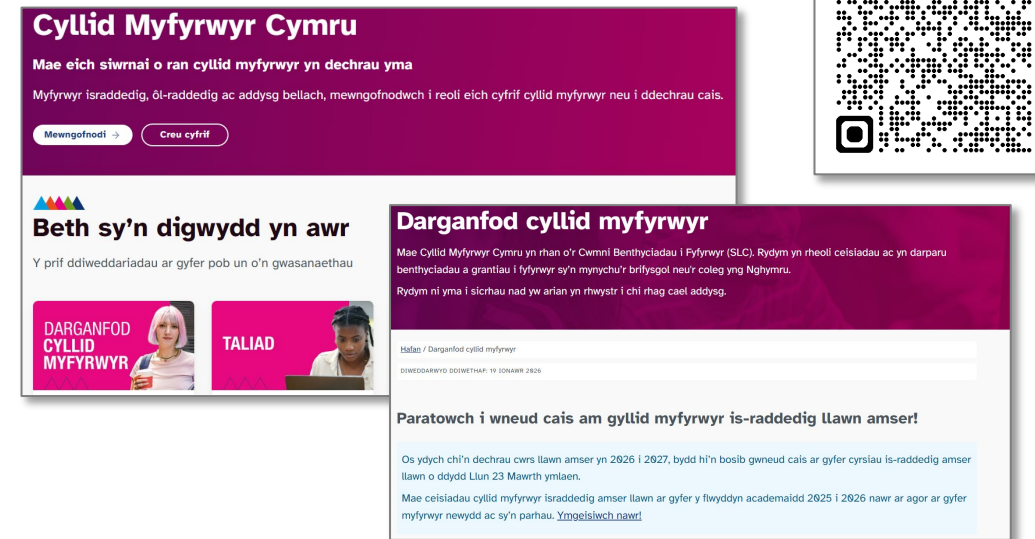
What's happening now
Key updates for all of our services

Discover student finance
Student Finance Wales is part of the Student Loans Company (SLC). We manage applications and provide loans and grants to students attending university or college in Wales.
We're here to make sure money doesn't stop you from getting your education.

[Home](#) / Discover student finance
LAST UPDATED: 19 JANUARY 2025

Get ready to apply for full-time undergraduate student finance!

If you're starting a full-time course in 2025 to 2027, applications for full-time undergraduate courses open on Monday 23 March.
Applications for the 2025 to 2026 academic year are already open. [Sign in to your online account to apply.](#)



Cyllid Myfyrwyr Cymru
Mae eich siwrnai o ran cyllid myfyrwyr yn dechrau yma

Myfyrwyr israddedig, ôl-raddedig ac addysg bellach, mewngofnodwch i reoli eich cyfrif cyllid myfyrwyr neu i ddechrau cais.

[Mewngofnodi](#) [Creu cyfrif](#)

Beth sy'n digwydd yn awr
Y prif ddiweddariadau ar gyfer pob un o'n gwasanaethau

Darganfod cyllid myfyrwyr
Mae Cyllid Myfyrwyr Cymru yn rhan o'r Cwmni Benthycladau i Fyfrwyr (SLC). Rydym yn rheoli ceisiadau ac yn darparu benthycladau a grantiau i fyfyrwyr sy'n mynychu'r brifysgol neu'r coleg yng Nghymru.
Rydym ni yma i sicrhau nad yw arian yn rhwystr i chi rhag cael addysg.

[Hafan](#) / Darganfod cyllid myfyrwyr
DOWEDIARBYD DEISETHAF 19 IONAWR 2025

Paratowch i wneud cais am gyllid myfyrwyr is-raddedig llawn amser!

Os ydych chi'n dechrau cwrs llawn amser yn 2025 i 2027, bydd hi'n bosib gwneud cais ar gyfer cyrsiau is-raddedig amser llawn o ddydd Llun 23 Mawrth ymlaen.
Mae ceisiadau cyllid myfyrwyr israddedig amser llawn ar gyfer y flwyddyn academaidd 2025 i 2026 nawr ar agor ar gyfer myfyrwyr newydd ac sy'n parhau. [Ymgaiswch nawr!](#)

- www.studentfinancewales.co.uk/discover-student-finance
- www.cyllidmyfyrwryrcymru.co.uk/darganfod-cyllid-myfyrwyr

Get Ready For AY 2026/27 Application Service Launch

Before starting an application, students **should have the following information to hand:**

- Passport, Birth Certificate or details from other official documents which can be used to verify identity and immigration status with the Home Office
- University and course details (don't worry if this changes, details can be changed at a later date)
- UK bank account details and National Insurance number

The easiest way for **parents or sponsors to support a student's application** is online through the SFE or SFW portals, where they can create an account and provide their information, which will include:

- National Insurance numbers for income purposes (based on tax year 2024-25)
- Details of any other child dependants

If their household income **decreases by at least 15%**, students can be reassessed via a Current Year Income (CYI) assessment

SFE and SFW Full-Time Application Dates AY 2026/27

The full-time undergraduate launch service for AY 2026/27 is about to open, and it is important that students **apply before (or close to) the set deadlines:**



The AY 2026/27 application service for full-time SFE and SFW undergraduate students is due to open on **March 23rd 2026**

SFE on time application submission dates:

New Students: May 15th 2026

Continuing Students: June 19th 2026

SFW on time application submission dates:

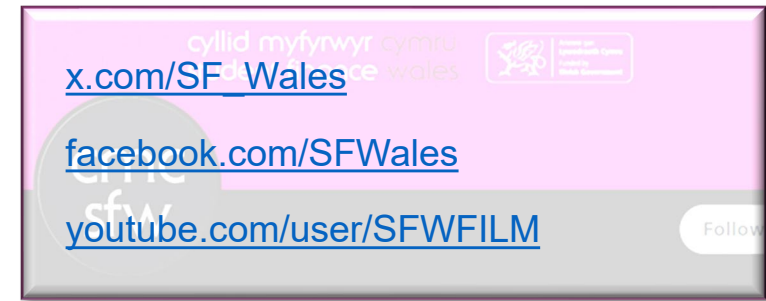
New Students: May 29th 2026

Continuing Students: June 26th 2026

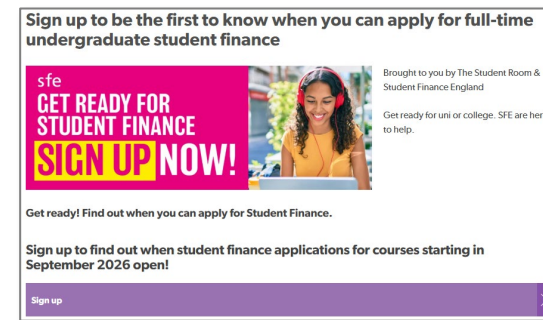
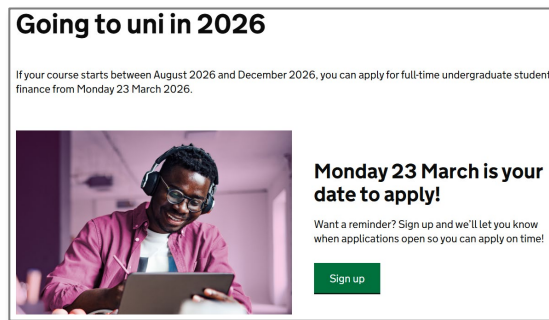
The student application service for LLE-funded courses and designated modules starting from January 2027 is **expected to open in September 2026** (Date TBC)

Student Information and Resources

Guidance and resources for students covering eligibility, entitlement and applications are readily available across **SFE and SFW websites and social media channels**:



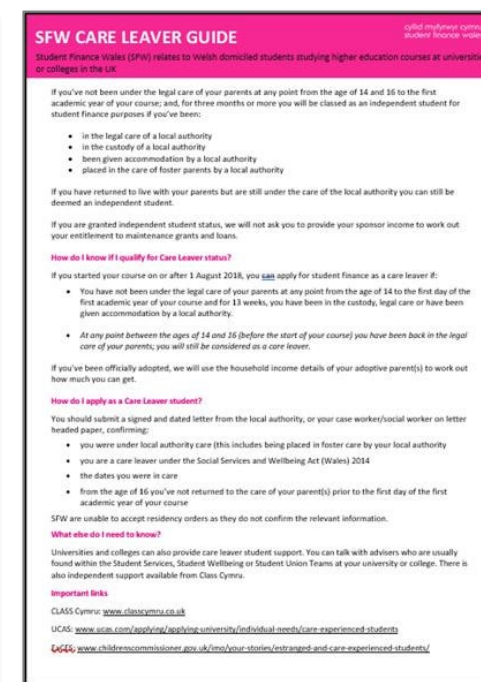
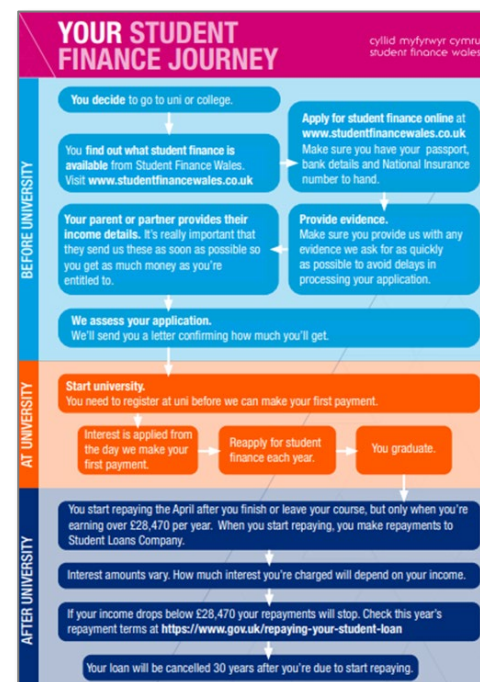
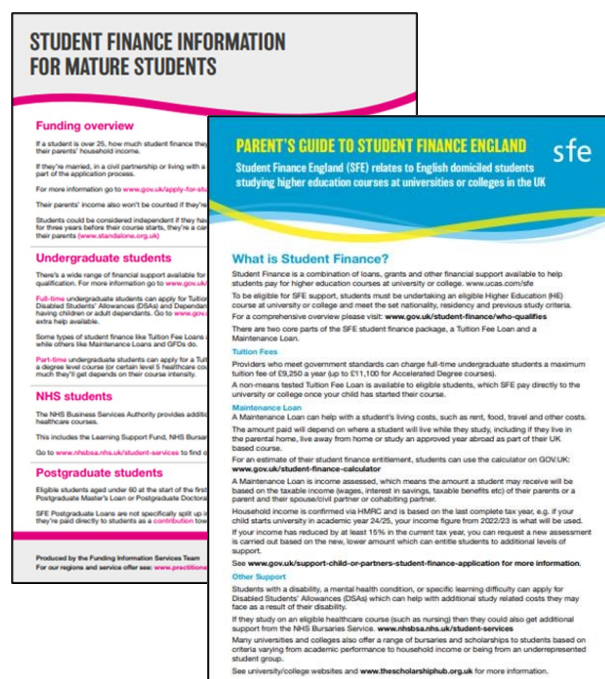
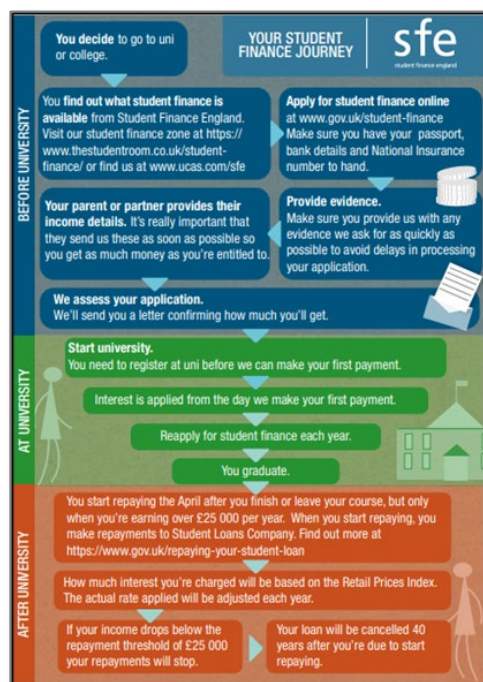
SFE students can sign up now **to receive an alert** when the AY 2026/27 full-time undergraduate application service opens on March 23rd:



- www.thestudentroom.co.uk/student-finance

Student Information and Resources for AY 2026/27

To support IAG provision across our partner network, we will be offering an updated suite of resources for AY 2026/27, including a range of factsheets available for download from our practitioner websites:



- www.practitioners.slc.co.uk/supporting-materials
- www.studentfinancewales.co.uk/practitioners/supporting-materials

The Lifelong Learning Entitlement

**Standard Entitlement Update, IAG Resources
and Maintenance Support**

LLE Tuition Fee Loan – Standard Entitlement Summary

The Lifelong Learning Entitlement (LLE) will create a **single funding system** for 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

Advanced Learner Loans (ALL) for Level 4, 5 and 6 qualifications at OfS registered providers

Under the LLE, eligible students aged under 60, will be provided with a Tuition Fee Loan (TFL) balance up to the full standard entitlement, equal to **four years of full-time study**:

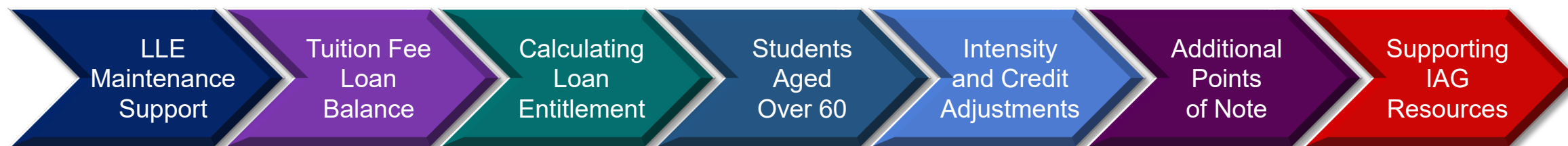
- The standard entitlement is equivalent to the tuition fee cost of 480 credits worth of study

Based on AY 2026/27 rates, the maximum **standard LLE Tuition Fee Loan (TFL) entitlement** will be:

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

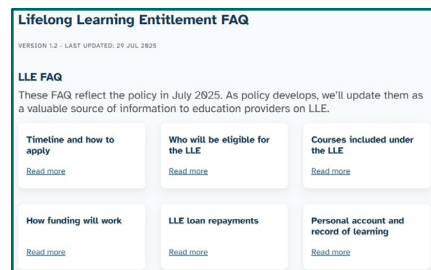
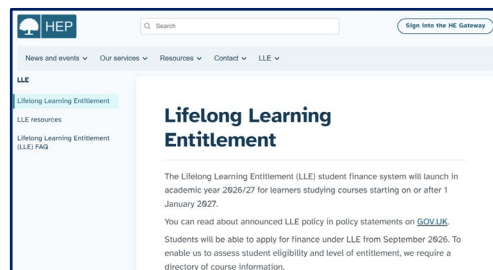
LLE Tuition Fee Loan – Resources and Guidance

The content delivered in the following slides will focus on the **living cost (Maintenance) loan support** that will be available to eligible students under the LLE:

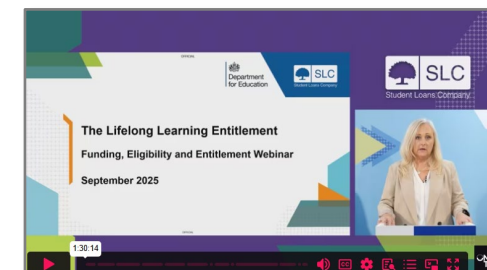
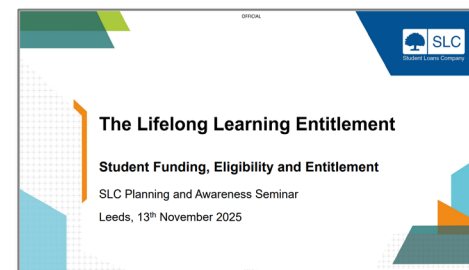


Resources covering student eligibility, Tuition Fee Loan entitlement and provider preparation can be found on the LLE pages of the **HEP Services and SLC Events websites**:

www.heinfo.slc.co.uk/lle/lifelong-learning-entitlement



<https://events-slc.co.uk>



The Lifelong Learning Entitlement

An Introduction to LLE Maintenance Support

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

LLE Maintenance Support – How it Works

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 available to a student **will depend on:**

Their 'characteristics'
including where they live

What they study
and how

Their household
income

- For the first time, students may also have entitlement to maintenance support across multiple concurrent courses during the service year

Distance learning courses will be **out of scope for maintenance support** under the LLE, as they are in the current HE student finance system (unless they are distance learning due to a disability):

- Students undertaking distance learning courses will still be able to use LLE funding to pay tuition fees and access Disabled Students' Allowance

LLE Maintenance Support – Assessment Principles

The rules for assessing household income and calculating deductions to available Maintenance Loan support **will not change**:

- This will apply for both full-time and part-time students

Rules for calculating the entitlement **for part-time students** will closely reflect the system used for full-time students:

- This means that household income will be used to assess maintenance support entitlement, just as it is for full-time students
- This will create a more streamlined system, which will treat all students consistently
- Students who choose not to provide household income information will only be eligible for the minimum loan amount

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

Tuition Fee
Loan
Balance

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 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 £1,546.25
- This figure may change in subsequent years if fee loan amounts change

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 1

Example: Student with an LLE Tuition Fee Loan (TFL) **balance of £0**

Helena is an eligible student studying on a HNC starting in AY 2028/29

Helena has previously studied and has used up her standard LLE TFL entitlement, leaving her with a balance of £0

Helena makes the decision to fund the fees for the HNC herself

As Helena has no TFL balance remaining
She will not qualify for loan for living costs (maintenance) support for the duration of her HNC

LLE Maintenance Support – Limited TFL Balance Example 2

Example: Student with a limited LLE Tuition Fee Loan (TFL) **balance of less than 30 credits**

Andreas is an eligible student studying a module starting in AY 2027/28
The module fee amount is £500

Andreas has previously studied and has used some of his standard TFL entitlement before, leaving him with a TFL 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 £1,546.25, he will qualify for loan for living cost (maintenance) support for the duration of the module

LLE Maintenance Support – Self-Funding Tuition Fees

Students who choose to **self-fund tuition fees** and have £1,546.25 or more in residual tuition fee loan, will be able to access loan for living costs (maintenance) support

Louis is an eligible student studying a 3-year degree course starting in AY 2027/28

Louis has previously studied and has used some of his TFL entitlement before, leaving him with a TFL balance of £18,000

Louis decides he will self-fund the first year of study and use his remaining TFL balance to fund his studies in years two and three of his course

As Louis has a remaining TFL balance of more than £1,546.25
He will qualify for loan for living cost (maintenance) support in his first year of study, even though he is self-funding

He will also qualify for loan for living cost for years two and three

LLE Maintenance Support – Additional TFL Entitlement

In instances where the eligible LLE student's Tuition Fee Loan entitlement is from **an additional entitlement method, specifically:**

Special Period
Additional Entitlement

Long Course
Additional Entitlement

Compelling Personal Reasons
Additional Entitlement

- This additional TFL support can be exhausted, meaning the 'Limited Remaining TFL entitlement' rule will work in the same way as it does with standard entitlement

This rule also remains the same for students accessing **Priority Additional Entitlement (PAE):**

Priority
Additional Entitlement

- However, it will never be applied as the practical reality of Priority Additional Entitlement is that these students will not be able to exhaust support
- Meaning that eligible LLE students with PAE will always qualify for Maintenance Loan

The Lifelong Learning Entitlement

Calculating Maintenance Support Entitlement

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

LLE Maintenance Support – Calculating Entitlement

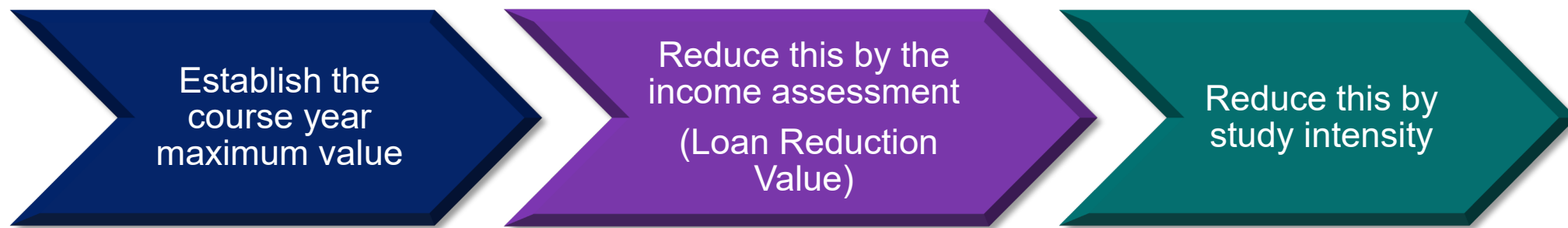
An eligible LLE student's loan for living cost entitlement will be determined based **on a combination of:**

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

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

- Provide a comparable loan for living cost entitlement outcome as the current HESF system

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



Calculating Entitlement – Maintenance Loan Element

LLE students under 60 and not entitled to certain benefits: Course years with 30 or less study weeks

The base Maintenance Loan Element (MLE) for eligible students undertaking course years with 30 or fewer study weeks will be calculated using **the relevant weekly rate, multiplied by 30:**

$$\text{Base MLE Only Entitlement} = 30 \times \text{Weekly MLE Only Rate}$$

Where the student's household income is **£25,000 or less** then they are entitled to the full base MLE only entitlement (subject to intensity and credits per week adjustments):

- Otherwise, the base MLE Only entitlement is reduced by the calculated Loan Reduction Value (LRV) until the income assessed portion of the loan amount is £0
- At which point the student is entitled the non-income assessed loan amount only

$$\text{MLE Only Income Assessed Entitlement} = \text{Base MLE Entitlement} - \text{LRV}$$

Calculating Entitlement – Maintenance Loan Example 1

Example: Student under 60 and not entitled to benefits, course year containing **25 weeks of study**

Michael is an eligible student who is not entitled to benefits

He is 20 and is studying a one-year HNC (120 credits) starting in AY 2027/28

Michael's course year is 25 weeks long, he will be living with his parents during his course, and his household income is £21,000

Michael qualifies for the final year Parental Rate of loan

Despite Michael's course year being only 25 weeks of study

His base entitlement will be calculated based on 30 weeks: $30 \times £285.96 = £8,579$

As Michael's household income is less than £25,000, there is no loan reduction value to be applied

Michael's income assessed entitlement for the course year is £8,579

Calculating Entitlement – Maintenance Loan Example 2

Example: Student under 60 and not entitled to benefits, course year containing **30 weeks of study**

Esme is an eligible student who is not entitled to benefits

She is 24 and is studying the first year of a degree starting in AY 2027/28

Esme's course year is 30 weeks long, she will be studying in London and living away from home, her household income is £43,000

Esme qualifies for the non-final year London rate of loan

The calculation to determine Esme's base entitlement is: $30 \times £471.16 = £14,135$

As her household income is £43,000, Esme's base entitlement is reduced

The Loan Reduction Value (LRV) is calculated: $£43,000 - £25,000 / £6.36 = £2,830.19$

The base entitlement is then reduced by the LRV:

$£14,135 - £2,830.19 = £11,304.91$ (rounded up to £11,305)

Esme's income assessed loan entitlement for the course year is £11,305

Calculating Entitlement – More Than 30 Study Weeks

Eligible LLE students studying on courses with **more than 30 study weeks in a course year**, are entitled to an additional amount of maintenance loan for each additional week studied:

Additional Weeks Entitlement (AWE)

- This support is available in addition to the base Maintenance Loan Element entitlement

Where a student is studying across **45 weeks or more in a course year**, they are entitled to the maximum AWE which is equivalent to 52 weeks of study (i.e. 22 weeks of AWE):

- AWE is categorised as Maintenance Loan Element and therefore only available to students under the age of 60, who have provided their household income details
- AWE will also be considered income for the purpose of DWP's entitlement calculations
- AWE will not be available to students whose household income exceeds £45,000, regardless of the number of extra weeks they undertake

Calculating Entitlement – Maintenance and Special Support

LLE students under 60 and entitled to certain benefits: Course years with 30 or less study weeks

As with MLE Only, the calculation to establish the base combined MLE and SSLE entitlement for eligible LLE students in course years **with 30 or less study weeks**, is the relevant weekly rate, multiplied by 30:

$$\text{Base Combined MLE/SSLE Entitlement} = 30 \times \text{Weekly MLE / SSLE Rate}$$

As the Special Support Element is a fixed value, the base combined MLE/SSLE entitlement will consist of **£4,582 of SSLE plus the MLE entitlement** for the applicable rate:

- Where a student's household income is £25,000 or less, they are entitled to the full base combined MLE and SSLE entitlement (subject to intensity and credits per week adjustments)
- Otherwise, the base entitlement is reduced by the calculated Loan Reduction Value (LRV) until the income assessed portion of the loan amount is £0
- At which point the student is entitled to the non-income assessed loan amount only

Calculating Entitlement – Combined Support Example Part 1

Example, Part 1: Student under 60 entitled to benefits, course year containing **30 weeks of study**

Ameena is an eligible student who is entitled to benefits
She is 24 and is studying the first year of a degree starting in AY 2027/28

Ameena's course year is 30 weeks long, she will be studying in London and living away from home, her household income is £29,000

Ameena qualifies for non-final year London rate of loan and due to her benefit Entitlement, she will qualify for the Special Support Element of loan

The calculation to determine Ameena's base entitlement is: $30 \times £513.83 = £15,415$
Made up of £4,582 Special Support Element and £10,833 Maintenance Element

Calculating Entitlement – Combined Support Example Part 2

Example, Part 2: Student under 60 entitled to benefits, course year containing **30 weeks of study**

Ameena is an eligible student who is entitled to benefits

She is 24 and is studying the first year of a degree starting in AY 2027/28

Ameena's course year is 30 weeks long, she will be studying in London and living away from home, her household income is £29,000

As her household income is £29,000, Ameena's base entitlement is reduced
The LRV is calculated and as the household income is below £42,875, this is determined using the lower calculation: $£29,000 - £25,000 / 4.37 = £915$

The base entitlement is then reduced by the LRV: $£15,414 .90 - £915 = £14,500$

As the LRV is less than £4,582, Special Support is the only element reduced

Ameena's income assessed entitlement for the course year is £14,500
Made up of £3,667 Special Support Element and £10,833 Maintenance Element

Calculating Entitlement – Other Points of Note

LLE student's who undertake a course, or combined courses in the service year that **exceed an aggregate of 180 credits**:

- Will be entitled to £0 loans for living cost on the course(s) that are in breach of this limit

Should a student's study pattern change, and they end up **undertaking less credits** in the service year:

- They may become entitled to loans for living cost support if no longer over the 180-credit limit

For **the Reduced Rate Element (RLE)** of loan (non-income assessment, placement and bursary years), the course year maximum value is always the relevant weekly rate multiplied by 30:

Maximum RLE Only Entitlement = 30 x Weekly RLE Rate

- Students who qualify for RLE are not entitled to any additional loan for courses longer than 30 weeks
- Students entitled to RLE only will still be subject to the intensity and concurrency adjustments

Students
Aged Over
60

The Lifelong Learning Entitlement

Maintenance Support for Students Aged Over 60

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

LLE Maintenance Support – Students Aged Over 60

An eligible LLE student who is **aged over 60** on the first day of their course year may qualify for the **Special Support Element (SSLE)** of loans for living costs (subject to the criteria):

- However, they will not qualify for the Maintenance Loan Element (MLE)

To ensure that students over 60 **will continue to qualify for the Special Support Element (SSLE)**:

- SLC will consider what would have been the students remaining TFL balance, prior to the first day of the course year the student is applying for
- If this value is more than £0, the student may qualify for SSLE

Where students are **not considered to have** had this amount available immediately prior to turning 60:

- They would not qualify for SSLE support

Students Aged Over 60 – Concurrent Course Example

Students aged over 60, who are studying **concurrent courses** which have different course year start dates, may qualify for different Maintenance Loan packages for each course:

Daria is an eligible student who is studying a 12-month course (course one) starting on 19th September 2027

Daria is aged 59 on the first day of the course year of this course
Therefore, she qualifies for any applicable element of the Maintenance Loan

Daria applies for support to study a module (course two) concurrent to the 12-month course, starting on 7th February 2028

Daria turns 60 on 30th December 2027

As Daria has turned 60 before the start of the course year for course two,
Daria can only qualify for SSLE for this course

Daria will continue to qualify for any applicable element of the Maintenance Loan for course one, until the end of the course

Students Aged Over 60 – Special Support Loan Entitlement

Students over the age of 60 prior to the first day of the course are **entitled to Special Support Loan only**:

- This is capped at **£4,461** regardless of the duration of the course

Where the student's household income is **£25,000 or less**, they are entitled to the maximum SSLE only entitlement:

- Otherwise, the maximum SSLE entitlement is reduced by the calculated Loan Reduction Value (LVR) until it reaches £0
- At which point the student is not entitled to any loan for living cost

$$\text{Income Assessed SSLE Entitlement} = \text{Maximum SSLE} - \text{LVR}$$

Where there is an entitlement of greater than £0, the income assessed SSLE entitlement will be **subject to intensity and concurrency adjustments**

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 follows:

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

- The default standard value of 120 credits is used as standard intensity (based on HESF 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
- 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 1, Part 1

Example 1, 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 1, Part 2

Example 1, 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: Intensity (%) = $30 / 120 \times 100 = 25\%$

Donald's base income assessed entitlement is reduced by his intensity of study:

$£9,118 \times 25\% = £2,279.50$ (rounded to the nearest significant figure)

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

Intensity of Study – Intensity of Study Example 2, Part 1

Example 2, Part 1: Intensity calculation used to reduce loan entitlement, **course year over 30 weeks**

Janine is an eligible student who is entitled to benefits, she is 24 and is studying the first year of a 60-credit per course year degree starting in AY 2027/28

Janine's course year is 40 weeks long, she will be studying her course in Leeds and living away from home

Her household income is £30,000

Janine qualifies for the Special Support Element and Additional Weeks Entitlement (AWE) due to her course length, household income and benefit entitlement

She qualifies for the elsewhere rate of loan

Janine will be subject to income assessment and as her credits for her course year are lower than 120 credits, she will also be subject to an intensity reduction

Intensity of Study – Intensity of Study Example 2, Part 2

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

Janine will be subject to income assessment and as her credits for her course year are lower than 120 credits, she will also be subject to an intensity reduction

Janine's income assessed entitlement prior to intensity adjustment is calculated as:

Base Entitlement: $30 \times \text{£}411.49 = \text{£}12,345$

Additional Weeks Entitlement (AWE): $10 \times (360.99 \times 0.322) = \text{£}1,162$

Loan Reduction Value (LRV): $\text{£}30,000 - \text{£}25,000 / 4.179 = \text{£}1,196$

Janine's income assessed entitlement is $\text{£}12,311$ (Base + AWE – LRV)

Made up of $\text{£}3,386$ Special Support Element and $\text{£}8,925$ Maintenance Element

Janine's intensity is calculated as: Intensity (%) = $60/120 \times 100 = 50\%$

Her entitlement is reduced by her intensity of study: $\text{£}12,311 \times 50\% = \text{£}6,155.50$

Janine's income assessed intensity reduced entitlement for the course year is $\text{£}6,155.50$

Made up of $\text{£}1,693$ Special Support Element and $\text{£}4,462.50$ Maintenance Element

The Lifelong Learning Entitlement

Maintenance Support, Credits Per Week Adjustment

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

LLE Maintenance Support – Credits Per Week Adjustment

Safeguards will be applied to **manage the levels of study** students can undertake within any week:

These safeguards **will ensure that**:

- Students undertake valuable study, and
- The risk of fraud is reduced

The loan for living costs entitlement for each course or course year **will be calculated independently**:

- To manage this, a maximum funded credit per week will be used in the intensity calculation
- The maximum funded credit per week for loan for living cost is 5 credits per week

The average Credits Per Week (CPW) will be calculated on **a course or course year basis**:

$$\text{Credits Per Week (CPW)} = \text{Credits} / \text{Number of Term Weeks}$$

Credits Per Week Adjustment – Single Course

In most cases **no credit per week adjustment will be applied**, as most existing provision is not structured to be more than the maximum credit per weeks:

Where an eligible student is studying a single course and the **credits per week exceed 5**, the credit value for the course is adjusted by:

- Reducing it by the number credits more than maximum funded credits

The **adjusted credit value is then used to:**

- Replace the course year credits in the intensity calculation, and
- Reduce the entitlement to loans for living cost.

The adjusted Credits Per Week **will always equal 5 credits per week**

Credits Per Week Adjustment – Single Course Example

Example: Credits per week loan entitlement adjustment, single course with **11 weeks of study**

Joel is an eligible student who is studying a 60-credit module over 11 weeks

His credit per week is calculated as:

$$\text{Credits Per Week (CPW)} = 60/11 = 5.45$$

This is more than the maximum credit per week value of 5 by 0.45 credits per week

Joel's adjusted credit value for loan for living cost entitlement is calculated as:

$$(0.45 \times 11) = 4.95$$

$$60 - 4.95 = 55.05$$

The credits to be used in Joel's loan for living cost entitlement calculations is 55.05

Credits Per Week Adjustment – Concurrent Study

Concurrent study can occur in a service year or across service years and where a student is studying more than one course or course year **at the same time**:

Where the credits undertaken per week **exceeds 5 credits** for the period of overlapping concurrent study:

- The credit value of the later course(s) is adjusted in the order of application submission
- An adjustment is not made to the earliest course applied for unless that course by itself requires a credit per week adjustment

To do this the adjusted Credit Per Week (CPW) value is calculated in relation **to course A and course B separately**, with either separate course credit value being adjusted if necessary:

- These CPW values are added together to establish if the combined courses, exceed the maximum 5 credit per week for any overlapping period
- If the combined CPW for both courses is less than 5, no adjustment needs to be made

Credits Per Week Adjustment – Concurrent Study Example

Example: Credits per week loan entitlement adjustment, concurrent courses **with study overlap**

Kelli is an eligible student studying two 40 credit modules in AY 2027/28

Both modules are 10 term weeks long and they overlap for 2 weeks

The CPW for Course A is 4 (40/10) and the CPW for Course B is also 4 (40/10)
Neither breaches the 5 CPW maximum, so no single course adjustment is needed

The Concurrent CPW is: $4 + 4 = 8$ (CPW A + CPW B)

As the Concurrent CPW is greater than 5, the Course B credit value will need to be adjusted to account for this:

$$\text{Credit Reduction Value} = (4 + 4) - 5 \times 2 = 6$$

$$\text{Adjusted Credit Value} = 40 - 6 = 34$$

Kelli's entitlement for Course B will be subject to intensity reduction based on:

34 credits (28.33% as 34/120), not 40 credits (33.33% as 40/120)

Additional
Points of
Note

The Lifelong Learning Entitlement

Maintenance Support, Additional Points of Note

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

LLE Maintenance Support – Additional Points of Note

Final Year Loan Rates:

- Students in their final year who undertake more than 110 credits in the course year, will qualify for a lower rate of loan known as the final year rate
- In practice, the final year rate will only apply to the last year of standard full-time courses, as is the case in the current HESF system

Current Year Income Assessment:

- As there will only be one-income assessment value used in each service year, the Current Year Income (CYI) assessment will still apply to all courses within a service year

Students who do not provide household income details:

- Eligible Students who do not provide any details of their household income* are only entitled to the non-income assessed portion of the Maintenance Element of the loan for living costs

***Excluding qualifying Care Leavers**

Additional Points of Note – Placement Years

The availability of additional funding through NHS/Healthcare bursaries and paid placements means that where students **are on courses or course years that meet the relevant definitions:**

- They will be entitled to a fixed non-income assessed loan for living costs at a reduced amount (Reduced Element)
- All other course years may qualify for all elements of loan for living costs

Eligible students who in the relevant course year are on a qualifying placement that is unpaid (**currently known as Type B** under HESF):

- Will qualify for full loans for living cost, regardless of time spent at their home HEP

Eligible students who in the relevant course year undertake qualifying paid or on unpaid placements that **do not fall within unpaid Type B criteria**, and are spending less than 10 weeks at their home HEP:

- Will qualify for the non-income assessed Reduced Element of loan for living cost support

Additional Points of Note – Bursary Years

Students who in the course year **meet the definition of a bursary year** will qualify for a Reduced Element of loan for living costs:

A student who is eligible to apply for a **non-income assessed** NHS or Healthcare bursary:

- Will not qualify for any element of the loans for living cost as they will not be an eligible LLE student in connection with that course

A student who is eligible to apply for **an income assessed** NHS or Healthcare bursary:

- May qualify for the Reduced Element for the loans for living cost only

Courses that **currently attract bursary support***:

Medicine and Dentistry Courses
(Including Graduate Programmes)

Allied Health Profession Courses
in the Devolved Administrations

***This may be subject to change in future years**

Supporting
IAG
Resources

The Lifelong Learning Entitlement

Information, Advice and Guidance 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 9 July 2025

Applies to England

Contents

- Why we need the LLE
- Who will be eligible for the LLE
- Courses included under the LLE
- How funding will work
- LLE loan repayments
- How the Office for Students will regulate providers under the LLE
- Personal account and record of learning

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

- higher education (HE) student finance loans
- advanced learner loans

From September 2026, learners will be able to apply for LLE funding for the first time 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

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.

Print this page

Guidance

Maintenance loans for living costs in the lifelong learning entitlement

Published 9 July 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.

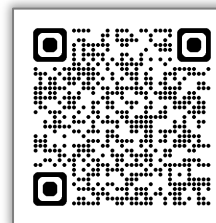
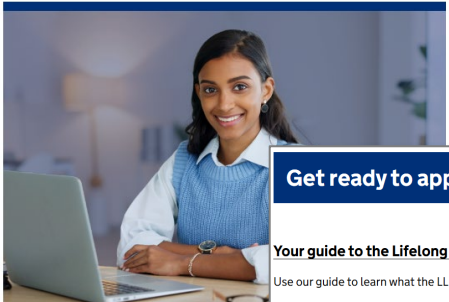
The LLE will create a single post-18 student finance system in England.



LLE Student Information – SFE Campaign Page and GOV.UK

In readiness for introduction of the LLE, a **dedicated student guide** has been launched on GOV.UK, which can also be accessed from the SFE campaign page:

- Content covers essential LLE funding messages for students, including loan entitlement, eligibility, course options, study route examples and living cost (Maintenance) support
- <https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement>
- www.gov.uk/student-finance-on-or-after-1-january-2027

Get ready to apply

Your guide to the Lifelong Learning Entitlement

Use our guide to learn what the LLE is, find out if you qualify and how much you can get.

What's next

If you're starting an eligible course or module on or after 1 January 2027, you'll be able to access the LLE by applying for student finance from September 2026.

If you're starting a course before January 2027, you should apply for the current student finance that's available. You can apply online when applications open.

Going to uni in 2027?

If your course starts after 1 January for the Lifelong Learning Entitlement

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 student finance through the new student education and some further education fu

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

What student loans you can get

You may be able to apply for:

- Tuition Fee Loans to help pay your course tuition fees
- Maintenance Loans to help with your living costs

All courses which qualify for Lifelong Learning Entitlement (LLE) funding will be worth a certain number of credits. For example, a year of studying a bachelor's degree full time is usually worth 120 credits.

Any loans you borrow need to be paid back, but not until you've finished or left your course, and you earn over a certain amount.

Tuition Fee Loans are paid directly to your university or college. Maintenance Loans are paid directly into your bank account.

Closing Remarks

Thank you for taking the time to attend today's webinar, **we hope you have found the content useful:**

- A recording of this presentation and supporting script will be posted on the SLC Events website and we will issue a notification to all registered attendees once these are available
- With the introduction of the LLE, in addition to the application cycle for HE Student Finance, AY 2026/27 will provide both challenges and opportunities in the delivery of effective student finance IAG
- Please ensure that you and your colleagues are registered for the Funding Information Services Bulletin which will keep you informed with the essential student finance messages when you need them
- Our websites and social media channels will be updated with the latest HE Student Finance and LLE content and resources as they become available

We look forward to collaboratively working with you across the coming academic year, and beyond!

- www.practitioners.slc.co.uk
- www.studentfinancewales.co.uk/practitioners

Questions or Comments



To sign-up for the Funding Information Services Team IAG bulletin:

✉ fundinginformationpartners@slc.co.uk

For LLE related questions and to sign-up for LLE updates from SLC:

✉ lle_enquiries@slc.co.uk